

December 19th, 2017

Dear new Estonian EFPA's certificate holders,

Congratulations for passing the EFPA exams and welcome in the European professional family of EFPA.

It is for us, for me as chairman and for all our colleagues around Europe, a great satisfaction to welcome you as the first Estonian EFPA's certificate holders.

First of all because we can count on another nationality in the register of certified financial advisors and investment practitioners of EFPA, and second, as pioneers of EFPA Estonia.

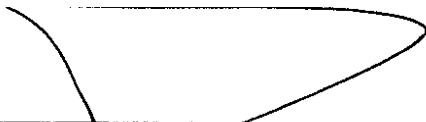
Financial planning, financial advice and financial investment practice in general are the areas in the banking and financial sector with a brighter future. More and more individuals and families are requiring professional counsel provided by qualified professionals. Thus, you are really in the right track.

EFPA would like to share with you this trend and help you in your professional career. It could be done through sharing information about the progress of the profession, and through providing you value by belonging to a qualified large group of professionals in Europe with prestige, visibility and relationships with regulators and other stakeholders.

Let's also not forget the threats that we will face together: increasing regulation changes in demand, digitalisation, etc. All that should be transformed into opportunities.

I hope to meet all of you in Estonia soon or in any other part of Europe.

My best regards and very good luck.



Josep Soler-Alberti
Chairman EFPA Board of Directors