

e-Diploma

We hereby confirm that

Michael Baer

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



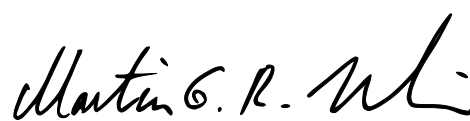
Stephan Meier

Chair AIWM



**Dr. José Antonio
Blanco**

Chair SFAA



**Prof. Dr. Martin
Hoesli**

Chair International
Examination Committee
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