

e-Diploma

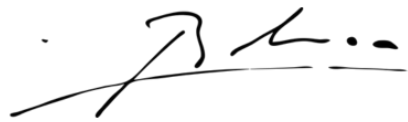
We hereby confirm that

Stéphane Palhares

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
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AIWM

 **aiwm** Association of International
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