

e-Certificate

We hereby confirm that

Elena Tiumkaeva

has successfully completed the

Associate Wealth Manager

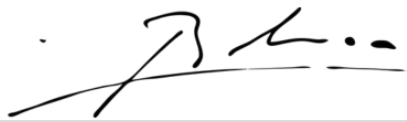
AWM®

training programme.



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