

e-Certificate

We hereby confirm that

Vadim Lukov

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



Stephan Meier

Chairman AIWM



**Dr. José Antonio
Blanco**

Chairman SFAA



**Prof. Dr. Martin
Hoesli**

Chairman International
Examination Committee
AIWM



Issued Date: 31 Dec 2023
Certificate Id: 29fa6b6ed61d4fbf884db76576546232