



This is to certify that

MR KE MURRAY

is a registered member of the

**MASTHEAD
FINANCIAL ADVISORS'
ASSOCIATION**

Membership number:

906534

IAN MIDDLETON
MANAGING DIRECTOR
Masthead Distribution Services (Pty) Ltd

DENZIL WATT
CHAIRMAN
Masthead Financial Advisors' Association

Masthead supports Independent Brokers who uphold the ethics and business requirements of the FAIS Act.

Dedicated to the Association's code of conduct, Masthead accredited Independent Brokers are committed to improving the standards of financial advice to their clients.