

CFA Institute

The Board of Governors of CFA Institute confers the right to use the

Chartered Financial Analyst (CFA)

designation to

Khaled Al Beik

*for fulfilling all the requirements prescribed for use of this designation,
subject to fulfilling the ongoing obligations of a CFA charterholder.*

This charter is issued at Charlottesville, Virginia,

this fifth day of September, 2017.

Charter Number 195595



Robert W. Jones
Chair, Board of Governors

Michael J. Covel
President and CEO



CFA Institute