# e-Certificate

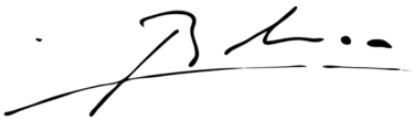
We hereby confirm that

# LULU ZHANG

has successfully completed the

# Associate Wealth Manager AWM®

training programme.



**Stephan Meier**
Chairman AIWM

**Dr. José Antonio Blanco**
Chairman SFAA

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Issued Date: 31 Dec 2019
Certificate Id: b388478045824705a1d12a46b4fad3ed