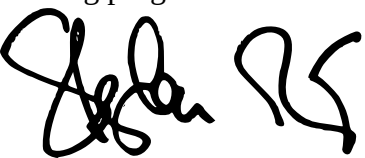
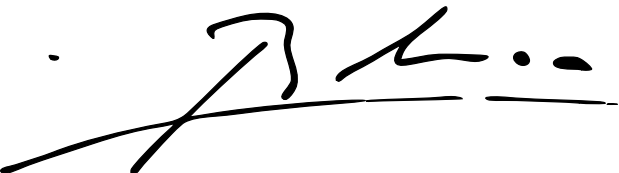


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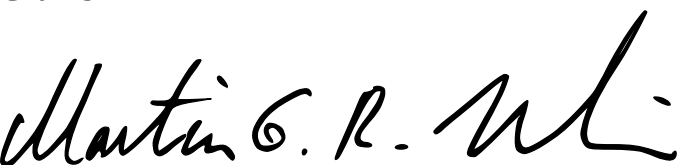
We hereby confirm that
Khadija Sofia Stettler
has successfully completed the
Certified International Wealth Manager CIWM®
training programme.



Stephan Meier
Chair AIWM



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



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