

# e-Diploma

We hereby confirm that

## Siddik Ghaniwala

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

