

e-Diploma

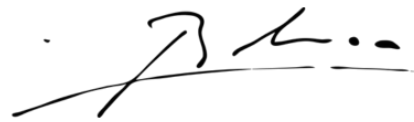
We hereby confirm that

K K MURUGESA PANDIAN

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
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