

CERTIFICATE

OF COMPLETION



ICEF Agent Training Course (ITAC)

This is to certify that:

MANJEET SAINI

has successfully completed the formal test and
is now an ICEF Trained Agent Counsellor (ITAC).

A stylized black ink signature of Markus Badde.

Markus Badde, CEO

06 August, 2026



Graduate No: #02459