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# The Financial Planning Institute of South Africa

Certifies that

**Kevin Eric Murray**

**Membership No: 200200154**

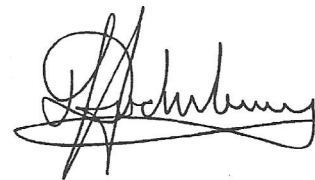
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A handwritten signature in black ink, appearing to be "H. Kell", written in a cursive style.

President

A handwritten signature in black ink, appearing to be "A. Schreiner", written in a cursive style.

Executive Director

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