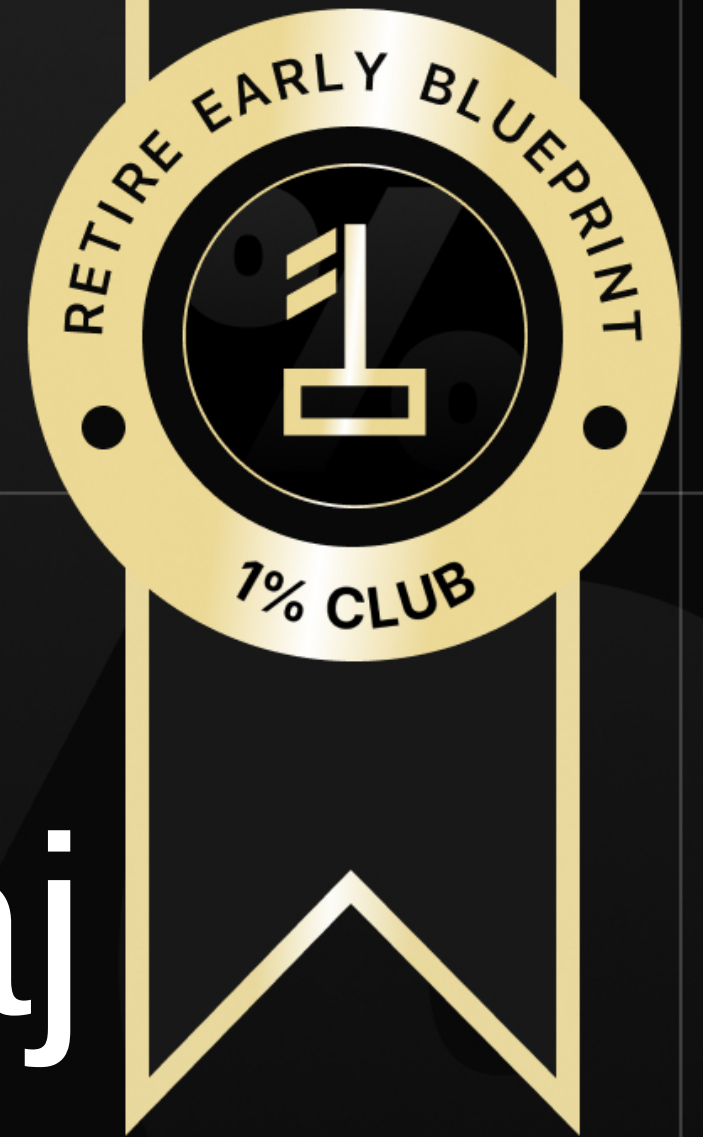


Certificate of Proficiency

We proudly present this certificate to

Shubham Bhardwaj

for successfully completing the learning modules of
Retire Early Blueprint on February 24, 2025



S B Hegde

Sharan Hegde
Founder & CEO