



certificate of achievement

THIS CERTIFICATE IS AWARDED TO

Gatot Riwi Setyanto

as a Presenter with paper title:

**PERHITUNGAN PREMI TUNGGAL BERSIH PADA
ASURANSI JIWA KREDIT SINKING FUND**

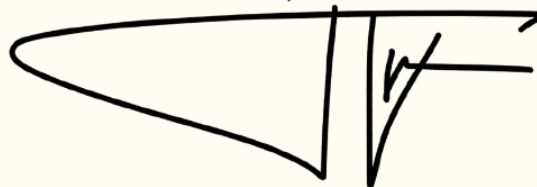
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