

A Guide to Making a Complaint

Introduction

Morningstar Wealth (comprising of the regulated entities Morningstar Investment Management Europe Limited, Morningstar Wealth Administration Limited and Morningstar Retirement Services Limited) endeavours to provide the highest possible standards of service to all clients at all times; consequently, we take it very seriously when a client has cause to complain. We welcome the opportunity to resolve any complaint in a prompt and fair manner.

If you wish to make a complaint, please contact your financial adviser; they will refer your complaint to us so we can process your case through our complaints procedure. Or if you prefer, you can make the complaint directly to our Client Services team:

By telephone: +44 (0) 808 178 5125 (Monday to Thursday 9.00am to 5.30pm, Friday 9.00am to 4.00pm)

By email: advisersupport.MWP@morningstar.com

By post: Morningstar Wealth
1 Oliver's Yard
55-71 City Road
London
EC1Y 1HQ

Information we need from you

As we make complaints resolution our highest priority, it would assist us if you could include the following information when you contact us:

- Your name, address and client account number;
- Which Morningstar legal entity your complaint is against;
- Details regarding your concern or complaint;
- What you would like us to do to put it right; and
- Any relevant documents to support your complaint.

Investigating your complaint

Our Support team will attempt to resolve your complaint within 3 working days following the receipt of your complaint. If an agreed resolution has been reached, we will confirm details to you in writing. If our Support team are unable to resolve your complaint within 3 working days, they will refer it to our Compliance team for further investigation and resolution.

If we do not believe we can resolve your complaint within 3 working days, our Compliance team will acknowledge your complaint by writing to you within 5 working days and we will provide you with the name of the person who is handling your complaint. We will then aim to provide you with a resolution and a Final Response Letter within 4 weeks. If we are unable to provide you with a final response within this time, we will provide you with a written update whilst we continue with our investigations.

In the unlikely event we have not resolved your complaint within 8 weeks, we will write to you and tell you the reason why and when we expect to be able to resolve your complaint.

If you are unhappy with our response, you have the option to take the matter further with either the Financial Ombudsman Service or The Pensions Ombudsman subject to eligibility.

Morningstar Wealth

Phone: +44 (0) 808 178 5125

E-Mail: advisersupport@morningstar.com

Websites: www.morningstarwealthplatform.com & www.morningstar.com/en-gb/products/morningstar-managed-portfolios

Morningstar Investment Management Europe Limited (FRN 446468), Morningstar Wealth Administration Limited (FRN 463566) and Morningstar Retirement Services Limited (FRN 462660) are all separately authorised and regulated by the Financial Conduct Authority. Each company is registered in England and Wales with a registered office address of 1 Oliver's Yard, 55-71 City Road, London EC1Y 1HQ.
Morningstar Wealth is part of Morningstar, Inc.

Financial Ombudsman Service (FOS)

The FOS is an independent complaint resolution scheme that was set up to resolve individual complaints between financial businesses and their customers. You can ask the FOS general questions regarding complaints at any time, or learn more about their services at www.financial-ombudsman.org.uk.

The FOS recommends that you allow a firm to complete their complaint handling process before you refer your complaint to the FOS. If you are unhappy with the way we have handled your complaint you have the right to refer your case to FOS free of charge at any time within six months of receiving our Final Response Letter. Any referral to the FOS will not affect your right to take any legal action.

The Financial Ombudsman Service can be contacted:

By telephone: The freephone consumer helpline is 0800 023 4567, or 0300 123 9123 from a mobile.

By post: The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Via their website: <http://www.financial-ombudsman.org.uk/contact/index.html>

The Pensions Ombudsman

The Pensions Ombudsman can help if your complaint is about the management or ongoing administration of your personal pension plan or relates to an occupational pension scheme such as a Small Self-Administered Scheme (SSAS)

Where a complainant is not deemed to be an eligible claimant or where a complaint is received in respect of a non-regulated product such as a SSAS, we will record and investigate the complaint in accordance with the above procedure. However, complainants will not be eligible to refer their complaint to the FOS.

The Pensions Ombudsman can be contacted:

By telephone: 0800 917 4487

By email: enquiries@pensions-ombudsman.org.uk

By post: The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Via their website: www.pensions-ombudsman.org.uk

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