

e-Diploma

We hereby confirm that

Andre Daniel Alves Ramos

has successfully completed the

**Certified International Wealth
Manager CIWM®**

training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
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Issued Date: 30 Sep 2021
Certificate Id: f3ff2608257d4f32afb6bb0868aaa05f