



CERTIFICATE
July 12, 2018

This confirms that

Andrei Marokau

successfully completed

FINANCE: TIME VALUE OF MONEY

a course of study offered by Pedago, LLC

A handwritten signature in black ink, appearing to read 'Tom Adams', positioned above a horizontal line.

Tom Adams
Chairman
Pedago, LLC

A handwritten signature in black ink, appearing to read 'Alexie Harper', positioned above a horizontal line.

Alexie Harper
Chief Product Officer
Pedago, LLC

A handwritten signature in black ink, appearing to read 'Ori Ratner', positioned above a horizontal line.

Ori Ratner
Chief Technology Officer
Pedago, LLC