



MDRT

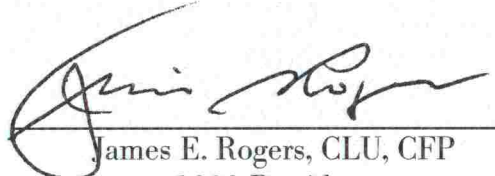
The Premier Association of
Financial Professionals®

Qualifying Member

This is to certify that

Piotr Kurnicki

*having fulfilled all the requirements of the
Constitution and Bylaws for membership in the
2008 Million Dollar Round Table
and in consequence whereof is entitled to all privileges
that thereto pertain, including the use of the insignia.*



James E. Rogers, CLU, CFP
2008 President