

The **Financial Services Authority** (“FSA”) of the United Kingdom would like to alert all recipients that:

Michael John Hammond (Clone of FSA Approved Individual)

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is **NOT** authorised under the Financial Services and Markets Act 2000 (“FSMA”) to carry on a regulated activity in the United Kingdom. Regulated activities include, amongst other things, advising on investments and dealing and arranging deals in investments ("investments" include stocks and shares).

Please note in correspondence with consumers, the unauthorised Michael John Hammond is using the name and logo of The Northern Trust Company. The Northern Trust Company would like to inform the public that they have no association whatsoever with the unauthorised individual.

The FSA believes that this individual may be targeting UK customers. Therefore, we have added this firm to our list of unauthorised individuals operating in the United Kingdom. This list can be found at:

<http://www.fsa.gov.uk/pages/Doing/Regulated/Law/Alerts/unauthorised.shtml>

If you have any further questions on this matter please email our Consumer Contact Centre at consumer.queries@fsa.gov.uk, or alternatively by telephone on 0845 606 1234. Overseas callers can contact us on (+44) 20 7066 1000.