



Certificate of Membership

This certifies that

Mark Adams

is a registered individual of

Robert Milne Financial Advisers Ltd

**which is a member firm of
the Equity Release Council**



The Council sets high standards and safeguards to protect consumers and deliver its required customer outcomes. All Council members must abide by its rules and uphold the following overarching principles:

Members will ensure that all their actions promote public confidence in equity release

Members will act at all times in utmost good faith, with the best interests of their customers being paramount, by treating customers fairly in all their actions

Members will ensure conflicts of interest are identified swiftly and managed fairly

Members will seek to deliver suitable outcomes for customers from initial sale through every point of contact during the life of the product

Signed by David Burrowes, Chairman of the Equity Release Council

A handwritten signature in blue ink that reads "David Burrowes".

Firm No. 3556

Expiry Date 01/07/2025