

e-Diploma

We hereby confirm that

Pravin Kulkarni

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



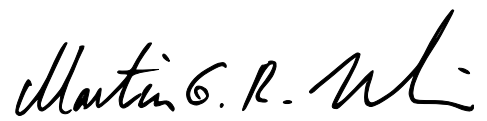
Stephan Meier

Chair AIWM



**Dr. José Antonio
Blanco**

Chair SFAA



**Prof. Dr. Martin
Hoesli**

Chair International
Examination Committee
AIWM

