

Billy Price <billy.price@morningstar.com>

8/6/2023 11:03

RE: WMPP - Deborah Macpherson & Andrew Macpherson

To info@rcadministration.com <info@rcadministration.com>

Good Morning Georgina,
Thank you for your email below, I can confirm the cash amounts that were sent below:
D Macpherson £64.44
A Macpherson £0.42
Machpherson Group SIPP Acc (to be split 50/50) £22,896.79
The total transfer values for each client is Deborah £11,512.84 and Andrew £11,448.82

I can confirm the split for Deborah's transfer is 27.66% crystallised and 72.34% uncrystallized

If you require anything further, please let me know.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>
Sent: Thursday, June 8, 2023 8:46 AM
To: Billy Price <Billy.Price@morningstar.com>
Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

If you could please respond to my email sent on the 26th of May that would be much appreciated.

Kind regards
Georgina

On 26/05/2023 13:35 CEST info@rcadministration.com wrote:

Hi Billy,

Thank you for your response, however, this does not clarify everything.

Could you please confirm what the credits below are and who they belong to:

£64.92

£22,888.40

Please also confirm the following:

- The overall transfer amount for Andrew
- The overall transfer amount for Deborah along with the uncrystallised / crystallised split of the overall transfer value at the date of the transfer.

Thank you.

Kind regards
Georgina

On 23/05/2023 21:02 CEST Billy Price <billy.price@morningstar.com> wrote:

Good Evening Georgina,

Thank you for your email, please see the information below:

Cash amounts transfer from Cater Allen cash accounts:

D Macpherson £0.02

A Macpherson £0.42

Macpherson Group SIPP Acc £8.39 (to be split 50/50)

D Macpherson took £7,000 tax free cash on 24/3/17 using 2.80% on the LTA. No income taken from the scheme.

A Macpherson fully uncrystallized

They owned 50% of the property each, last known value is attached as at 2017 (£140,000)

If you require anything further, please do not hesitate to contact me.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>**Sent:** 10 May 2023 14:39**To:** Billy Price <Billy.Price@morningstar.com>**Subject:** RE: WMPP - Deborah Macpherson & Andrew Macpherson**[EXTERNAL EMAIL]**

Hi Billy,

I refer to the email I have just sent to you. I note that we do not have sufficient information on the file in respect of this transfer.

Can you please provide a transfer completion statement confirming the final amount transferred for each member so that we can allocate these funds correctly.

Please also confirm the split of the property between the members and provide the latest property valuation that you hold on the file.

As requested in my initial email, please confirm whether or not the benefits have been crystallised.

Thank you in advance for your help.

Kind regards
Georgina

On 10/05/2023 15:09 CEST info@rcadministration.com wrote:

Hi Billy,

I hope you are well.

As we have not received any final transfer confirmation statement, would you kindly confirm if the transfers made in respect of Deborah and Andrew were fully uncrystallised?

Kind regards
Georgina

On 06/12/2022 10:14 CET Billy Price <billy.price@morningstar.com> wrote:

Morning Georgina,

Please see attached copies of the resigned TR1 document, I have also arranged for these to be returned to you in today's post.

Regards,

Billy Price
Senior Administrator – Specialist Pensions

Pensions Administration Team
Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125
1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 29 November 2022 08:29

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

Thank you for your email. I have provided the written resolutions to the solicitor last week but have not heard back yet.

If you could please have the form re-signed when the director is back in the office that would be much appreciated.

Kind regards
Georgina

On 24/11/2022 17:48 Billy Price <billy.price@morningstar.com> wrote:

Good Afternoon Georgia,

Thanks for your email below, please can I ask that the TR1 document is submitted to the HMRC Land registry to avoid any further delays. We will arrange for Iain to resign a copy of the TR1 next week when he is back in the office.

Please note we have never had to put down the name of our Directors next to their signature when signing TR1 documents previously. We normally send across a copy of our written resolutions of the directors list attached which confirms the signatures.

I look forward to hearing your thoughts on this.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 23 November 2022 15:26

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

If Ian could please sign this again but also put his name beside for clarity that would work.

The other director line should be left empty, unless the second directors is able to sign this. These lines are for directors only, not authorised signatories.

Then Ian's signature will need to be witnessed.

It is also explained below. If only Ian is available to sign, then OPTION 2 would apply.

Option 1 - To be signed by 2 directors. Whichever directors sign, they should also print their name under their signature/next to the word 'director'.

Option 2 - To be signed by 1 director plus the signature needs to be witnessed. Whichever director signs, they should also print their name under their signature/next to the word 'director'.

I hope that clarifies if, but if you have any further questions please let me know.

Thank you for all your help.

Kind regards
Georgina

On 23/11/2022 15:06 Billy Price <billy.price@morningstar.com> wrote:

Hi Georgina,

Our Director is not due back into the office until next week, please can you confirm what we need to do different next time?

Our Director Iain Herbertson again will sign the document under director, I can arrange for one of our authorised signatories to sign the line below, and then another colleague can witness both signatures. Will this suffice as I am not sure what is different from the previous version supplied to you.

I look forward to hearing from you.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 23 November 2022 14:25

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

Thank you for your response, but the solicitor will not submit this to HM Land Registry.

She insists on a new form signed. Could you please arrange for the attached to be signed as per my earlier email and the solicitor's request and email the form back to me?

Kind regards
Georgina

On 23/11/2022 14:10 Billy Price <billy.price@morningstar.com> wrote:

Hi Georgina,

Thanks for your email below, please see attached a copy of the TR1 form that was signed and returned. The document was signed by our Director Iain Herbertson and also myself as an authorised signatory, both signatures were witnessed by Karl Hogben.

If you require anything further, please do let me know.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>
Sent: 21 November 2022 08:35
To: Billy Price <Billy.Price@morningstar.com>
Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson
Importance: Low

[EXTERNAL EMAIL]

Hi Billy,

I hope you are well.

We have been contacted by the solicitor, who notified us that the TR1 form has not been signed correctly and is worried that HM Land Registry will reject it. As you are not a company director your name should not appear under the director signature section.

She has asked that we obtain a new copy. It needs to be signed as follows:

Option 1 - To be signed by 2 directors. Whichever directors sign, they should also print their name under their signature/next to the word 'director'.

Option 2 - To be signed by 1 director plus the signature needs to be witnessed. Whichever director signs, they should also print their name under their signature/next to the word 'director'.

As this is going to be submitted electronically, I have attached the page that was sent to you previously by post.

Would you be able to obtain the missing signatures and email the fully completed page back to me? The Trustees would like this submitted to HM Land Registry as soon as possible.

Kind regards
Georgina

On 26/10/2022 17:29 Billy Price <billy.price@morningstar.com> wrote:

Good Evening Georgina,

I can confirm the bank closure mandates were issued to the bank, please allow for 3-5 working days before the money hits your accounts.

Regards

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ

MORNINGSTAR

Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 25 October 2022 22:28

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

I hope you are well.

I am aware that the Trustees have signed all the forms needed for the transfer of funds, but the funds do not show in the scheme account. Can you please confirm if the transfers have been actioned?

Kind regards
Georgina

On 14/10/2022 16:09 Billy Price <billy.price@morningstar.com> wrote:

Good Afternoon Georgina,

Further to our previous emails know that the property transfer is complete the final stage is the movement of the Cater Allen cash accounts.

We currently have two individual accounts for each member along with a joint property account, we will arrange for mandates to be sent to the clients to arrange for the monies to go across to your SSAS account. One thing we must point out is we hold a rental deposit account with Cater Allen, that as the name suggests holds deposit monies on behalf of the tenant. These need to be kept separate from the pension scheme monies, are we able to send these across to you also for you to hold on behalf of the pension scheme.

I look forward to hearing from you.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>**Sent:** 10 October 2022 13:24**To:** Billy Price <Billy.Price@morningstar.com>; billy.price@praemium.com**Subject:** RE: WMPP - Deborah Macpherson & Andrew Macpherson**[EXTERNAL EMAIL]**

Hi Billy,

May I ask you to respond to my email please and confirm who signed the TR1 form on behalf of WMPTSL? I need to get back to the solicitor, otherwise they will not file these forms.

Kind regards

Georgina

On 04/10/2022 12:30 info@rcadministration.com wrote:

Hi Billy,

Can you please come back to me on this? We would like the solicitor to file these forms asap.

Please also confirm when the cash balance is going to be transferred.

Kind regards
Georgina

On 28/09/2022 08:35 info@rcadministration.com wrote:

Hi Billy,

We have provided the signed form to the solicitor, but they came back with the following query:

Can you please confirm who signed the TR1 on behalf of WM Pension Trustee Services Limited. It appears to be B Price but there are only three Directors of WMPTSL and none are named Price.

If you could please come back to me on this as soon as possible that would be much appreciated.

Kind regards
Georgina

On 15/09/2022 09:19 Billy Price <billy.price@morningstar.com> wrote:

Good Morning Georgina,

Please see attached a copy of the signed TR1 form, I will arrange for this to be sent to the address below via recorded delivery.

We regards to the rental monies owed from the connected party tenant, the last rental payment received was on the 18/2/22 so there is currently 7 months or rent missing, 8 if you include September.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 14 September 2022 13:35

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

Thank you for your email.

We have no objections to the additional clause being included.

Due to some renovations being carried out at our office, may I ask you to return the signed form to our post processing centre instead? Please see the address below:

Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfil
CF48 4DR

Please also return the fully signed form by email, so that the solicitor can start the re-registration process.

I will speak to the trustees regarding the rental income and come back to you.

Kind regards
Georgina

On 14/09/2022 12:32 Billy Price <billy.price@morningstar.com> wrote:

Good Afternoon Georgina,

Thank you for your email below, our Director is in the office today so I am going to get the TR1 document signed and returned.

There is one amendment we need to make on the document, we need to add our limited liability under section 11 additional provisions before our Director can sign. The wording is below:

'The liability of WM Pension Trustee Services Limited and Deborah Macpherson and Andrew Ronald Macpherson should not be personal but should be limited to the value of assets held from time to time within

the Wensley Mackay Personal Pension D Macpherson and Wensley Mackay Personal Pension Andrew Ronald Macpherson.'

Finally, we note the property was let to a connected party tenant and the last rental monies received from the tenant was in February 2022. How do you want us to deal with the rent arrears from the connected party tenant?

I look forward to hearing from you.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ



Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 14 September 2022 11:56

To: Billy Price <Billy.Price@morningstar.com>

Subject: RE: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

Hi Billy,

Can you please confirm if the TR1 form was signed last week as previously advised?

I have not received any email confirmation and most importantly I have not received the fully signed form by email, which I have asked for.

Could you please provide an update on this?

Kind regards

Georgina

On 05/09/2022 09:57 info@rcadministration.com wrote:

Hi Billy,

Thank you for you email.

Please send the signed TR1 form to our Poynton address, but also email it to me please before posting as I need to provide an electronic version to the solicitor.

I would appreciate it if you could send the mandates to move monies to the receiving scheme to the members in the interim, so that the transfers can be concluded.

The bank details for Deborah's and Andrew's receiving scheme have been attached.

Kind regards

Georgina

On 05/09/2022 08:51 Billy Price <billy.price@morningstar.com> wrote:

Good Morning Georgina,

Thank you for your email below, I can confirm we will arrange for the TR1 form to be signed and returned this week. Our Director is due in the office Wednesday and Thursday.

Should we send the signed document to your address stated below?
1A Park Lane, Poynton, Cheshire, SK12 1RD

If you require anything further, please do not hesitate to contact me.

Regards,

Billy Price

Senior Administrator – Specialist Pensions

Pensions Administration Team

Wealth Management Solutions

Morningstar. Empowering Investor Success.

T +44 (0) 808 178 5125

1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ

MORNINGSTAR

Empowering Investor Success

From: info@rcadministration.com <info@rcadministration.com>

Sent: 16 August 2022 12:11

To: pensioninfo@praemium.com

Cc: Billy Price <billy.price@morningstar.com>;

billy.price@praemium.com

Subject: WMPP - Deborah Macpherson & Andrew Macpherson

[EXTERNAL EMAIL]

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Dear team,

Deborah Macpherson

SIPP Ref: WMPP0487

Andrew Ronald Macpherson

SIP Ref: WMPP0142

Please note that we have posted the attached TR1 form to you for signature. This is in connection with an in-specie transfer of property to Macpherson Pension Scheme. Please kindly return the signed form to me by email and also by post.

Kind regards
Georgina Martin

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

On 30 June 2022 the following companies were purchased by Morningstar Investment Management LLC (US).

In the UK the Praemium Group includes: Praemium Portfolio Services Ltd (Company Number: 05362168), Praemium (UK) Ltd (Company Number: 05362153), Praemium Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Praemium Retirement Services Ltd (Company Number: 03121034), Praemium Retirement Trustees Limited (Company Number: 11353593), Praemium Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Praemium EMA Trustees Ltd (Company: 11525156) each having its registered office at 4th Floor, Suite 643-659, Salisbury House, London Wall, London, EC2M 5QQ, United Kingdom. Praemium Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Praemium Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

*Plum Software is a fully owned subsidiary of Praemium (UK) Limited.
Its registered office is 4200 Waterside Centre, Solihull Parkway,*

Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Praemium (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Praemium entity is:: Praemium International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Praemium entity is: Praemium Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morningstar Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar

Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended

recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at
<https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morningstar Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at
<https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Kind regards

RC Administration Limited

Phone: 0330 311 0839

1A Park Lane
Poynton
Cheshire
SK12 1RD

Company Number: 12409200

IMPORTANT - PLEASE NOTE The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of or taking of any action in

reliance upon this information by persons or entities other than the intended recipient is prohibited. If you received this in error please contact the sender and destroy this email.

Disclaimer

In the UK the Morningstar Wealth Platform Group includes: Morningstar Wealth Portfolio Services Ltd (Company Number: 05362168), Morningstar Wealth (UK) Ltd (Company Number: 05362153), Morningstar Wealth Administration Ltd (Company Number: 06016828), Smart Investment Management Ltd (Company Number: 08704800), Smartfund Nominees Ltd (Company Number: 07153417), Morning Wealth Retirement Services Ltd (Company Number: 03121034), Morningstar Wealth Retirement Trustees Limited (Company Number: 11353593), Morningstar Wealth Trustee Limited (Company Number: 09679410), W M Pension Trustee Services Limited (Company Number: 02685329), Morningstar Wealth EMA Trustees Ltd (Company: 11525156) each having its registered office at 1 Oliver's Yard, 55-71 City Road, London, EC1Y 1HQ, England. Morningstar Wealth Administration Ltd is authorised and regulated by the Financial Conduct Authority under reference 463566. Morningstar Wealth Retirement Services Ltd is authorised and regulated by the Financial Conduct Authority under reference 462660. Smart Investment Management Ltd is authorised and regulated by the Financial Conduct Authority under reference 627829. See <http://www.fca.org.uk/register> for more details.

Plum Software is a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 4200 Waterside Centre, Solihull Parkway, Birmingham Business Park, Birmingham, West Midlands, England, B37 7YN.

WealthCraft Ltd is also a fully owned subsidiary of Morningstar Wealth (UK) Limited. Its registered office is 1210-1212 Sun House, 90 Connaught Road, Central, Hong Kong

In Jersey the Morningstar Wealth entity is: Morningstar Wealth International Ltd (Company Number: 107624) which has its registered office at 3rd Floor East, Salisbury House, 1-9 Union Street, St Helier, JE2 3RF and is regulated under the Financial Service (Jersey) Law 1998 by the Jersey Financial Services Commission for the conduct of investment business in Jersey. See <http://www.jerseyfsc.org> for more details.

In Dubai the Morningstar Wealth entity is: Morningstar Wealth Administration Limited (Dubai Branch) (Company Number CL5225) is Regulated by the Dubai Financial Services Authority (Reference Number F005042)

For further information please refer to our Legal and Policies page on our website at <https://morningstarwealthplatform.com/privacy-and-data/>

-
- image001.png (13 KB)