

e-Certificate

We hereby confirm that

Andreas Cloos

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



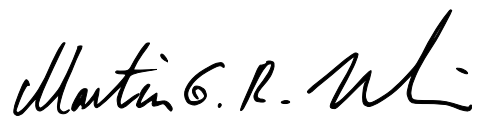
Stephan Meier

Chair AIWM



**Dr. José Antonio
Blanco**

Chair SFAA



**Prof. Dr. Martin
Hoesli**

Chair International
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