

e-Diploma

We hereby confirm that

Carmencita De Guzman

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



Issued Date: 31 Dec 2021
Certificate Id: 8997e7f3ea6b4722af5da79fcd127f35