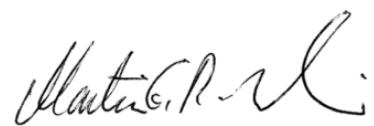


e-Diploma

We hereby confirm that

Bernadette Stark-Calörtscher
has successfully completed the
**Certified International Wealth
Manager CIWM®**
training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
Blanco**

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**Prof. Dr. Martin
Hoesli**

Chairman International
Examination Committee
AIWM



Issued Date: 31 Mar 2022
Certificate Id: abcc995843d34d8083f1d0cb0a3a4dd2