

e-Certificate

We hereby confirm that

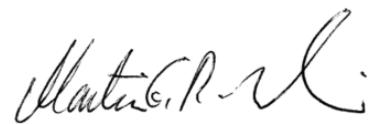
Marina Novikova

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 2020
Certificate Id: 2c76afa2af0d4ea9b0067fc7622e270b