

# e-Diploma

We hereby confirm that

**Philip Stephen Bagdasarianz**

has successfully completed the

**Certified International Wealth  
Manager CIWM®**

training programme.



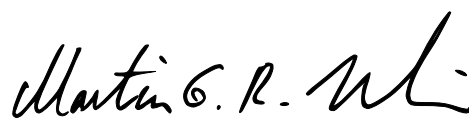
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Chair AIWM



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