

Purpose

This document outlines the relationships that Credo has developed with third party wrapper providers.

Introduction

Credo has developed relationships with many leading third party wrapper providers that enables Financial Intermediaries (FIs) and their clients to access the specialised offerings of these providers, whilst still utilising Credo's proprietary Platform technology.

These providers are split into:

- **Partners:** where Credo has preferential pricing agreements, as well as a streamlined onboarding process in place.
- **Additional Providers:** where no preferential pricing agreements are in place, but Credo have agreed terms of access via the Credo platform.

If you are interested in using a provider that is not mentioned below then please contact your Credo Relationship Manager who will be happy to discuss this further.

Partners

Credo has developed partnerships with third party wrapper providers that enable Financial Intermediaries to benefit from preferential pricing and streamlined administration processes.

SIPP Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
Credo SIPP (Powered by Investacc)	Nigel Bennett - Sales & Marketing Director T.01228 538 988 M. 07557 524 431 E. nigel.bennett@investacc.co.uk W. www.investaccpensions.co.uk	Yes	Yes	UK
Curtis Banks	Sales Team T. 01473 296975 E. SalesSupport@Suffolklife.co.uk W. www.curtisbanks.co.uk	Yes	Yes	UK
James Hay	Marcus Neville - Business Development Director M.07849 085 348 E. Marcus.Neville@nucleusfinancial.com. W. www.jameshay.co.uk	Yes	Yes	UK

Offshore Pension Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
Overseas Trust and Pension	Anika Faul M. 27 60 519 1447 E. anika.faul@trustandpension.com W. www.trustandpension.com	No	Yes	Please contact provider for further information

Onshore Bond Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
Quilter International	Anthony Devitt - Wealth Consultant M. 07824 145 201 E. tony.devitt@quilter.com W. www.quilter.com	No	Yes	UK

Offshore Bond Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
Canada Life	Robert Nathan M. 07870 261 001 E. wealth.sales@canadalife.co.uk. W. www.canadalife.co.uk	No	Yes	UK
Utmost International	Richard Mabey - Regional Sales Manager M. 07977 918 137 E. richard.mabey@utmostwealth.com W. www.utmost.co.uk	Yes	Yes	UK

SA Branch Life Wrapper/Endowment Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
Glacier International	Marc Krom M. 27 82 330 1720 E. Marc.krom@glacierinternational.co.za W. www.glacierinternational.com	No	Yes	SA
Momentum Wealth International	Marie Curutchet T. 44 1481 735 489 E. marie.curutchet@momentum.co.gg W. www.momentum.co.gg	No	Yes	SA
Old Mutual International	Trevor John M. 27 68 449 6651 E. trevor.john@omwealth.co.za W. www.omi-int.com	No	Yes	SA

Additional Providers

The list below gives an outline of third party wrapper providers with whom Credo have agreed terms of access via the Credo platform.

For further information on account opening and any special commercial terms, please contact the providers directly using the details below.

SIPP Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
AJ Bell	Alison Mollard - Business Development Manager M. 07590 443 785 E. alison.mollard@ajbell.co.uk W. www.investcentre.co.uk	Yes	Yes	UK
Dentons	David Fox - Director of Sales & Marketing M. 07919 287 133 E. david.fox@dentonspensions.co.uk W. www.dentonpensions.co.uk	No	No	UK
Hartley SAS	Customer Service Team T. 0117 316 9991 E. newbusiness@hartleypension.com W. www.hartleysas.co.uk	No	No	UK and International Products available
IPM Pensions	James Randall - Associate Director T. 0143 874 7151 E. james.randall@ipm-pensions.co.uk W. www.ipm-pensions.co.uk	No	No	Please contact provider for further information
IFGL Pensions	New Business Team T. 0143 874 7151 E. pensions@ifglpensions.com W. www.ifglpensions.com	No	No	Please contact provider for further information

Offshore Bond Providers		Adviser* Required	Data** Feed	Investor*** Jurisdiction
IOMA Group	Oonagh Walsh - Chief Operating Officer T. 0162 468 1200 E. OonaghW@iomagroup.co.im W. www.iomagroup.im	Yes	No	UK

Offshore Pension Providers		Adviser*	Data**	Investor***
		Required	Feed	Jurisdiction
Bourse Malta	Simon Ferbrache - Director M. +356 2732 9208 E. Simon.Ferbrache@Bourse-Malta.com W. www.bourse.gg	No	No	UK and EU Products available
Sovereign International (Malta)	Malta Pensions Team M. +356 27 888 132 E. maltapensions@SovereignGroup.com W. www.sovereigngroup.com	No	Yes	Please contact provider for further information
Sovereign International (Guernsey)	Guernsey Pensions Team M. +44 1481 811000 E. gernseypensions@sovereigngroup.com W. www.sovereigngroup.com	No	Yes	Please contact provider for further information
Praxis	James Barber-Lomax - Group Head M. +971 52 468 6481 E. james.bl@praxisgroup.com W. www.praxisgroup.com	No	No	Please contact provider for further information
STM Malta	Vanessa Tanti - Intermediary Liaison Officer M. 00356 21 333 210 E. intermediaryrelations@stmmalta.com W. www.info.stmgroupplc.com/malta/	Yes	No	Please contact provider for further information

(*) Note: Some providers require new investor accounts to have an FCA Regulated Financial Adviser attached.

(**) Indicates where a data feed between Credo and the wrapper provider is in place.

(***) Indicates the approved investor jurisdictions where wrapper provider's product(s) are currently available. Anything outside of this may be possible but will be at the wrapper provider's discretion.