## e-Diploma

We hereby confirm that

## Philip Stephen Bagdasarianz

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

Matic. R. 1 X

Chairman International Examination Committee AIWM

