



CERTIFICATE

April 1, 2019

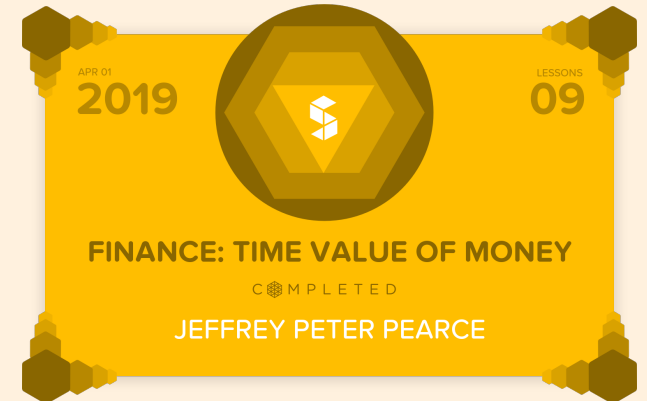
This confirms that

**Jeffrey Peter Pearce**

successfully completed

**FINANCE: TIME VALUE OF MONEY**

a course of study offered by Pedago, LLC



A handwritten signature in black ink.

**Tom Adams**

Chairman  
Pedago, LLC

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**Alexie Harper**

Chief Product Officer  
Pedago, LLC

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**Ori Ratner**

Chief Technology Officer  
Pedago, LLC