

Going above and beyond in Treating Customers Fairly

10 November 2023



Morningstar Wealth's Approach to Treating Customers (you) Fairly

All investment businesses in Jersey must abide by the principles of the Investment Business Code of Practice issued by the Jersey Financial Services Commission which includes Principle 2 "A registered person must have the highest regard for the interests of its clients". Morningstar Wealth also adheres to the principles that have been created by the Financial Conduct Authority in the UK.

Fair Treatment of Customers

1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture;
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly;
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale;
4. Consumers are provided with products that perform as the firm have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect
5. Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

At Morningstar Wealth, we prefer to think of these standards just as a bare minimum – because doing everything possible to care for our customers and consider their needs first and foremost means going above and beyond broad regulations.

Here's what we do to deliver on our intentions:

- We make our documents and key information both comprehensive and easy to understand, clearly setting out who performs which functions and where responsibility to the customer lies;
- We ensure that advisers and discretionary managers get easy access to a wide range of investment assets, so they can select the assets that match their customers' objectives;
- Our charges are clearly visible and we properly identify who is being charged;
- We provide investment information and values that are always visible and up to date;
- Our dedicated support teams remain available to customers and advisers to answer questions and resolve issues;
- We strive to give customers peace of mind that their assets are being properly looked after, by people who truly care;
- We will endeavour to identify and afford appropriate protection to any client whose personal circumstances or characteristics increase their susceptibility to financial detriment.

Feedback from our customers is always welcomed, and vital to help us to understand how well we are adhering to our promises and that we meet the regulatory consumer outcomes standards. Please do let us know your views on this, or indeed on any aspect of our business.

Call us on +44 (0)808 178 5125, Or email us: adminsupport@morningstar.com

FOR YOUR INFORMATION

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