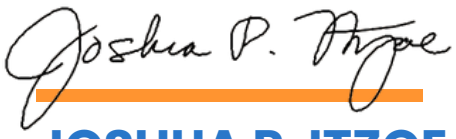
This certificate is awarded to:

Eric Johnson

Making "Cents" of Retirement Plan Fees

08/01/2025

Date of completion



JOSHUA P. ITZOE
Founder & CEO
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