

e-Diploma

We hereby confirm that

Stefan Habegger

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



Issued Date: 31 Mar 2009
Certificate Id: c57b33cae8064493a449a63bea1f475d