

e-Certificate

We hereby confirm that

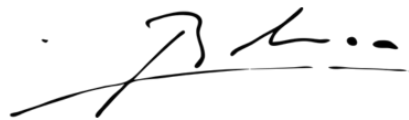
Arkadii Khromaev

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
Blanco**

Chairman SFAA

**Prof. Dr. Martin
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