

## Gift Certificate

**Presented to:** Andrew & Kelly Smith

**Compliments of:** Mom & Dad

**Message:** Congratulations on becoming parents! We hope this helps in planning for your new family.

**Five Hours  
of  
Financial Planning  
Services**

*Please contact Clarity to set up a free initial consultation, which is intended to help you get the most out of your gift certificate. While this gift certificate does not expire, certificates denominated in hours or planning packages may be prorated for current hourly rates if redeemed more than 12 months from issuance. Redemption requires payment from presenter upon your engagement of our services; in the absence of such payment, you may elect to decline to engage Clarity for some or all services.*

**Issue Date:** January 2, 2009

**Certificate #:** 1001

**Authorized by:** Annette Clearwaters

*Clarity Investments + Planning LLC ("Clarity") is an SEC-registered investment adviser with its principal place of business in the State of New York.*

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