Our Ref: GWB/RWG/LQE/FB/CW/508793

STRICTLY PRIVATE & CONFIDENTIAL
TO ALL CLIENTS

When telephoning please ask for:
George Durrant

e-mail:
EGR@kroll.com

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+44 2070890919

BY EMAIL ONLY

27 August 2026

Dear Sirs/ Madam

EGR Wealth Limited (In Administration) (the "Company")

Robert Goodhew and I were appointed Administrators of the Company by the Directors on 24 August 2026 ("the Appointment Date").

An administration is an insolvency procedure governed by the Insolvency Act 1986. In this case, the Administrators' role is to realise the Company's assets and, if net asset realisations are available, make appropriate distributions to creditors.

Due to the insolvency and its financial position, the Company has ceased all services to clients including execution only and discretionary investment management services from the Appointment Date.

We can advise that the Company does not hold any client money. All client investments remain intact and are held by the custodian, Third Platform Services ("TPS").

In the lead up to their appointment, the Administrators contacted the custodian, TPS, to discuss arrangements following the Administration. TPS provides Business to Business custody and investment management services and does not have a contractual relationship with the Company's clients (apart from where they are ISA Manager). TPS have advised that investments are unable to be held by TPS following the Appointment Date unless clients appoint a replacement discretionary fund manager or financial advisor who has an existing contractual relationship in place with TPS.

What are my options now?

The Company's staff will remain available to respond to client queries only up until 28 August 2026. Please use info@egrwealth.com for this purpose.

As a result clients are strongly encouraged to take action now.

Appoint a replacement advisor - Performance Wealth Management Limited ("PWM")

Conscious of the position with TPS, immediately upon appointment, the Company acting via its Administrators entered into an arrangement with Performance Wealth Management Limited ("PWM") who already has a Business to Business agreement with TPS. This arrangement does not transfer EGR's client book to PWM and does not automatically make you a client of PWM. You are entitled to appoint a replacement advisor of your choice as set out in further detail below under the heading "Appoint a replacement advisor – other".

PWM is authorised by the FCA to provide regulated investment advice and provides customers with personalised financial planning, investment management and wealth management services focusing on achieving financial goals and protecting assets.

PWM has agreed to provide the Company's clients with immediate transitional support to ensure that clients with investments held in custody with TPS continue to have acccess to regulated assistance in relation to their investments.

For the limited purpose of providing this transitional support and enabling PWM to contact you about your options, the Administrators have agreed to share such relevant client information as is necessary with PWM in accordance with applicable data protection requirements. Additionally, clients can elect to engage PWM to act as the replacement adviser and provide ongoing client servicing through an integrated advice, implementation and administration framework.

An introduction letter from PWM is attached which explains the current position, their proposed role, the options available to clients and how PWM can support clients going forward. This also includes a guide to PWM's proposed future charges with a comparison to those previously charged by the Company. Please note that while the Company offered discretionary fund management services, PWM is not offering a discretionary investment management service. Instead, PWM is offering transition support, access to regulated advisers, administrative assistance, vulnerability support, liaison with TPS and, where requested, financial advice.

PWM will contact clients within the next 5 business days to introduce itself, explain the transitional support available and answer any questions you may have. If, following that discussion, you wish to appoint PWM as your adviser, PWM will then explain and take you through its onboarding process.

As such, you may choose to appoint PWM as your replacement advisor and begin the onboarding process.

Appoint a replacement advisor - other

If you want to consider appointing an alternative advisor and do not already have a replacement advisor you may find the following website links of use:

- www.fca.org.uk/consumers/finding-adviser
- www.moneyhelper.org.uk/en/getting-help-and-advice/financial-advisers/choosing-a-financial-adviser
- https://unbiased.co.uk/

Please note that in order for your investment to remain in TPS's custody and for TPS to provide ongoing trading and settlement services, your replacement advisor will need to already operate a Business to Business arrangement with TPS which is why the Administrators elected to engage with PWM. You can find details of which advisers/ discretionary fund managers TPS has a Business to Business relationship with at the following link https://www.thirdfin.com.

Should your replacement advisor not have this arrangement in place with TPS, you or your replacement adviser may direct a request to TPS that your investment be liquidated and transferred to another provider.

Important note:

Until an alternative advisor is appointed, no party will be actively managing your client account and you are therefore encouraged to take action urgently.

Should clients not appoint PWM or an alternative replacement advisor who has an existing relationship with TPS, then you will need to discuss this position directly with TPS who will require your position to be liquidated and/or transferred out.

Clients can contact TPS via email at Enquiries@thirdfin.co.uk to discuss their position.

Financial Services Compensation Scheme ("FSCS")

FSCS is the UK compensation scheme for clients of authorised financial services firms and protects customers when those firms are not able to meet claims against them.

If you feel that you have a claim against the Company, you can make a claim to FSCS. Further details regarding FSCS can be found at their website: www.fscs.org.uk/making-a-claim/claims-process/eligibility-rules/.

FSCS follows the rules set by the UK financial services regulators to determine whether FSCS protection applies. FSCS will undertake an investigation into the Company to determine whether claims meet the qualifying conditions to pay compensation under its rules. If this is the case, compensation will be subject to FSCS limits, which are currently £85,000 per customer for investment negligence claims.

The Administrators have held initial discussions with the FSCS who advised that they are open to claims from the Company's clients and so clients may make a claim should they believe that they have a claim. It's free to make a claim and if you claim directly, you will keep 100% of any compensation you are owed. The Administrators will assist the FSCS with any information required for it to determine whether FSCS protection is likely to apply, subject to the Administrators' functions and duties.

SCAMS – Stopping Fraud

Where financial firms enter administration, fraudsters may sometimes approach investors claiming to be able to assist clients with recovering losses or making claims. Sometimes fraudsters claim to be from the Company or its administrators' office. You should be wary of any unexpected call, email or other contact which asks for money in this manner. There are many signs of fraud, some more obvious than others. Most commonly they will involve:

- a cold call
- a mention of 'guaranteed returns'
- a request for an up front payment
- an email address that is filled with random numbers and is misspelt
- a company that is not regulated by the Financial Conduct Authority ("FCA") – check the FCA's Financial Services Register

Scammers can also use the name of a legitimate firm to try and get you to part with your money. Always check the Financial Services Register (https://register.fca.org.uk/s/) for any warnings about cloned firms FCA guidelines are available at: www.fca.org.uk/consumers/protect-yourself-scams and www.fca.org.uk/scamsmart.

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Should you require any further information, please do not hesitate to contact George Durrant via email at EGR@kroll.com.

Yours faithfully
For and on behalf of
EGR Wealth Limited

Geoff Bouchier
Administrator

The affairs, business and property of the Company are being managed by the Administrators who act as agents of the Company and without personal liability.

PWM

Important information about your financial arrangements

Following the appointment of Kroll as administrators of EGR Wealth ("EGR"), EGR is no longer able to continue providing discretionary investment management services to its clients. The administrators have asked Performance Wealth Management ("PWM") to contact former EGR clients to explain the support available and the options that clients may wish to consider.

PWM is a Financial Conduct Authority ("FCA") authorised advisory firm. PWM is not replacing EGR as discretionary fund manager and you are not being transferred to PWM automatically.

You remain free to:

- explore ongoing support and advice from PWM;
- appoint another regulated financial adviser of your choice; or
- make alternative arrangements regarding your investments.

Our role at this stage is to provide information, support and a regulated point of contact to help you understand your options..

What has not changed?

Your investments, previously managed by EGR, are held on the Third Platform Services (“TPS”) investment platform and will remain as they are unless and until any changes are agreed with you.

We understand that EGR's cessation of trading may have created uncertainty about who will support you and your investments going forward. However, we would like to reassure you that your investments remain securely held on the TPS investment platform, which continues to operate as normal and is fully regulated by the FCA. TPS is separate from EGR and has not been affected by its administration. There will be no change to your existing TPS platform and custody charges.

What has changed?

EGR previously provided a discretionary investment management service. This means EGR had authority to manage investment portfolios and make investment decisions within agreed mandates.

As a result of EGR's administration, that discretionary investment management service is no longer available.

PWM is not offering a discretionary investment management service. Instead, PWM is offering transition support, access to regulated advisers, administrative assistance, vulnerability support, liaison with TPS and, where requested, financial advice.

Any ongoing advice service provided by PWM would only commence if you choose to engage PWM and enter into PWM's client agreement.

To help you understand the differences between the services previously provided by EGR and the services available from PWM, we have enclosed a guide entitled "Understanding Your Current and Potential Future Charges". This provides a summary of the charges that may continue, cease or apply depending upon the option you choose.

PWM

What happens next?

You will receive this letter at the same time as a separate communication from the administrators of EGR Wealth, Kroll.

The administrators' letter explains the options available to you following EGR's administration. As EGR is no longer able to provide discretionary investment management services, the previous investment management arrangements cannot continue indefinitely. The administrators have therefore appointed PWM to provide immediate support and assistance to former EGR clients during this transition period.

PWM has agreed with the administrators to offer former EGR clients a regulated point of contact and access to support whilst they consider their options. A member of our team will contact you by telephone to introduce the firm, answer any questions you may have and understand whether you require any immediate or additional assistance.

Our role during this period is to help you understand your existing arrangements, explain the options available to you and provide support where required. This initial support does not mean that you have become a PWM ongoing advice client.

If, following our initial conversation, you would like PWM to assist you further in understanding your arrangements or exploring your options, we may ask for your authority to obtain additional information relating to your existing investment arrangements. This will enable us to provide more detailed assistance and support.

Providing such authority will not make you a PWM ongoing advice client and will not commit you to using PWM for ongoing advice services. It simply allows us to obtain the information we need to assist you more effectively and help you consider the options available to you.

Following our discussions, you may decide that you would like PWM to provide ongoing financial advice and servicing. Alternatively, you may decide to appoint another regulated financial adviser, transfer your arrangements to another provider, or use services that do not involve ongoing financial advice. We will explain the options available to you and help you understand the implications of each approach so that you can decide which option is most appropriate for your circumstances.

Should you subsequently decide that you would like PWM to provide ongoing financial advice and servicing beyond this transition period, we will explain our services, charges and client agreement, allowing you to decide whether you wish to formally appoint us as your adviser.

Where appropriate, and after completing the necessary identity verification checks, we can also provide secure online access to view your investment arrangements through our client portal.

Please be assured of our best intentions at all times. We recognise that you may feel disappointed or concerned by what has happened. Our priority is to ensure that you have someone to speak to, understand the options available to you and receive appropriate support throughout this transition. When we contact you, we will take the time to listen, answer your questions clearly and explain the assistance available.

You are not expected to make an immediate decision regarding your long-term arrangements. However, we would encourage you to engage with the process and speak with us when contacted so that you fully understand the options available to you.

Whilst there is no requirement to decide immediately whether you wish to use PWM for ongoing advice, it is important to consider your future arrangements and ensure that appropriate support is in place following EGR's administration.

Our aim is to provide you with the information and support you need to make an informed decision at a pace that is appropriate for your circumstances.

If you would prefer to speak with us sooner, please contact us using the details provided at the end of this pack

Yours sincerely,

Craig Wyllie
Managing Director

PWM

Frequently asked questions

Do I need to do anything now?

You should carefully read both this letter and the accompanying letter from Kroll, the administrators of EGR Wealth, which explains the options available to you following EGR's administration.

PWM has been appointed by the administrators to provide immediate servicing and support. At this stage, you are not required to make an immediate decision regarding ongoing advice. Our aim is to ensure you have access to regulated support, understand your options and have the information you need before deciding how you wish to proceed.

Is PWM replacing EGR as DFM?

No. PWM is an advisory firm and is not replacing EGR as discretionary fund manager.

Will I still pay the EGR DFM fee?

No. The EGR discretionary fund management fee will cease because EGR is no longer providing that service.

What if my previous adviser is no longer servicing me?

Where the previous adviser or servicing adviser is no longer providing service, that adviser service has fallen away. PWM will provide a regulated support route while you consider your options.

Will PWM change my investments automatically?

No. PWM will not make investment changes without the appropriate review, recommendation and authority.

Do I have to use PWM for ongoing financial advice?

No. You are not required to appoint PWM as your ongoing financial adviser.

Depending on your circumstances, you may decide to:

- appoint PWM for ongoing financial advice and servicing;
- appoint another regulated financial adviser;
- use services that do not involve ongoing financial advice where available and appropriate; or
- transfer your arrangements to another provider.

PWM can explain the options available and help you understand the implications of each approach before you make a decision.

What if I need extra support?

Please tell PWM during the telephone call, or contact PWM sooner, if health, family, financial or personal circumstances affect how you receive information or make decisions. PWM can provide additional support where appropriate.

What PWM will provide during the transition

- A regulated point of contact for questions about your arrangements.
- Telephone contact from PWM to introduce the support available.
- Initial triage to identify urgent concerns or support needs.
- Support for clients who may be vulnerable or require additional help.
- Liaison with TPS where servicing assistance is required.
- An explanation of your options and the route to a full advice review.
- Governance, complaints handling and Consumer Duty oversight.

What PWM will not do automatically

- PWM will not automatically change your investments.
- PWM will not automatically transfer your platform.
- PWM will not automatically move you into its full ongoing advice service.

Contact details

PWM will contact you by telephone. If you would prefer to speak to us sooner, please contact us using the details below:

Firm	Performance Wealth Management Ltd
Telephone	+44 (0) 203 633 6317
Email	enquiry@pwmsolutions.co.uk
Website	www.pwmsolutions.co.uk

R3.27 IR 2016

Notice of administrators' appointment

Name of Company	a) Company number
EGR Wealth Limited	07443787
In the High Court of Justice Business and Property Courts of England and Wales Insolvency and Companies List (Chd)	*For court use only* Court case number CR-2026-006577

(a) Insert full name(s), address(es) & IP number(s)

We (a) Geoffrey Wayne Bouchier
Kroll Advisory Ltd.
The News Building, Level 6, 3 London Bridge Street, London, SE1 9SG
IP number: 9535

Robert William Goodhew
Kroll Advisory Ltd.
The News Building, Level 6, 3 London Bridge Street, London, SE1 9SG
IP number: 28570

give notice that we were appointed as Administrators of the above company on:

(b) Insert date

24 August 2026

Signed ___________________________________

Dated 25 August 2026

Joint Administrators (IP No's 9535, 28570)