

# e-Certificate

We hereby confirm that

## XIAOJIAO LIU

has successfully completed the

# Associate Wealth Manager

## AWM®

training programme.



**Stephan Meier**

Chairman AIWM



**Dr. José Antonio  
Blanco**

Chairman SFAA



**Prof. Dr. Martin  
Hoesli**

Chairman International  
Examination Committee  
AIWM

