

# e-Certificate

We hereby confirm that

## Ralf Schmidt

has successfully completed the

# Associate Wealth Manager

## AWM®

training programme.



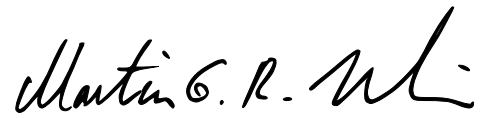
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Chair International  
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