

e-Diploma

We hereby confirm that

Richard Cleroux

has successfully completed the

**Certified International Wealth
Manager CIWM®**

training programme.



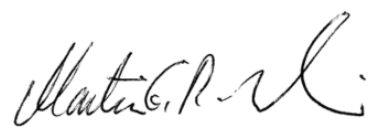
Stephan Meier

Chairman AIWM



**Dr. José Antonio
Blanco**

Chairman SFAA



**Prof. Dr. Martin
Hoesli**

Chairman International
Examination Committee
AIWM

