

# e-Diploma

We hereby confirm that

## Harp Dhillon

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 Dec 2021  
Certificate Id: e249bb55045b439f966acc0f1071588a