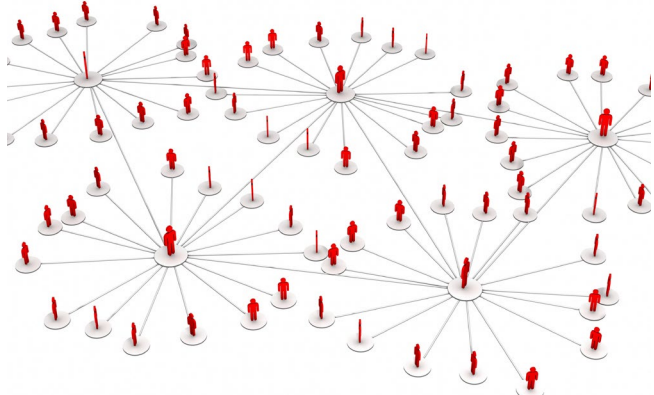


CERTAINTY ADVICE MESSAGES



“CERTAINTY CLIENT STORIES”



PUBLIC RELATIONS **2022 TARGETS**



“ADVICE IS NOT A PRODUCT”



“CRYPTO BEWARE”



“DEBT & MORTGAGE STRESS”