

# e-Diploma

We hereby confirm that

## Stéphane Palhares

has successfully completed the

# Certified International Wealth Manager CIWM®

training programme.



**Stephan Meier**

Chair AIWM



**Dr. José Antonio  
Blanco**

Chair SFAA



**Prof. Dr. Martin  
Hoesli**

Chair International  
Examination Committee  
AIWM

