



ACADEMY

ProfitTime[®] GPS CERTIFICATE OF CERTIFICATION

THIS CERTIFIES THAT

Michael Rafferty

HAS SUCCESSFULLY COMPLETED THE REQUIREMENTS TO BE RECOGNIZED AS

Variable Management Certified

Date of Completion: October 20, 2023

A stylized, handwritten signature in white ink, appearing to read 'Dale Pollak', positioned above a thin horizontal line.

Dale Pollak, vAuto Founder

