

e-Certificate

We hereby confirm that

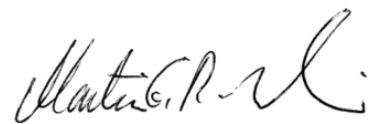
Mikhail Kaluzhskiy

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
Examination Committee
AIWM



Issued Date: 31 Dec 2022
Certificate Id: f7768d02966f4c82bc793a056386d18a