

# 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**

Chairman SFAA



**Prof. Dr. Martin  
Hoesli**

Chairman International  
Examination Committee  
AIWM

