

e-Diploma

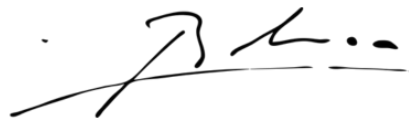
We hereby confirm that

Tracy Xu Hua Liu

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



Stephan Meier

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**Dr. José Antonio
Blanco**

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