The President Professors, and Trustees of

New York University

To all persons to whom this writing may come Greeting:

Be it know the successful completion of the successful

Graduate School of Business Administration

by virtue of authority granted us by charter of the State of New York do conferupon

Joseph John Alotta

the degree of

Master of Business Administration

with all the rights, privileges and immunities thereunto appertaining.
In witness whereof we have caused this Diploma to be signed by the duly authorized officers of the University and sealed with our corporate seal in the City of New York, October, Nineteen hundred eighty-four.

S. Andrew Selegger



Ruland R. Wert

The President, Professors, and Trustees of

New York University

To all persons to whom this writing may come Greeting:

Be it known that we in recognition of the successful completion of the requisite course of study in our

College of Business and Juddic A intration

by virtue of authority granted us by charter of the State of New York

Ioseph Iohn Alotta

the degree of

Bachelor of Science

with all the rights, privileges, and immunities thereunto appertaining.
In witness whereof we have caused this Diploma to be signed by the duly authorized officers of the University and sealed with our corporate seal in the City of New York, October, Sineteen hundred eighty one.

S. Andrew Schaffer Geording



John Brademan Aleraham L. Girlow

DEPAUL UNIVERSITY



OFFICE OF CONTINUING AND PROFESSIONAL EDUCATION

certifies that

Joseph J. Alotta

is awarded the Certificate of Successful Completion of the

CERTIFICATE PROGRAM IN FINANCIAL PLANNING

Presented this 20th day of December 2002.



ELECTRONIC DATA SYSTEMS CORPORATION

THIS DIPLOMA IS TO ACKNOWLEDGE THAT

JOSEPH J \LOTTA

IS GRADUATED AS A

SYSTEMS ENGINEER

BY EDS CORPORATION OF PLANO, TEXAS,
HAVING SUCCESSFULLY COMPLETED ALL REQUIREMENTS OF THE SYSTEMS ENGINEERING
DEVELOPMENT PROGRAM (SED) AND CERTIFIED THROUGH EXAMINATIONS, CLASSROOM TRAINING
AND PROJECT MANAGEMENT DUTIES, AND BY RECOGNITION OF HIS INSTRUCTORS, SUPERVISORS,
MANAGERS, AND ACCOUNT EXECUTIVES.

THIS CERTIFICATE AWARDED THIS DAY

JUNE 23RD, 1989

REISSUED
OCTOBER 19TH, 2007

Ronald A. Rittenmeyer

CHAIRMAN OF THE BOARD, PRESIDENT
AND CHIEF EXECUTIVE OFFICER

Ronald P. Vange

Ronald P. Vange

EXECUTIVE VICE PRESIDENT AND
CHIEF FINANCIAL OFFICER

Storrow M. Gordon Secretary

New York University

The establishment of this University in 1831 was a historical landmark in the emancipation of higher education in America from the + strictures of service to the few to treedom of educational opportunity for the many.

In commemoration of the granting of the University Charter, annual tribute is paid the Tounders by signal and recipients we distinguished themselves among their fellow sedents through consistent evidence of outstanding scholarship.

Joseph John Alotta

having thus achieved a place in the highest bracket of scholastic preferment recognized by the University is therefore presented as a mark of special honor this

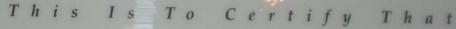
Hounders Day Zward

In witness whereof we have caused this document to be issued under the official Seal of the University and signed by the authorized officers in the City of I lew York this the 22nd day of April, 1982

I am haffer John Bradewas



BOARD OF STANDARDS



Joseph J. Alotta

having satisfied all requirements for certification and having agreed to abide by CFP Board's Code of Ethics and Professional Seconsibility and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and having agreed to abide by CFP Board's Code of Ethics and Profession and Financial Planning Practice Standards is hereby authorized to use the certification and having agreed to abide by CFP Board's Code of Ethics and Profession and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and Financial Planning Practice Standards is hereby authorized to use the certification and the certification an

CHIEF EXECUTIVE OFFICER

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05/12/2003

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Be it known that the National Association of Personal Financial Advisors accepts

Joseph J. Alotta

as a NAPFA-Registered Financial Advisor who will practice and help promote Fee-Only comprehensive financial planning. This professional agrees to abide by the NAPFA Code of Ethics, Fiduciary Oath and Standards of Practice thereof, and is hereby authorized to use the title NAPFA-Registered Financial Advisor and to enjoy all the attendant rights and privileges.

Issued this 23th day of January, 2007

Debark hollow

Chair

Membership

Fee Only

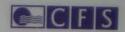
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Joseph J. Alotta, CFP®, MBA



THE NSTITUTE OF BUSINESS & FINANCE

HEREBY CONFERS THE IGNATION OF

CERTIFIED FUND SPECIALIST

IN ACCORDANCE WITH ITS EDUCATIONAL STANDARDS OF CERTIFICATION UPON

Joseph J. Alotta

HAVING AGREED TO ONGOING

PROFESSIONAL REQUIREMENTS AND

TO ABIDE BY THE CODE OF ETHICS.

THE INDIVIDUAL NAMED HEREIN

IS AUTHORIZED TO USE THE MARKS

CFS AND CERTIFIED FUND SPECIALIST

WITH ALL RIGHTS AND PRIVILEGES

PERTAINING THERETO.

Gaden K. Williams

February 2001

Gordon K, Williamson Executive Description

FIDUCIARY OATH

National Association of Personal Financial Advisors

The advisor shall exercise his/her best efforts to act in good faith and in the best interests of the client. The advisor shall provide written disclosure to the client prior to the engagement of the advisor, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of the advisor.

The advisor, or any party in which the advisor has a financial interest, does not receive any compensation or other remuneration that is contingent on any client's purchase or sale of a financial product.

The advisor does not receive a fee or other compensation from another party based on the referral of a client or the client's business.

Following the NAPFA Fiduciary Oath means I shall:

- Always act in good faith and with candor
- Be proactive in disclosing any conflicts of interest that may impact a client
- * Not accept any referral fees or compensation contingent upon the purchase or sale of a financial product

The National Association of Personal Financial Advisors

NAPPA-Registered Financial Advisor