

e-Diploma

We hereby confirm that

Nicolas Smerek

has successfully completed the

**Certified International Wealth
Manager CIWM®**

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 2024
Certificate Id: 4345317351864e4a86b8341f24febca5