



# EFPA EUROPEAN FINANCIAL ADVISOR<sup>®</sup>

## EFA

This is to inform the public that

**Daniel Contreras Lara**

*Born January 13<sup>th</sup>, 1982*

has satisfied the education and examination requirements for certification, has agreed to abide by the Code of Ethics and is authorised by *EFPA* to use the *EFA* designation with all rights and privileges pertaining thereto and subject to periodic renewal requirements, including continuing education.

Certification Number: ES 20230274 · First Certification: **September 29<sup>th</sup>, 2023**

**Santiago Satrustegui**  
EFPA Spain Chairman

**Emanuele Carluccio**  
EFPA Chairman

# EFPA EUROPEAN FINANCIAL ADVISOR® EFA

This is to inform the public that

**Daniel Pérez Santos**

*Born December 21<sup>st</sup>, 1985*

has satisfied the education and examination requirements for certification, has agreed to abide by the Code of Ethics and is authorised by *EFPA* to use the *EFA* designation with all rights and privileges pertaining thereto and subject to periodic renewal requirements, including continuing education.

Certification Number: **ES 20230307** · First Certification: **September 29<sup>th</sup>, 2023**



**Santiago Satrustegui**  
EFPA Spain Chairman



**Emanuele Carluccio**  
EFPA Chairman