

# e-Diploma

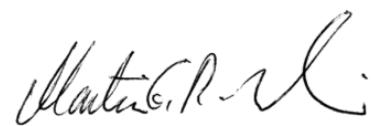
We hereby confirm that

## Russell Lazaruk

has successfully completed the

# Certified International Wealth Manager CIWM®

training programme.



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**Stephan Meier**

Chairman AIWM

**Dr. José Antonio  
Blanco**

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**Prof. Dr. Martin  
Hoesli**

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Examination Committee  
AIWM



Issued Date: 31 Dec 2021  
Certificate Id: d66ed11d43a44228944a28417fdc09ce