

# e-Certificate

We hereby confirm that

# Ruben André Oliveira da Cunha

has successfully completed the

# Associate Wealth Manager

# AWM®

training programme.



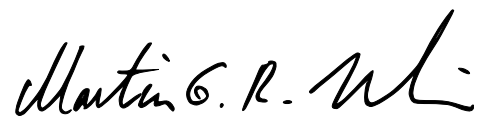
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**Dr. José Antonio  
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