

e-Diploma

We hereby confirm that

Ralph Jaglal

has successfully completed the

Certified International Wealth Manager CIWM®

training programme.



Stephan Meier

Chairman AIWM



**Dr. José Antonio
Blanco**

Chairman SFAA



**Prof. Dr. Martin
Hoesli**

Chairman International
Examination Committee
AIWM



Issued Date: 31 Dec 2021
Certificate Id: ce932aa632874babb2a3ec08430fb125