

California Joint Powers Insurance Authority

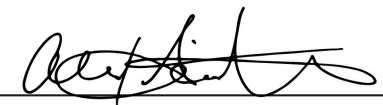
# CERTIFICATE OF COMPLETION

## Ethics for Local Agency Officials

This Certifies that  
John Gabbard

Has completed the training entitled  
Ethics for Local Agency Officials

Date  
Sunday, March 29, 2026

A handwritten signature in black ink, appearing to read "Alexander Smith", written over a horizontal line.

Alexander Smith, Chief Executive Officer  
California Joint Powers Insurance Authority