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IT IS HEREBY CERTIFIED THAT

Ranjan Kumar

HAS SATISFIED THE EXAMINATIONS AND REQUIREMENTS
TO USE THE DESIGNATION OF

CERTIFIED INTERNATIONAL WEALTH MANAGER
CIWM

Entitlement to use the designation is subject to fulfilling the ongoing obligations of a CIWM holder as prescribed by the Association of International Wealth Management AIWM® and the Canadian Securities Institute.

ISSUED ON **2026-05-19**

by the AIWM® and the Canadian Securities Institute.

Jean-Sylvain Perrig

CHAIRMAN
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