

e-Certificate

We hereby confirm that

Ratna Juwita

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



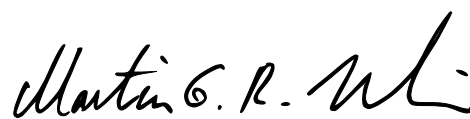
Stephan Meier

Chair AIWM



**Dr. José Antonio
Blanco**

Chair SFAA



**Prof. Dr. Martin
Hoesli**

Chair International
Examination Committee
AIWM

