

e-Certificate

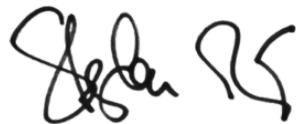
We hereby confirm that

XIAOZHOU ZHOU

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

aiWM Association of International
Wealth Management



Issued Date: 31 Dec 2020
Certificate Id: 7d1af10379714bb59c7f8eed36fcf555