

e-Diploma

We hereby confirm that

Mikhail Kaluzhskiy

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
Blanco**

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Issued Date: 30 Sep 2023
Certificate Id: be9c2c080f4746299eb0eb5d484c97ed