



Manulife *Vitality* *Accredited Advisor*

This certifies that

Prabal Ghosh

has successfully completed the Manulife *Vitality* Accreditation Training for World Financial Group. This Certificate recognizes their achievement and dedication to empowering their clients to live longer, healthier and better lives.

A handwritten signature in black ink, appearing to be "PW".

Penny Wilson,
Vice President, Growth & Go-to-Market,
Head of Behavioural Insurance Canada

June 12, 2025

Date