e-Certificate

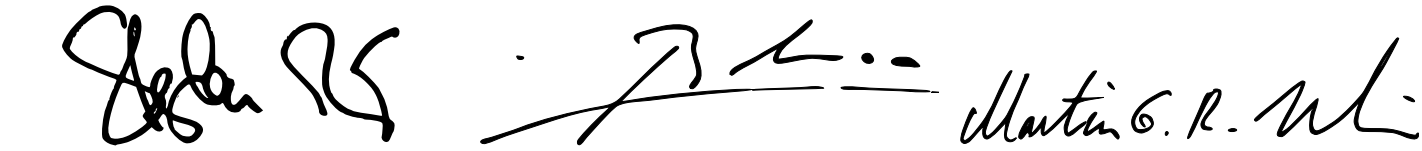
We hereby confirm that

Ruben André Oliveira da Cunha

has successfully completed the

Associate Wealth Manager AWM®

training programme.



Stephan Meier	Dr. José Antonio Blanco	Prof. Dr. Martin Hoesli
Chair AIWM	Chair SFAA	Chair International Examination Committee AIWM

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Issued Date: 17 Dec 2024
Certificate Id: 17571edb70e94755898548fd4dcc27ef