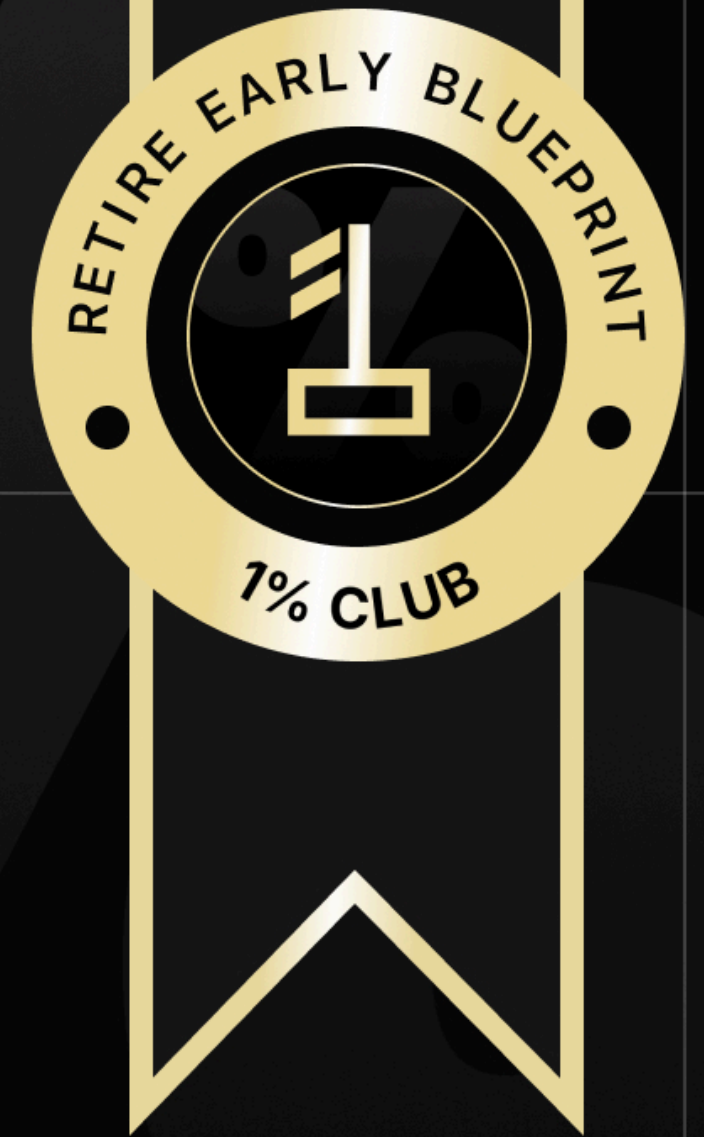


Certificate of Proficiency

We proudly present this certificate to

Naveen H

for successfully completing the learning modules of
Retire Early Blueprint on September 8, 2025



S B Hegde

Sharan Hegde
Founder & CEO