# e-Diploma

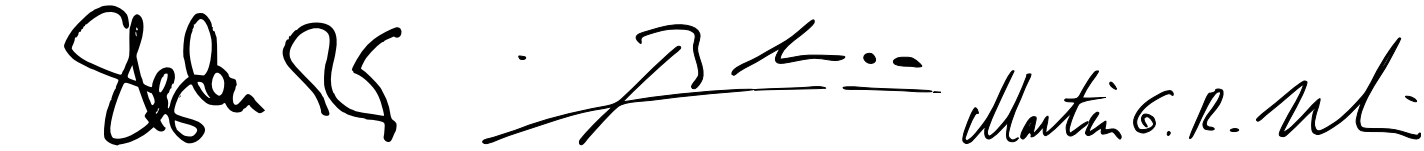
We hereby confirm that

# Philip Stephen Bagdasarianz

has successfully completed the

# Certified International Wealth Manager CIWM®

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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