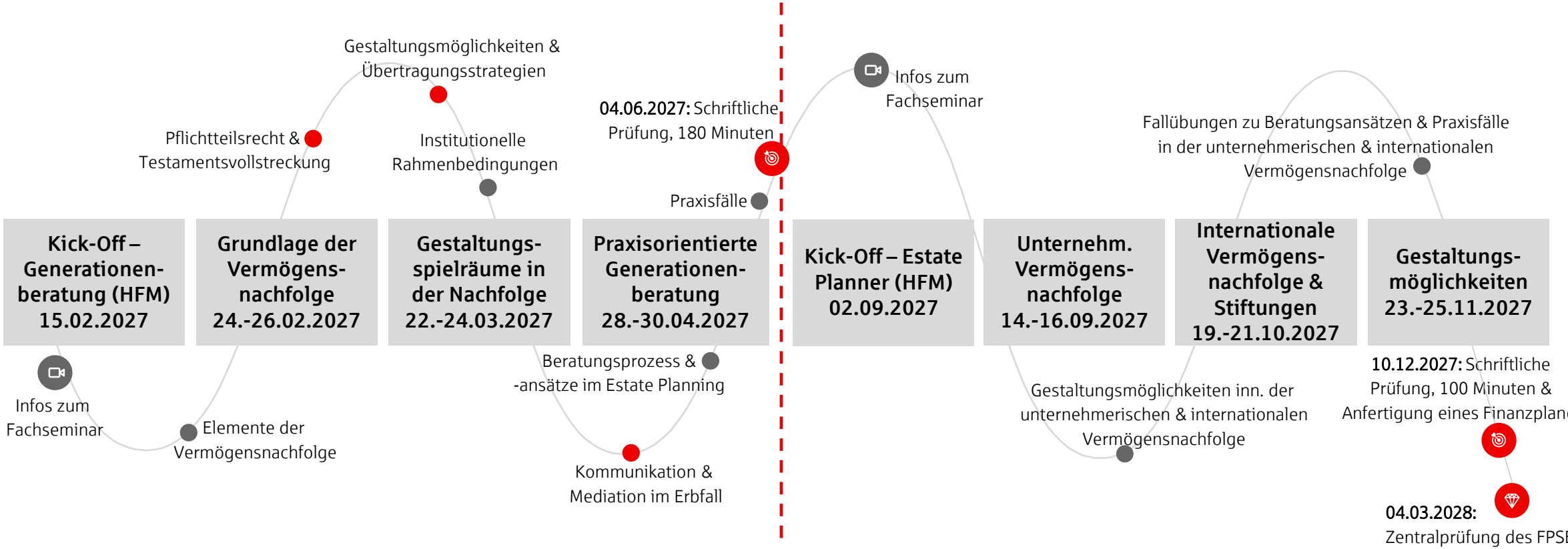
# Zeitplanung

## Level I: Generationenberatung (HFM)

## Level II: Estate Planner (HFM)