

e-Certificate

We hereby confirm that

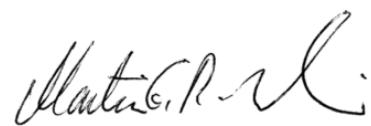
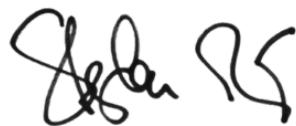
Ludovic Regard

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



Stephan Meier

Chairman AIWM

**Dr. José Antonio
Blanco**

Chairman SFAA

**Prof. Dr. Martin
Hoesli**

Chairman International
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Issued Date: 31 Dec 2018
Certificate Id: f4da0bb72b4c49acb01b2d0bd698d6b2