



This certificate confirms that

# Harry Sarvaiya

has completed the educational requirements for the Pivotal-ASA™ program, as established by The Society of Accredited Senior Agents, and is entitled to promote this fact when the appropriate License Agreement is in effect.

Dated at Niagara-on-the-Lake, ON, this 20th day of November, 2019

*Paul Cutajar*

Paul Cutajar, Principal Partner