

# BLOOMBERG ESSENTIALS TRAINING PROGRAM

This is to acknowledge that

**HICHAM LAGHRIFI**

has successfully completed

**Fixed Income Essentials**

in

06/2012

of the

**BLOOMBERG  
ESSENTIALS  
TRAINING PROGRAM**

Congratulations,

A handwritten signature in black ink, reading "Tom Secunda". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Tom Secunda

**Bloomberg**