e-Diploma

We hereby confirm that

Andre Daniel Alves Ramos

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

Association of International Wealth Management

Issued Date: 30 Sep 2021
Certificate Id: f3ff2608257d4f32afb6bb0868aaa05f