

Nucleus platform user guide

Sell and withdrawal

Edition 08
Date of publication 12/2025

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1.0 One-off withdrawals

1.1 Which accounts are available for online withdrawals?

Online withdrawals can be arranged for the following account types held by individuals or joint clients where at least 0.17% minimum cash balance will remain on account.

- General
- General (gross)
- Isa
- Pep (Isa)

Where you wish to leave less than 0.17% cash and/or close an account the withdrawal form relevant to the type of account should be sent to Nucleus via Jira messaging, or you can use the Close Account functionality available from the Account summary page for the above wrappers.

1.2 Where do I process the withdrawal?

Access the maintenance option via the 'Account detail' menu on the wrap summary page.

Home > Clients > Wrap summary 10 Feb 2020 11:59:34

Top-up/add investment **Account detail** ▾ Tools & reports ▾ Download PDF ▾ Download CSV ▾

Wrap summary

Name [Example_Ann](#)

Client reference 100000000

Adviser A Adviser - 123

Type	Name	Account ID	Joint owner(s)	Valuation	% of portfolio
General	General	N000123		£80,915.43	37.25
Isa	Isa	N000456		£115,228.44	53.04
Pension	Pension	N000789		£21,101.84	9.71
Memo assets				£0.00	0.00
Portfolio total				£217,245.71	

1.3 Withdrawal payment options

Withdrawals are paid from available cash and can be arranged via two methods:

- **Cash**
Where available cash is in excess of the withdrawal amount.
The withdrawal will be paid in the next available payment run.
- **Cash and sell assets**
Where assets need to be sold to fund the withdrawal.
The withdrawal will be paid in the next available payment run after all trades have settled.

For full details of when the payment will reach your client please refer to section 6.

2.0 Before you key the withdrawal

2.1 Trading

Normal trading rules apply. The introduction of trade-on-trade allows you to place sells over pending trades as long as there are funds available.

Please consider non-standard terms, trading minimums etc when selecting which assets are to be included in the cash and sell assets transaction as this will affect when the client withdrawal will be paid.

For more detail about Nucleus trading please refer to user guide Trading 0063, as well as accessing fund information via the Funds report (reports tab) and Fund factsheets (research tab).

2.2 Ring-fencing

The settlement proceeds will be ring-fenced to pay the withdrawal which is paid on settlement of all sells placed in the transaction.

Where trades have been placed to a value in excess of the required withdrawal, the withdrawal is paid out on settlement of all sell trades included in the cash and sell transaction.

This is a combined transaction and the withdrawal cannot be paid any earlier than on settlement of all sell trades.

2.3 Cancellation

The cash and sell transaction is a combined transaction.

It may be possible to cancel the whole transaction or individual trades within the transaction while at 'awaiting order' stage however once the sell trades have been ordered with the fund manager it is not possible to cancel the trades or the subsequent withdrawal.

If you do wish to cancel an 'awaiting order' trade please contact your client relations manager as soon as possible as this cannot be done once dealing is underway.

3.0 Creating the one-off withdrawal

3.1 Cash withdrawal method

3.1.1 Input screen

Maintain your accounts

Regular money in/money out

No regular payments or withdrawals exist for this client
No records found.

Create a one-off withdrawal

Select account (available cash) General - N000123 (£1497.04)

Withdrawal option Cash

Withdrawal options

Maximum withdrawal amount £1,359.48

Withdrawal amount 1300.00

Pay withdrawal amount into this bank account 01-01-01 000123456

The withdrawal will be processed and paid over the next 2 business days.

Next

The maximum withdrawal allowed will be reflected below the account number. This is the current available cash less 0.17% minimum cash balance.

- Select the account from the dropdown menu
- Select 'Cash'
- Input the required withdrawal amount
- Select the bank account from the dropdown. Please note, if the clients hold a joint General account, the system will only allow the bank details belonging to the primary account holder to be selected. If the bank account to be used is held on the secondary account holders record, we will require a signed Withdrawal form submitted via Jira. Please note that cash will need to be made available for us to process this withdrawal.
- Click 'Next'.

3.1.2 Confirmation screen

Maintain your accounts

Warning, the available cash balance will be less than 1%

Account summary

Product name	General	Account number	N000123
Effective date	21/03/2020	Owner	Example, Ann
Adviser	A Adviser - 123	Available cash	£1,497.04

Create a one-off withdrawal

Withdrawal amount	£1,300.00	Pay to bank account	01-01-01 000123456
Certificate selection method	Oldest first	Withdrawal method	Amount

Submit
Back

Sell and withdrawal

The confirmation screen allows you to check the details are correct before submitting the withdrawal request.

- If any details are incorrect click 'Back' which will allow you to make any changes
- Once you're happy the details are correct click 'Submit' to confirm the withdrawal instruction.

3.1.3 Submission confirmation

Maintain your accounts

Warning, the available cash balance will be less than 1%

The withdrawal has been submitted successfully

Account summary

Product name	General	Account number	N000123
Effective date	21/03/2020	Owner	Example, Ann
Adviser	A Adviser - 123	Available cash	£1,497.04

Create a one-off withdrawal

Withdrawal amount	£1,300.00	Pay to bank account	01-01-01 000123456
Certificate selection method	Oldest first	Withdrawal method	Amount

Print

The platform will display a blue banner indicating the withdrawal has been submitted successfully.

Other relevant warning banners may appear relating to remaining cash such as the one displayed above or reminding you about a regular withdrawal that may be affected by a reduction in available cash.

For your records

You are able to print this page for your client file.

Please note that the bank account does not appear on the print summary.

Refer to section 6 for information on when the payment will reach your client's bank account.

3.2 Cash and sell assets method (where withdrawal and sell value are the same)

3.2.1 Input screen

Maintain your accounts

Regular money in/money out

No regular payments or withdrawals exist for this client

Create a one-off withdrawal

Select account (available cash) General - N24000X (£87.29) ▼

Withdrawal option General - N24000X (£87.29)
Isa - N24000X (£327.87)

Withdrawal options

Maximum withdrawal amount £87.29

Withdrawal amount

Pay withdrawal amount into this bank account 07-01-XX 1521XXXX ▼

The withdrawal will be processed and paid over the next 2 business days.

Next

- Select the required account from the dropdown menu

Create a one-off withdrawal

Select account (available cash) General - N24000X (£87.29) ▼

Withdrawal option Cash ▼
Cash
Cash and sell assets

- Select 'Cash and sell assets'

The trading selection screen will pop up automatically.

3.2.2 Trading screen

Sell options

Model portfolio Q2 2016 Test Model	Allocation method Pro-rata	Amount <input type="text"/> £	<input type="button" value="Allocate assets"/>	<input type="button" value="Sell and withdraw all"/>	<input type="button" value="Clear asset values"/>
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Certificate selection method: **Oldest First** Withdrawal method: **Amount**

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount	Exclude
Cash Account General (Cash General)	£1.000000	94.880000	£94.88	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
AHFM Defined Returns (IE00BFLR2202)	£1.104500	220.519100	£243.56	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Artemis Income I Acc (GB00B2PLJH12)	£3.740900	66.170000	£247.54	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
CF Milon UK Val Opps B Inst Acc (GB00B8QW1M42)	£1.597800	166.511000	£266.05	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Fidelity Strategic Bond Y Acc (GB00BCRWZS59) ▲	£1.145000	232.840000	£266.60	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Henderson Cautious Managed I Acc (GB00B6ZHN203)	£2.122000	157.880000	£335.02	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Henderson Multi-Manager Absolute Return I Acc (GB00B8113P38)	£1.101000	191.590000	£210.94	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Henderson UK Property OEIC I Acc Net (GB00BP46GF57) ▲	£1.273300	240.300000	£305.97	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Invesco Perpetual Distribution Z Acc (GB00B8N45329)	£2.490200	137.890000	£343.37	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
JPM Multi-Asset Income C Acc (GB00B4N20M25)	£1.283000	263.435000	£337.99	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Jupiter Strategic Bond I Acc (GB00B4T6SD53)	£0.948700	284.350000	£269.76	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
M&G Feeder of Property Portfolio I Acc (GB00B7SX7S61)	£13.474400	23.075000	£310.92	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
M&G Global Macro Bd I Acc GBP (GB00B78PGS53)	£1.255000	301.203000	£378.01	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Newton Global Income W Acc GBP (GB00B7S9KM94)	£1.518900	227.507000	£345.56	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Newton Real Return I W Acc (GB00B8GG4B61)	£1.139000	191.255000	£217.84	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Stan Life Inv Gbl Abs Return Strategies R Pf 1 Acc (GB00B7K3T226)	£0.584900	498.047000	£291.31	<input type="text" value="0.00"/>	<input type="text" value="0.0000"/>	<input type="text" value="0.00"/>	<input type="checkbox"/>
Total						£0.00	

Allocation method

Pro-rata – proportionally split across all assets.

Model portfolio splits – proportionally in line with model portfolio split.

Amount

Withdrawal amount can be a monetary amount (£) or percentage (%).

Allocate assets

Clicking here will allocate the trades in line with the selected method and amount.

Sell and withdraw all

Clicking here will sell all assets leaving the minimum cash balance of 0.17%.

Clear asset values

Clicking here clears the asset values allowing you to start again.

Withdrawal method

Select amount, percentage or units.

The amount to sell has been allocated on a pro rata basis across the client's assets.

Sell options

Model portfolio	Allocation method	Amount		
Q2 2018 Test Model	Pro-rata	1000.00	£	<input type="button" value="Allocate assets"/> <input type="button" value="Sell and withdraw all"/> <input type="button" value="Clear asset values"/>

Certificate selection method: Oldest First Withdrawal method: Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount	Exclude
Cash Account General (Cash General)	£1.000000	94.880000	£94.88	22.40	21.25	21.25	<input type="checkbox"/>
AHFM Defined Returns (IE00BFLR2202)	£1.104500	220.519100	£243.56	22.39	49.3805	54.54	<input type="checkbox"/>
Artemis Income I Acc (GB00B2PLJH12)	£3.740900	66.170000	£247.54	22.40	14.820	55.44	<input type="checkbox"/>
CF Miton UK Val Opps B Inst Acc (GB00B9QW1M42)	£1.597800	166.511000	£266.05	22.39	37.289	59.58	<input type="checkbox"/>
Fidelity Strategic Bond Y Acc (GB00BCRWZS59)	£1.145000	232.840000	£266.60	22.39	52.14	59.70	<input type="checkbox"/>
Henderson Cautious Managed I Acc (GB00B6ZHN203)	£2.122000	157.880000	£335.02	22.40	35.36	75.03	<input type="checkbox"/>
Henderson Multi-Manager Absolute Return I Acc (GB00B8113P38)	£1.101000	191.590000	£210.94	22.39	42.91	47.24	<input type="checkbox"/>
Henderson UK Property OEIC I Acc Net (GB00BP48GF57)	£1.273300	240.300000	£305.97	22.39	53.81	68.52	<input type="checkbox"/>
Invesco Perpetual Distribution Z Acc (GB00B8N45329)	£2.490200	137.890000	£343.37	22.40	30.88	76.90	<input type="checkbox"/>
JPM Multi-Asset Income C Acc (GB00B4N20M25)	£1.283000	263.435000	£337.99	22.39	58.994	75.69	<input type="checkbox"/>
Jupiter Strategic Bond I Acc (GB00B4T6SD53)	£0.948700	284.350000	£269.76	22.39	63.68	60.41	<input type="checkbox"/>
M&G Feeder of Property Portfolio I Acc (GB00B7SX7S61)	£13.474400	23.075000	£310.92	22.39	5.168	69.63	<input type="checkbox"/>
M&G Global Macro Bd I Acc GBP (GB00B78PGS53)	£1.255000	301.203000	£378.01	22.39	67.450	84.65	<input type="checkbox"/>
Newton Global Income W Acc GBP (GB00B7S9KM94)	£1.518900	227.507000	£345.56	22.40	50.951	77.39	<input type="checkbox"/>
Newton Real Return I W Acc (GB00B8GG4B61)	£1.139000	191.255000	£217.84	22.40	42.836	48.79	<input type="checkbox"/>
Stan Life Inv Gbl Abs Return Strategies R Pf 1 Acc (GB00B7K3T226)	£0.584900	498.047000	£291.31	22.40	111.540	65.24	<input type="checkbox"/>
Total						£1000.00	

Withdrawal options

Maximum withdrawal amount: £1,066.04

Withdrawal amount:

Pay withdrawal amount into this bank account:

The withdrawal amount will be paid within 2 business days of settlement of the final sell

It is possible to exclude cash and/or amend the estimated amounts calculated to meet your requirements. See section 3.3 for more detail on this method

- Select allocation method, input withdrawal amount in 'Amount' and click 'Allocate assets' or 'Sell and withdraw all'.
- Change withdrawal method as required.
- Select the required bank account from the dropdown menu. Please remember to check that you have selected the correct account to avoid withdrawals being sent to a closed bank account.
- When you are happy with the amounts to be sold click 'Next'.

3.2.3 Confirmation screen

Maintain your accounts

Create one-off withdrawal and sell assets

Account summary

Product name	General	Account number	N24XXXX
Effective date	07/07/2018	Owner	Example, Annie
Adviser	A Adviser - 103XXX	Available cash	£94.88

Withdrawal amount	£1,000.00	Pay to bank account	07-01-XX 1521XXXX
Certificate selection method	Oldest First	Withdrawal method	Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount
Cash Account General (Cash General)	£1.000000	94.880000	£94.88	22.40	21.250000	£21.25
AHFM Defined Returns (IE00BFLR2202)	£1.104500	220.519100	£243.56	22.39	49.380488	£54.54
Artemis Income I Acc (GB00B2PLJH12)	£3.740900	66.170000	£247.54	22.40	14.819685	£55.44
CF Miton UK Val Opps B Inst Acc (GB00B8QW1M42)	£1.597800	166.511000	£266.05	22.39	37.288951	£59.58
Fidelity Strategic Bond Y Acc (GB00BCRWZS59) ▲	£1.145000	232.840000	£266.60	22.39	52.140090	£59.70
Henderson Cautious Managed I Acc (GB00B6ZHN203)	£2.122000	157.880000	£335.02	22.40	35.358296	£75.03
Henderson Multi-Manager Absolute Return I Acc (GB00B8113P38)	£1.101000	191.590000	£210.94	22.39	42.906569	£47.24
Henderson UK Property OEIC I Acc Net (GB00BP46GF57) ▲	£1.273300	240.300000	£305.97	22.39	53.813629	£68.52
Invesco Perpetual Distribution Z Acc (GB00B8N45329)	£2.490200	137.890000	£343.37	22.40	30.881385	£76.90
JPM Multi-Asset Income C Acc (GB00B4N20M25)	£1.283000	263.435000	£337.99	22.39	58.994039	£75.69
Jupiter Strategic Bond I Acc (GB00B4T8SD53)	£0.948700	284.350000	£269.76	22.39	63.677282	£60.41
M&G Feeder of Property Portfolio I Acc (GB00B7SX7S61)	£13.474400	23.075000	£310.92	22.39	5.167607	£69.63
M&G Global Macro Bd I Acc GBP (GB00B78PGS53)	£1.255000	301.203000	£378.01	22.39	67.450157	£84.65
Newton Global Income W Acc GBP (GB00B7S9KM94)	£1.518900	227.507000	£345.56	22.40	50.951403	£77.39
Newton Real Return I W Acc (GB00B8GG4B61)	£1.139000	191.255000	£217.84	22.40	42.835712	£48.79
Stan Life Inv Gbl Abs Return Strategies R Pf 1 Acc (GB00B7K3T226)	£0.584900	498.047000	£291.31	22.40	111.539550	£65.24
Total						£1000.00

The confirmation screen allows you to check that all details are correct before submitting the sell and withdrawal request

- If any details are incorrect click 'Back' which will take you to the previous screen allowing you to make all necessary changes.
- If correct click 'Submit' to confirm the cash and sell instruction.

3.2.4 Submission confirmation

Maintain your accounts

i The withdrawal has been submitted successfully

Create one-off withdrawal and sell assets

Account summary

Product name	General	Account number	N24XXXX
Effective date	07/07/2016	Owner	Example, Annie
Adviser	A Adviser - 10XXXX	Available cash	£73.63

Withdrawal amount	£1,000.00	Pay to bank account	07-01-XX 1521XXXX
Certificate selection method	Oldest First	Withdrawal method	Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount
Cash Account General (Cash General)	£1.000000	94.880000	£94.88	22.40	21.250000	£21.25
AHFM Defined Returns (IE00BFLR2202)	£1.104500	220.519100	£243.56	22.39	49.380488	£54.54
Artemis Income I Acc (GB00B2PLJH12)	£3.740900	88.170000	£247.54	22.40	14.819685	£55.44
CF Miton UK Val Opps B Inst Acc (GB00B8QW1M42)	£1.597800	166.511000	£266.05	22.39	37.288951	£59.58
Fidelity Strategic Bond Y Acc (GB00BCRWZS59) ▲	£1.145000	232.840000	£266.60	22.39	52.140090	£59.70
Henderson Cautious Managed I Acc (GB00B6ZHN203)	£2.122000	157.880000	£335.02	22.40	35.358296	£75.03
Henderson Multi-Manager Absolute Return I Acc (GB00B8113P38)	£1.101000	191.590000	£210.94	22.39	42.906569	£47.24
Henderson UK Property OEIC I Acc Net (GB00BP46GF57) ▲	£1.273300	240.300000	£305.97	22.39	53.813629	£68.52
Invesco Perpetual Distribution Z Acc (GB00B8N45329)	£2.490200	137.890000	£343.37	22.40	30.881385	£76.90
JPM Multi-Asset Income C Acc (GB00B4N20M25)	£1.283000	283.435000	£337.99	22.39	58.994039	£75.69
Jupiter Strategic Bond I Acc (GB00B4T6SD53)	£0.948700	284.350000	£269.76	22.39	63.677282	£60.41
M&G Feeder of Property Portfolio I Acc (GB00B75X7581)	£13.474400	23.075000	£310.92	22.39	5.167807	£69.63
M&G Global Macro Bd I Acc GBP (GB00B78PGS53)	£1.255000	301.203000	£378.01	22.39	67.450157	£84.65
Newton Global Income W Acc GBP (GB00B7S9KM94)	£1.518900	227.507000	£345.56	22.40	50.951403	£77.39
Newton Real Return I W Acc (GB00B8GG4B61)	£1.139000	191.255000	£217.84	22.40	42.835712	£48.79
Stan Life Inv Gbl Abs Return Strategies R Pf 1 Acc (GB00B7K3T226)	£0.584900	498.047000	£291.31	22.40	111.539550	£66.24
Total						£1000.00

[Print](#)

The platform will display a blue banner indicating the withdrawal has been submitted successfully.

Other relevant warning banners may appear relating to remaining cash or reminding you about a regular withdrawal that may be affected by a reduction in available cash.

For your records

You are able to print this page for your client file. Please note that the bank account does not appear on the print summary.

Refer to section 6 for information on when the payment will reach your client's bank account.

3.3 Cash and sell asset (where sell value is in excess of the withdrawal amount)

It is possible to sell assets to a higher value than the required withdrawal to replenish the client's cash balance at the same time as arranging the withdrawal.

All sells need to settle before the withdrawal will be put into the next payment run. If you have sold more than is required for the withdrawal the system will not pay the withdrawal when available cash reaches the withdrawal amount, it will wait until all sells settle.

Consider this carefully before you increase the sell amount. This is a combined transaction and the withdrawal cannot be paid any earlier than on settlement of all sell trades.

Please see input screen 3.2.1.

3.3.1 Trading screen

The screen below is the pro rata split calculated automatically by the system.

Create a one-off withdrawal

Select account (available cash) Isa - N246XXX (£990.88)

Withdrawal option Cash and sell assets

Sell options

Model portfolio	Allocation method	Amount				
	Pro-rata	2000.00	£	Allocate assets	Sell and withdraw all	✖ Clear asset values

Certificate selection method Withdrawal method Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount	Exclude
<u>Cash Account ISA</u> (Cash ISA)	£1.000000	1,133.800000	£1,133.80	2.38	26.97	26.97	<input type="checkbox"/>
Barclays FTSE Autocall November 2014 Edition (XS1113707027) ▲	£1.023700	20,161.000000	£20,638.82	2.38	480	490.98	<input type="checkbox"/>
Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057) ▲	£0.983570	12,620.000000	£12,412.65	2.38	300	295.28	<input type="checkbox"/>
Morgan Stanley Sienna FTSE Autocall (GB00BYB1H05) ▲	£0.975300	51,151.000000	£49,887.57	2.38	1217	1186.77	<input type="checkbox"/>
Total						£2000.00	

Withdrawal options

Maximum withdrawal amount £2,963.91

Withdrawal amount 2000.00

Pay withdrawal amount into this bank account 50-10-XX 2100XXXX

The withdrawal amount will be paid within 2 business days of settlement of the final sell

Next

If you wish to sell in excess of the withdrawal amount this can be updated as in the following example:

This example has excluded cash and increased the value of the Credit Suisse asset from £295.28 to £600.00 resulting in a total sell of £2277.75

The maximum withdrawal amount has changed to exclude cash as per the input instructions.

Sell options

Model portfolio	Allocation method	Amount			
	Pro-rata	2000.00 £	Allocate assets	Sell and withdraw all	<input type="checkbox"/> Clear asset values

Certificate selection method: Oldest First Withdrawal method: Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount	Exclude
Cash Account ISA (Cash ISA)	£1.000000	1,133.800000	£1,133.80	0.00	0.00	0.00	<input checked="" type="checkbox"/>
Barclays FTSE Autocall November 2014 Edition (XS1113707027) ▲	£1.023700	20,161.000000	£20,638.82	2.38	480	490.98	<input type="checkbox"/>
Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057) ▲	£0.983570	12,620.000000	£12,412.65	4.83	610	600.00	<input type="checkbox"/>
Morgan Stanley Sienna FTSE Autocall (GB00BYB1H05) ▲	£0.975300	51,151.000000	£49,887.57	2.38	1217	1186.77	<input type="checkbox"/>
Total						£2277.75	

Withdrawal options

Maximum withdrawal amount: £2,277.75

Withdrawal amount:

Pay withdrawal amount into this bank account:

The withdrawal amount will be paid within 2 business days of settlement of the final sell

- You can make any required changes – exclude assets, cash, amend amounts then click allocate assets.
- You will see that the withdrawal amount has automatically changed to the total sell amount. Remember to change this if you wish to keep the original withdrawal amount.

Sell and withdrawal

Trading screen post-trade amount changes and exclusions

Withdrawal amount has been changed back to £2000 as per client requirements.

Trade amount remains at £2277.75

Sell options

Model portfolio	Allocation method	Amount		
	Pro-rata	2000.00	£	

Certificate selection method: Withdrawal method:

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount	Exclude
Cash Account ISA (Cash ISA)	£1.000000	1,133.800000	£1,133.80	0.00	0.00	0.00	<input checked="" type="checkbox"/>
Barclays FTSE Autocall November 2014 Edition (XS1113707027)	£1.023700	20,161.000000	£20,638.82	2.38	480	490.98	<input type="checkbox"/>
Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057)	£0.983570	12,620.000000	£12,412.65	4.83	610	600.00	<input type="checkbox"/>
Morgan Stanley Sienna FTSE Autocall (GB00BYYB1H05)	£0.975300	51,151.000000	£49,887.57	2.38	1217	1186.77	<input type="checkbox"/>
Total						£2277.75	

Withdrawal options

Maximum withdrawal amount: £2,277.75

Withdrawal amount:

Pay withdrawal amount into this bank account:

The withdrawal amount will be paid within 2 business days of settlement of the final sell

- Select the required bank account from the dropdown menu. Please remember to check that you have selected the correct account to avoid withdrawals being sent to a closed bank account.
- Once happy with the details click 'Next'.

3.3.2 Confirmation screen

Create one-off withdrawal and sell assets




Account summary

Product name	Isa	Account number	N24XXXX
Effective date	05/07/2016	Owner	Example, Anna
Adviser	A Adviser - 1939	Available cash	£1,133.80

Withdrawal amount £2,000.00 Pay to bank account 50-10-XX 2100XXXX

Certificate selection method Oldest First Withdrawal method Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount
Barclays FTSE Autocall November 2014 Edition (XS1113707027) 	£1.023700	20,161.000000	£20,638.82	2.38	479.613068	£490.98
Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057) 	£0.983570	12,620.000000	£12,412.65	4.83	610.022840	£600.00
Morgan Stanley Sienna FTSE Autocall (GB00BYB1H05) 	£0.975300	51,151.000000	£49,887.57	2.38	1216.825599	£1,186.77
Total						£2277.75

- The confirmation screen allows you to check the details are correct before submitting the sell and withdrawal request.
- If any details are incorrect click 'Back' which will allow you to make all necessary changes.
- If correct click 'Submit' to confirm the sell and withdrawal instruction.

3.3.3 Submission confirmation

Maintain your accounts

The withdrawal has been submitted successfully

Create one-off withdrawal and sell assets

Account summary

Product name	Isa	Account number	N24XXXX
Effective date	05/07/2016		
Adviser	A Adviser - 1939	Available cash	£1,133.80

Withdrawal amount	£2,000.00	Pay to bank account	50-10-XX 2100XXXX
Certificate selection method	Oldest First	Withdrawal method	Amount

Assets

Asset	Price	Available units	Value	Percentage	Units	Est. amount
Barclays FTSE Autocall November 2014 Edition (XS1113707027)	£1.023700	20,161.000000	£20,638.82	2.38	479.613068	£490.98
Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057)	£0.983570	12,620.000000	£12,412.65	4.83	610.022840	£600.00
Morgan Stanley Sienna FTSE Autocall (GB00BYB1H05)	£0.975300	51,151.000000	£49,887.57	2.38	1216.825599	£1,186.77
Total						£2277.75

Print

The platform will display a blue banner indicating the withdrawal has been submitted successfully.

Other relevant warning banners may appear relating to remaining cash or reminding you about a regular withdrawal that may be affected by a reduction in available cash.

For your records

You are able to print this page for your client file. Please note that the bank account does not appear on the print summary.

Refer to section 6 for information on when the payment will reach your client's bank account.

4.0 Viewing the transaction

4.1 Where can I see the pending sell and withdrawal transaction?

4.1.1 Account summary

There is a 'Transactions in progress' section at the bottom of the clients account summary page, this will show the transaction type 'Sell and Withdrawal Debit Asset'.

The status will change as the sell goes through the normal trading cycle.

Transactions in progress					
Trades					
Transaction type	Asset Name (Expand all)	Amount	Status	Trade ID	Last updated
Sell and Withdrawal Debit Asset	Morgan Stanley Sienna FTSE Autocall (GB00BYB1H05)	£311.77	Awaiting Order	153606058	05/07/2016
Sell and Withdrawal Debit Asset	Credit Suisse 6yr GBP FTSE Autocall 60% EKI (XS1237169492)	£199.49	Awaiting Order	153606058	05/07/2016
Sell and Withdrawal Debit Asset	CF Odey Absolute Return Inst GBP (GB00B55NGS86)	£794.13	Awaiting Order	153606058	05/07/2016
Sell and Withdrawal Debit Asset	Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2) (XS1237115057)	£304.36	Awaiting Order	153606058	05/07/2016
Sell and Withdrawal Debit Asset	Barclays FTSE Autocall November 2014 Edition (XS1113707027)	£304.96	Awaiting Order	153606058	05/07/2016

4.1.2 Transaction history

Sell and withdrawal will reflect the withdrawal amount and the underlying assets being sold.

The status will change as the sell goes through the normal trading cycle.

Transaction History						
Client number	100019XXX	Client	Example, Ann			
Account number	N120XXX	Account type	Isa			
Show	All	transactions for	05/04/2016 - 05/07/2016	<input type="button" value="Submit"/>	<input type="button" value="Download CSV"/>	<input type="button" value="Download PDF"/>
Date	Description	Status	Units	Price	Fees	Amount
05.07.2016	Sell and Withdrawal					-£2,000.00
05.07.2016	Sell and Withdrawal Debit Asset - Cash Account ISA		-85.29	£1.00	£0.00	-£85.29
05.07.2016	Sell and Withdrawal Debit Asset - Barclays FTSE Autocall November 2014 Edition	Awaiting Order	-298.00	£1.0237	£0.00	-£304.96
05.07.2016	Sell and Withdrawal Debit Asset - CF Odey Absolute Return Inst GBP	Awaiting Order	-242.42	£3.2758	£0.00	-£794.13
05.07.2016	Sell and Withdrawal Debit Asset - Credit Suisse 6yr GBP FTSE Autocall 60% EKI	Awaiting Order	-211.00	£0.94427	£0.00	-£199.49
05.07.2016	Sell and Withdrawal Debit Asset - Credit Suisse 6yr GBP FTSE Autocall 60% EKI (V2)	Awaiting Order	-309.00	£0.98357	£0.00	-£304.36
05.07.2016	Sell and Withdrawal Debit Asset - Morgan Stanley Sienna FTSE Autocall	Awaiting Order	-320.00	£0.9753	£0.00	-£311.77

4.2 Where can I see the completed withdrawal?

4.2.1 Account details/withdrawals history

Once the withdrawal has been paid to the client's bank account it will be included in the withdrawal history page.

Note the effective date is the date the sell and withdrawal transaction was requested and not actual payment date.

Top-up/add investment Trading ▾ Account detail ▾ Tools & reports ▾

Withdrawals

Client number 10016XXXX Client Test, Missy
 Account number N27XXXX Account type Isa

Regular withdrawals

Withdrawal history

07/04/2016 - 07/07/2016 ▾ Search

Date	Description	Amount
28/08/2016	Withdrawal	150.00
18/08/2016	Sell and Withdrawal	900.00

You'll be able to see the date the withdrawal was paid within the transaction history. Click the icon to expand the transaction, the payment date and bank account the withdrawal was sent to will be displayed.

5.0 What happens if there is a shortfall in the settlement proceeds?

Where the settlement proceeds are less than the value of withdrawal requested the system will check if there is available cash within the account.

5.1 Sufficient available cash

The difference between settlement proceeds and withdrawal amount will be deducted from available cash and full withdrawal paid to client.

5.2 Insufficient available cash to achieve full withdrawal

All available cash will be used to top up the withdrawal to the maximum possible and paid to client.

5.3 No available cash

Further sells will need to be placed to replenish cash and/or request a further withdrawal for the client if required.

The withdrawal paid to the client will be limited to the settlement proceeds.

6.0 Withdrawal payment

6.1 When will the withdrawal leave the client's Nucleus account?

6.1.1 Cash withdrawal method

Keyed before 2pm	Will be included in that day's payment run
Keyed after 2pm	Will be included in the payment run on the next business day
Keyed Saturday-Sunday	Will be included in payment run on the next business day

6.1.2 Cash and sell assets method

Using combined sell and withdrawal	Next payment run after settlement of all sell trades
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Bank holidays are excluded from business days.

6.2 Payment method

Our payment method is next day faster payment, which means withdrawals in the day's payment run will arrive in the client's bank account the next working day.

For example, a sell/withdrawal request keyed from available cash, before 2pm on a working day will be placed into that day's payment run, meaning the cash arrives in the client's bank account the next working day.

7.0 How can I monitor payment of the withdrawal?

7.1 Alerts

Use alerts to track progress of the trade settlement.

At the moment there is no alert to notify you of a sell and withdrawal transaction completing however you can check the withdrawals history page which is only updated when the withdrawal has left the client's Nucleus account.

8.0 Further support

Should you have any questions regarding withdrawals or any aspect of client servicing please contact your client relations manager.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Typetalk service on 18001 0131 226 9535.



0131 226 9535



client.relations@nucleusfinancial.com



www.nucleusfinancial.com