

e-Diploma

We hereby confirm that

Joël Frey

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

aiwm Association of International
Wealth Management

