

e-Diploma

We hereby confirm that

Michel OOSTERHAVEN

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



Issued Date: 31 Mar 2010
Certificate Id: c9aeb50d49344e919c8ad7071ae7fbb6