

FinTech Compliance Career Advancement Pyramid



1. OUR GOAL TODAY

Most compliance and regulatory experts, and this probably includes you, want to be heard, valued, promoted, and see their recommendations implemented.

Unfortunately, this does not happen very often or very easily, despite the fact that most compliance experts I know are some of the hardest working and most diligent professionals.

If you've ever wondered why compliance officers are rarely promoted and need to change companies to get ahead, you've come to the right place.

This training will cover the main phases of the FinTech Compliance Career and will help you uncover:

- Where you are currently on the Career Advancement Pyramid.
- What you should stop doing, because those actions are obstructing your progress.
- What you must start doing depending on your current phase so that you can secure a new role, a promotion, a salary increase, or an upgrade from the volunteer status into the paid role. Some participants who joined this training last year told me that they were able to achieve their professional goals in less than 3 months. This time it can be you!

Is it true for you?

- Every time you are presenting to your boss or senior management, you prepare for days, carefully research all the details. You want to make sure that your seniors are properly informed. However, what you often see is that people don't get it, don't read it, don't appreciate the complexity of the issues, and often dismiss your recommendations: *"sure, but not now"*.
- You typically find yourself rushed by your senior management when they assign you tasks last minute, and in order to meet the deadline, you are forced to compromise the quality of your analysis. But, your management is very often unsatisfied, because they expected your recommendation would be easier or different.
- You secretly wonder how your company is still in business with so many risks, and why nobody faced legal consequences.

- You sometimes resent that the main outcome of your efforts "nothing bad happened" is taken for granted within your company.

If this sounds familiar, let me guess - have you made the following mistakes trying to "fix" the problem and get promoted:

- You took on more responsibilities and volunteered for new projects ... but your unpaid contribution did not lead to a promotion or new opportunities.
- You completed a few professional certifications or Oxford/Harvard FinTech courses hoping to become more "strategic" ... only to find out that important compliance decisions are still made by people who know much less than you
- You kept asking for resources ... and continued documenting deficiencies and things that your company does not have feeling there is not much else you can do.
- You regularly study new regulations, because you believe information is power and that knowing more regulations will help you avoid mistakes.
- When facing a particularly complex or unusual compliance issue, you believe it is important to collaborate, so you suggest having more meetings, escalating issues to committees, or seeking external legal advice. You believe you are being collaborative, but your management may have categorized your behavior as indecisive.
- When you submit your budget requests, you emphasize why this investment is mandatory and you may have tendencies to inflate the risks or highlight adverse outcomes, to increase your chances of getting the budget approved.

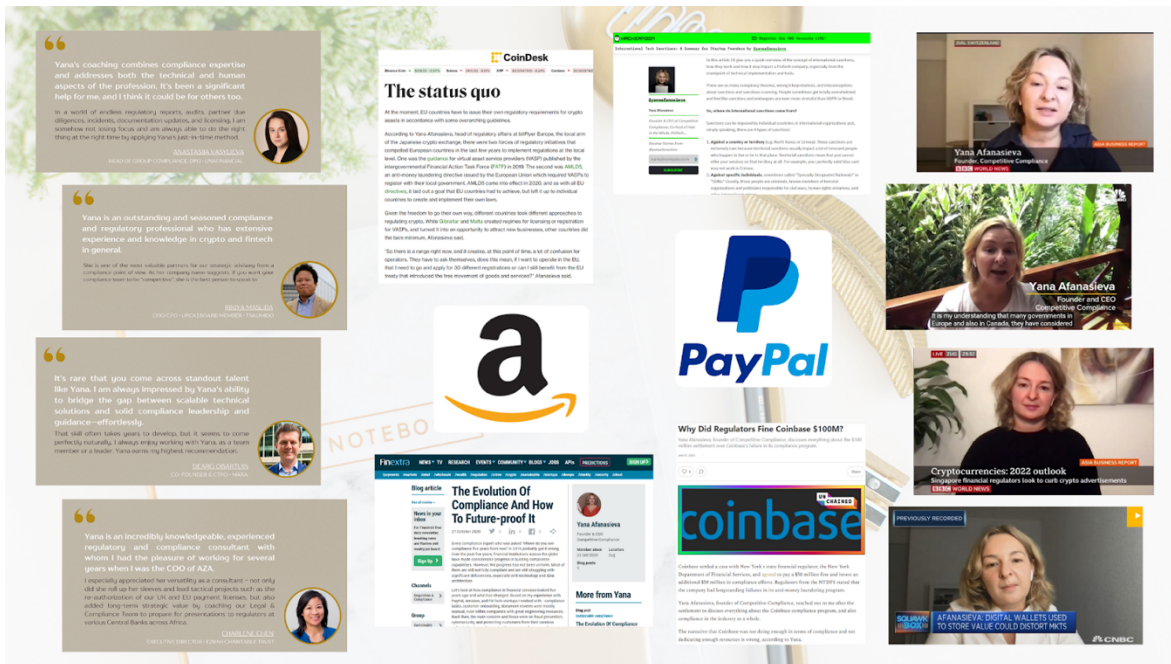
WAIT, WHAT?!?!?

Those are mistakes? – I thought I was SUPPOSED to do this...



What the behaviors above have in common is that they mean “try harder”: more effort, more knowledge, more communications...

In more than a decade of working with FinTech and Crypto startups, having supported some of the most prominent industry leaders, I have come to realize that knowing laws and regulations and hard work contribute to about 10% of success and appreciation in FinTech compliance. 90% of compliance performance, compliance function results and ultimately FinTech compliance career success depends on “diplomacy” and other invisible skills that CAMS certification won’t teach you.



By diplomacy I don't mean being polite or collaborative, I mean being persuasive, able to demonstrate the value of compliance in a way that your business leaders understand without you trying to convince them.

This information that I am about to share with you does not exist anywhere. You cannot really find it as a part of CAMS certification or other formal training. Quite opposite: many of these old-fashioned theories would still tell you that compliance should only care about following the laws and being accurate.

Compliance knowledge and efforts will not guarantee you a promotion, better job more money or the appreciation of your management ... but something else can!

That's why we are here today!

You are in the right place if:

- You work very hard and long hours, but your efforts don't bring you the results that you want:
 - your to-do lists don't decrease no matter how long you work,
 - your income has plateaued for longer than a year,
 - you started thinking that the only way to get promoted is to change companies.

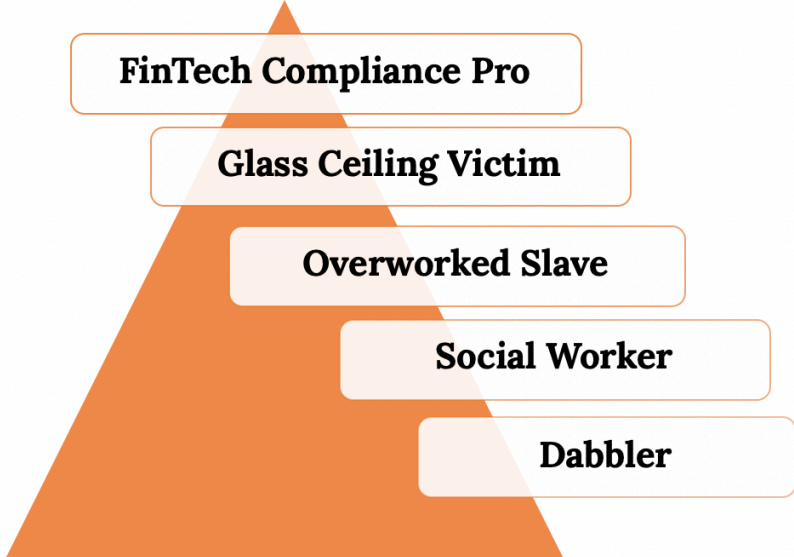
- You would like to understand what you are doing wrong and what can you do differently, regardless whether it is within your current company or the next one.
- You want to know what to say and what to do when:
 - the company says “unfortunately we cannot increase your salary, we are just a startup with a limited budget”;
 - the company asks you to do a random time-consuming task that’s entirely outside of your expertise and you do not want to do it;
 - you feel comfortable in your job, but you are bored and demotivated.

Who is this session not for?

- You are the person who is extremely uncomfortable trying new things.
- You believe that something else needs to change in the industry, economy or other people before you are ready to take new action.
- You will be upset or disappointed if at the end of a value-packed training someone is going to make you an offer to work with you and help your company even more. It took me years to learn everything I know today, and I can’t compress my 12+ years of knowledge into this presentation. I can give you likely reasons why your career progress has plateaued and what you can do to accelerate it. And for those of you who want to go deeper and work with me further, I will give you an opportunity to do so.

2. FinTech Compliance Career Advancement Pyramid

2.1. Where do you think you are on this Pyramid?
(I bet, it's not what you think)



REMEMBER: your position on the Pyramid has no correlation with your level of education, experience or hours of hard work.

2.2. Dabbling

The Pyramid starts with a Dabbling (and I am fairly sure that none of my followers is really there). But you can recognize the type. Someone complaining a lot about their past or how unfair life is, gossiping, missing deadlines, all talk no action for years. This person believes that they are a victim of unfortunate circumstances, they are very inefficient, lack integrity, and mostly maintain the status quo.

What you would typically say to a person like that is they need to get their act together and start taking consistent action and stop making excuses.

2.3. Social Worker

Social Worker Taken for Granted. You have a job that pays your bills, but you hate it. You are also a very generous person and you love helping people. It is important

for you to have a meaningful life. To compensate for the lack of professional fulfillment, you are volunteering for startups or social causes, working for free or very little money hoping to build track record, telling yourself that you need to expand your network and build trust with the right people.

Maybe, you are contributing as a mentor for startup accelerators, speaking at online events, doing unpaid advisory, helping others organize events or start projects from the ground up or joining projects of others. Your main problem is the fact that the activities that you love doing don't pay your bills and you are increasingly frustrated with your current job. It is highly likely that you come across as a very agreeable, positive and nice person and most of your peers don't even realize that you are unfulfilled and increasingly unhappy with the current situation, **which is one of the likely factors why others take you and your generous contributions for granted.**

Very often it happens that social workers are underutilized at their current paid jobs. It could also be that they have a lot of free time or very flexible schedule. They appreciate this flexibility but they also often feel like they are cheating. They would love to take on more responsibilities or have the position with higher impact, but they believe that it's not possible, maybe because their management does not see them that way or maybe that they are not yet qualified, or that they have to earn someone's trust first. When social workers volunteer and contribute to the projects they love, very much enjoy being helpful and they almost feel ashamed asking for money, because they feel like they are already getting other intangible benefits. This situation (**disharmony**) is a result of people pleasing, **being too agreeable and not asking for what you want (on both sides).**

The strategy of getting out of this situation is to:

- 1) Have honest uncomfortable conversations with your paid gig and unpaid gig, defining boundaries of what is acceptable for you in terms of how long you are willing to contribute for free or continue doing the job that you don't like.
- 2) Systematically apply for and interview for new jobs that can deliver for you the tangible and intangible benefits at the same time.
- 3) Become very discerning and realistic about accepting new projects or new conditions that are not ideal for you (e.g. we will promote you but only next year, we will pay you more, but only after the next funding round is available...).

4) You will have a temptation to delay the moment of taking action before you feel “ready” or “the time is right”, pursuing additional courses or trainings or waiting until kids get bigger and very often it is just an excuse because the real discomfort comes from your desire to be liked and appreciated and you may be afraid to lose it if you become more demanding or have to push back.

5) What can help is to learn how to position your accomplishments within a context of how much money it will make for the company (because it is easier to ask for money or budget if you know that the benefits you deliver for the company are 10X). Using the ROI method when asking for money can help a lot.



2.4. Overworked Slave

Overworked slave. You may have a full-time job or work as an independent consultant, and you get very little help and almost no appreciation for what you do. You may feel vulnerable about something in your personal life (small children, your age, health issues, your accent or visa status...) and you feel that you should be grateful for what you have, because it is not easy for “someone like you” to find new opportunities.

If you are independent, it is very possible that you take whatever projects you can secure, you undercharge for your services, because you feel your clients cannot afford paying more and will just walk away. If you work for a company, you may

have accepted a very low-priced offer, and your salary has not been revised for years. If nobody wants to do a particular project, because it's confusing or time consuming, this project will likely be assigned to you.

You may produce results, but those results benefit your bosses and others, not you directly. **You feel invisible, excluded from important decision-making opportunities, nobody really knows what you do.** You probably have a lot of issues with boundaries, feel compelled to help others, having a hard time asking for what you deserve. You patiently wait for others to notice your contribution, and this moment has not come in years.

The way how this group often defines and describes their situation is that “there is too much work and not enough money to show for it”. In all scenarios I have seen and I have personally experienced, the root cause of the problem is lack of specialization which translates into not being uniquely known for something specific, which in turn results in having to say yes to everything.

The strategy of getting out of this situation is to:

1) If you are at a job, it is important to re-define your scope, discuss KPIs and only take on additional projects if they do not compromise your main area.

2) If you are an independent consultant, you should define what is signature offer or signature service, and all other services are only offered to those who purchase your signature offer.

3) The main reason why this group is so overworked, is because they take on many random projects they don't know how to do which means they spend a lot of time reinventing the wheel, doing research and collecting data, which is often not a paid activity.

4) The argument I'd like to make is that when you narrow down your area of expertise and become known for something very specific, you are paid more and valued more.

OBJECTIONS:

- I don't want to put myself in the box!
- I don't want to limit my potential or my opportunities! I don't want to exclude options!
- I can do so much more than just this thing!



Claiming to be an expert in one area does not put you as a person in the box. It does not define you or limit you or limit your potential. It packages, structures and defines your relevant experience, knowledge and approach and makes it clearer for others what is that that you offer. When people hire you, they need to know you are an expert and bring exactly what they need.

We have a special training within the FinTech Compliance Accelerator on how to select and validate your niche.

2.5. Glass Ceiling Victim

Glass ceiling victim. You are making money and you have some track record. You are networking from time to time and have some valuable contacts to help you in the future. Your income has plateaued for several years and you find yourself doing more and more of the same. You are good at what you do, but it is no longer exciting. You have been thinking for years about, perhaps, writing a book or starting a podcast or becoming a paid speaker or securing a paid Board membership. If you are employed, you may be working for a dysfunctional company or poor management team, and you stay there because you feel it's not going to be significantly better elsewhere. **You often justify your situation by telling yourself that “it's not too bad” and that “no company is perfect”.** You are “safe”, but not living your full potential and nowhere near the level of ambitions and personal satisfaction you want.

At this level you generally love what you do and you have credibility. You think you have a lot to lose in terms of reputation and stability or work-life balance that this is the main issue preventing you from acting. Even when you change jobs and get 20% salary increase, in 2-3 months the novelty is gone and you are bored again.

One of the reasons why life becomes repetitive and uninspiring, is possibly because you stopped taking risks out of fear of failing and making a fool of yourself or just due to lack of practice of being uncomfortable.

The strategy of getting out of this situation is to:

1) Decide what you want or don't want and don't judge yourself for being shallow, greedy, vane, or superficial. It is not useful to assign labels or ignore what you want by trying to label it as unimportant or not noble. If you have wanted to accomplish something for a while, this desire is likely not going away until you make a conscious decision. Create the sense of urgency from within. Do not wait for the external crisis to push you.

2) If you decide to pursue a goal, eliminate distractions and substitutes (some hobbies and non-essential commitments).

3) Keep taking consistent actions even if each step does not guarantee an immediate result. Having a "wishlist" of projects or goals that you do not actively pursue is usually a sign of the lack of integrity. Unfortunately, most people are in self-deception and do not realize it and don't categorize it as such. Every time you say that you would like to accomplish a goal, get organized, learn to delegate, write a book... and you do not act on it, this is a lack of integrity. The reason why we "forgive" ourselves in these situations is because this promise is not to others, it's to ourselves, which is why it's "OK to do it later". The problem with these situations is that they produce a compound negative effect if unresolved.

The main challenge to stay too long within this category is that people can stay there forever and get lazy, and inertia takes over, because there are no immediate adverse consequences for not taking action.

Why this is a problem? – because this group is at the highest risk of being replaced by younger generation, by technology and by outsourcing.

How to address it? We need to understand the difference between the reaction and a response. Reaction is more instinctive, impulsive or out of habit. Response is to consider something and act accordingly (forever, until it's done and NOT as long as it is convenient). Choice and integrity create a sense of freedom and personal power. Surrendering to circumstances, giving up, breaking the word to yourself increases the sense of being a victim of the circumstances. A high

achieving person is someone who is as much as possible commitment driven and not circumstances driven.

Would You Rather?



The problem of commitment and self-integrity is less of a problem for young professionals, because they are desperate, don't have savings, don't have much to lose. The "safer" you feel later in life, the higher the risk of being out of integrity and not honoring your words towards yourself.

2.6. Compliance Pro

Compliance Pro. You feel like play your own game by your own rules, because you have established yourself as one-of-a kind expert and you are known for something very specific. If you are employed, you are considered one of the leaders and influential executives within your company and your industry niche. You are respected and appreciated by people who don't even know you personally and you have established a repeatable way of sharing your ideas and thoughts with others. Perhaps, you are regularly invited to speak at major conferences or industry podcasts, or you may have your own social media following. If you have your own business, you are able to charge premium pricing and you have a repeatable scalable process of generating sales without chasing clients.

You have or on the right path to creating recurring (or passive) revenues from investments, publications, speaking, writing a book, digital products or similar. It does not mean that you are "all set" for life, because things happen and startups fail and investments don't always work out... You are reasonably confident, because know that you did it once and you can probably do it again.

One of the main challenges you face could be your fears around “how long this can last” or significant swings between ups and downs or significant risks when the stakes become higher and higher. If a strange way, you feel less “safe” now than you felt when you were the “glass ceiling victim”.

You do take a lot of risks however you wish you had more control over your life and at the same time there is a sense of overwhelming responsibilities for a lot of other people. Your professional path is more turbulent and less predictable. What can help is to learn to think about your life and professional goals as if they were more like a poker and less like a chess game.



Chess is (in a way) a calculation game, because there is no hidden information on the board. It is possible to be in a situation where you have a negative outcome and it would make sense to say “I should have seen it coming”.

Poker is a game with a lot of unknowns. Similar to chess, it is important to do some calculations and to have a strategy around how you make decisions, but you will never have a 100% visibility or certainty. One of the biggest issues at the Pro level is how to manage risks when the stakes are high and the best way to do it is to separate the quality of the decision-making process from the outcome. In poker it is called “resulting”. For example, you may have gone through a very thorough process of selecting a new job during the interview process, and it can still be a disappointment, because of something you did not know.

That’s why it is important to develop criteria how you are going to be making decisions and taking risks and separating that from results and instead of relying on one decision, you will be relying on a consistent strategy of applying this strategy over time.



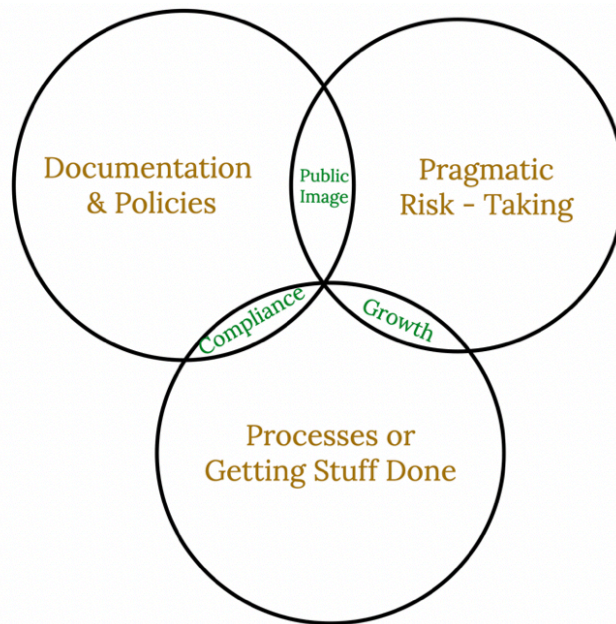
2.7. Can I be in more than one category?

Theoretically, it is possible if you contribute to different projects in different capacities (which is by itself often a social worker symptom). I often see that there is a main issue and there are satellite symptoms. If you are finding it hard to decide which one is you, try to ask yourself a question: if I want to remove just one unwanted professional situation today and it would have the biggest impact and would bring me the most fulfillment, what would it be?

Now you have clarity about the obstacles that may be blocking you and hindering your career growth and the overall strategy on how to overcome these obstacles.

It's time to get more specific about the steps you need to take depending on what your company actually needs.

3. What Your Company Really Needs



Success Factors in FinTech Compliance

Results in FinTech compliance usually happen when all of the 3 vital components are present and working together:

- Decisions or pragmatic risk-taking
- Documentation
- Efficient processes or getting stuff done

Why these 3 components are essential?

- Pragmatic risk acceptance combined with efficient processes create growth and scale.
- But... without documentation and policies you will experience an “undocumented growth” which is a problem, when it comes to securing important partnerships and licenses (think Binance).
- Efficient processes combined with documentation equal compliance, because you do what your policies say, but without risk-taking you end up being too conservative, rigid, like an old-fashioned bank.
- Risk-taking combined with great documentation will create a great public image, but if you don’t actually do what your policies say, it is a window-dressing, and you’ll get caught (think FTX or Wirecard).

The blindspots and biases you have may be causing you to make efforts in the wrong area, and as a result, your contribution will have a very limited value and won't be appreciated as much.

Spoiler alert: documentation is RARELY the biggest issue.

Let's look at how you may be contributing to the compliance success of your company or a project based on where you are on the pyramid?

Social Workers usually make contribution in the area of documentation and building processes, however, because they are not getting paid and usually do not have any responsibility for the budget, they are removed from the risk-taking. Once they focus on understanding the value of their contributions and learn to communicate their value and ask for what they are worth, they can easily jump up to Compliance Pro.

Your next step: learn to apply the ROI method to measure and quantify your actual contribution, so that the money and compensation conversations become easier for you! ¹

Overworked Slaves often focus on fixing past documentation deficiencies, doing reporting or on other administrative issues. Very often the projects assigned to Overworked Slaves are inherently less valuable. This is the main reason why they are underpaid – they are viewed as generalists and are rarely invited to manage more strategic projects.

Your next step: select your signature niche or area of expertise that is linked to some of your company's top strategic priorities (high risk verticals, geo expansion, white labels)²

Glass ceiling victims have a tendency to avoid risks and play safe, avoid making bold bets and stay in their comfort zone. They like to focus on incremental improvements related to operations efficiencies or take on more projects they

¹ Workshop “FinTech Compliance Performance A-to-Z. How to Create Your Compliance Plan and Get It Funded” can help - <https://yana-afanasieva.mykajabi.com/offers/FVVSPQLF>

² Compliance Collective includes access to the FinTech Compliance Accelerator program, teaching you about all aspects of networking, building your personal brand, finding your niche, influence and persuasion techniques - <https://yana-afanasieva.mykajabi.com/offers/gs4MzgdY>

already know how to do. When something uncertain or unfamiliar comes up, they often delegate it to external consultants or other teams. At this stage MLROs experience challenges to grow into the Head of Compliance role, and the Heads of Compliance may find it hard to be promoted to the CCO role.

Your next step: Remember, what got you here, won't get you there. Find the area where your company needs more or faster results (usually new business opportunities or solving a long-standing issue) and manage this as a project. Take more risks in areas you do not yet know how to do.

Compliance Pros feel like the stakes are too high, there are too many risks and too many moving parts everywhere. Instead of fine-tuning how they make decisions in the high-stakes environment, they may have a tendency to look back and try to re-design processes or revisit past decisions.

Your next step: Learn to live with more risks. I personally know and worked with several CCOs who became the COOs and CEOs of FinTech companies. They all had to stop optimizing for perfect compliance and hoping to have fewer risks and had to learn how to operate with more risks. The biggest challenge in terms of knowledge they had to overcome was learning how to understand financial information and how to understand the data and make decisions with incomplete data sets.

As you can see, risk-taking (at the company level and at the personal goal-setting level) is the most important paradigm shift you need to embrace. It becomes more important, the higher you move up the pyramid. It is important to stop viewing compliance as a fixed and clearly defined checklist of to-do items (compliance is not a chess game) and to dramatically change the ways how you view, accept and mitigate risks.

The most practical way of making your CEO or senior management to appreciate what you do is to start making final decisions and taking full responsibility for what needs to be done. It will immediately lift a lot of pressure from their shoulders, because fundamentally, that's why they thought they hired you as their compliance head.

But it feels scary, right? What if something goes wrong? What if there are things outside of my control? What if I fail and get fired?

I totally understand that. Many compliance experts are afraid of ultimate responsibility because they are afraid to make a mistake or run into the situation outside of their control. However, if you want to build your professional reputation and create better opportunities for yourself, you need to learn how to get things done even with incomplete information and limited resources, you must act with the imperfect information you have.

Just show me one successful professional who was given all the answers and solutions in advance, who always worked with perfect teams, never faced any uncertainties and waited for the perfect timing, and had perfect clarity before they acted. You probably can't.

Most prominent and powerful leaders share that having a sounding board, a mentor and a place to bounce off ideas was one of their keys to success.

This is exactly why I created Compliance Collective!³

Compliance knowledge is about 10% of your success and you can Google /ChatGPT it at any time. The rest of your professional success depends on your attitude and decision-making. To level up these valuable skills most experts need a sounding board, implementation guidance, a mentor, and a place to bounce off ideas.

Compliance Collective membership offers ongoing support, group trainings and individual 1:1 coaching for ambitious self-driven FinTech leaders, Heads of Compliance, MLROs and CCOs who are ready to accelerate their professional progress, improve visibility with their stakeholders and deliver better and faster results for their companies.

How to know if you are the right fit for the program?

You are absolutely the right fit and will benefit from being a member of the Compliance Collective program if any (or many) of the following examples have been true for you longer than a year:

- You are confident with compliance and regulations, but not entirely satisfied with yourself as a manager. Perhaps you don't feel confident with budget negotiations, securing engineering resources, managing

³ <https://yana-afanasieva.mykajabi.com/offers/gs4Mzgdy>

- stakeholder expectations, estimating timelines, delegating, or improving your team's performance. (Often social worker or glass ceiling symptoms)
- You feel uncomfortable making final decisions about compliance or risks and fully assuming responsibility for possible consequences. To compensate for this lack of certainty, you seek additional senior management approvals, call for additional meetings and group decisions, and you sense that your CEO or senior management are becoming more and more resentful and dissatisfied with your approach. (Classic glass ceiling victim symptoms)
 - You want to grow within your company or apply for the next level role, and you don't feel 100% ready. Maybe, you know a few aspects of compliance very well and never had exposure to some areas, and you'd like to build a well-rounded profile compliance profile. Perhaps you have overstayed in the deputy/interim MLRO/Head of Compliance/CCO role and you don't see how you can move from the deputy to the actual role. (Often a mix social worker and overworked slave symptoms)
 - You have bad organizational habits and you don't know how to stop them: overpreparing for meetings and presentations, overthinking and holding back your opinion or your ideas, not delegating enough, accepting poor performance or unprofessional behavior of others that result in you having to work more and longer, making professional compromises that you regret. (Mix of compliance pro and glass ceiling victim symptoms)

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Compliance Collective is a monthly coaching experience built on two main pillars:

- **1:1 coaching calls with Yana** (60 minutes per month)
- **Group Coaching Monthly Office Hours** where we discuss a particular topic of the month and where you can also ask Yana and other participants any questions about your “situation” or a problem that makes you feel stuck, overwhelmed, or frustrated. This is also an opportunity to learn from others in the same “boat”. (The Office Hours calls will normally take place on the 1st Monday of each month at 1 PM CET)

BONUS 1 - VISIBILITY: Get instant access to the Compliance Accelerator recorded training focused on networking skills, building authority, and establishing your credibility in FinTech (valued at 1200 EUR and FREE for you):

- Changing jobs in FinTech Compliance. Strategies for resume building, interview conversations, assessing whether this company is a right fit for you, and completion of home assignments.
- How to find and secure board seats and paid advisory roles with FinTech startups.
- How to select your specialization or expert niche within FinTech compliance so that you get known for your signature know-how and start sharing your unique perspective and insights.
- How to start building relationships with media, industry experts, and influencers
- How to engage with your growing audience, create a following, and build your future clients' pipeline.
- **NEW! How to optimize your LinkedIn profile and earn the Top LinkedIn Voice status within your category.**

BONUS 2 - TIME SAVERS: Instant access to recorded trainings helping you master and implement two most misunderstood compliance projects of all times **(valued at 600 EUR and FREE for you):**

- **implementing FATCA/CRS requirements** (for your own customers and for you as a bank client completing the 8W BEN E form);
- **completing due diligence reviews of your financial partners** (to avoid the next Wirecard, FTX, or SVB situation).

BONUS 3 - STAY UP-TO-DATE: for each month you remain a member of the Compliance Collective you will be granted an access to one of our 12 Project Management Workshops from the list below **(valued at 297 EUR each and FREE for you)**. You choose which one and in which order.

- Annual Compliance Reporting
- FinTech Licensing for Self-Starters
- How to Open Bank Accounts
- FinTech Business Wide Risk Assessment
- Structuring White-label Solutions in FinTech. Choosing White-Label vs Licensing
- E2E Scope of Crypto Compliance (including a special training on how to comply with Apple and Google Appstore requirements for crypto activities)
- Faster Onboarding of Corporate Clients
- Creating your Privacy Policy and GDPR Compliance
- Managing Outsourcing Documentation
- MICA implementation
- Managing Compliance Resources and Compliance Budget

- Preparing your FinTech for external AML, operational and other audits

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Your membership can be cancelled at any time. 100% satisfaction or money-back guarantee during the first 30 days. If during the first 30 days of your membership, you have attended the Office Hours call and your 1:1 call, and don't feel satisfied with the value we offer, you will get a full refund and your membership will be cancelled – no questions asked.

JOIN COMPLIANCE COLLECTIVE TODAY:

<https://yana-afanasieva.mykajabi.com/offers/gs4Mzgdy>

* * *



Congratulations – YOU'VE JUST MADE IT!

**Need further help with compliance? –write to
yana@competitivecompliance.com**