

e-Certificate

We hereby confirm that

Teresa Mkhitaryan

has successfully completed the

Associate Wealth Manager

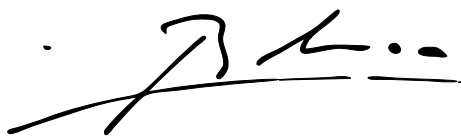
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