

e-Certificate

We hereby confirm that

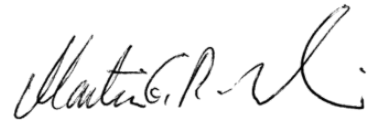
Karin Morgade

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: 12 Dec 2024
Certificate Id: 51bbcc0ca506414388a03db8f8f7ed61