

LIMRA INTERNATIONAL, INC.

WINDSOR, CONNECTICUT

PRESENTS THIS CERTIFICATE TO

Robert Chojnacki
Fraser

IN RECOGNITION OF HAVING SATISFACTORILY COMPLETED
THE COURSE PRESCRIBED BY THE ASSOCIATION IN ITS

LIMRA's Unit Manager's Training Seminar

5-8 December 1999 ~ Warta Vita S.A., Poland

IN WITNESS WHEREOF THIS SEAL AND PROPER SIGNATURES HAVE BEEN HEREUNTO AFFIXED

Approved

M. Kowalski



David Berber
President

Andrew A. Cohen

Director of the School