

Suite 202
Warner House
123 Castle Street
Salisbury
SP1 3TB

Customer Service Centre:
03455 212 414
ask@nucleusfinancial.com

nucleusfinancial.com

Your James Hay upgrade is coming in February

Product name:
Member number:

I'm pleased to tell you that your new Nucleus Platform is almost ready. We're targeting the weekend of **7 and 8 February 2026** for the upgrade to take place, and you'll be able to access it from **Monday 9 February**.

What we'll do for you

We'll automatically upgrade your existing product(s) from James Hay Online to the Nucleus Platform. Your investments will remain secure and safely invested while we complete the upgrade.

What should you do now?

Please read the enclosed guide which covers important information, including:

1. **Temporary changes to our service:** The enclosed guide explains how our service will be affected in the weeks leading up to the upgrade. You won't be able to do certain things over this period, so please carefully **note the dates** by which we'll need to receive your instructions.

We'll process instructions received before these dates, but any request that misses these deadlines **will need to be resubmitted after the upgrade** on the new Nucleus Platform. Details of how to do this will be available on our website nearer to the upgrade.

I hope this information will help you to plan ahead. If you think this will cause you financial difficulty, please don't hesitate to contact us.

2. **Direct Debits:** We're making some changes to Direct Debit instructions. The good news is that it shouldn't affect the service you receive. After the upgrade our name and the reference number you see on your bank/building society statement will be different. Full details are in the guide.

- 3. Standing orders:** We'll no longer accept standing orders, except for rent and service charge payments related to commercial property investments. So, if you've previously made regular payments this way, you'll need to change them to Direct Debits. There'll be a three-month grace period following the upgrade, after that non-property related payments will be returned.

If an employer or any other third party makes contributions to your product(s) by standing order, please let them know that they need to change them to Direct Debit payments and ask them to contact us.

- 4. Income payments:** After the upgrade, if you take monthly withdrawals from your product, they'll be made on the payment date itself, rather than 2-3 days earlier as now. However, if your payment date falls on a weekend or bank holiday, you should receive it on the business day before.
- 5. Logging into the new Nucleus Platform for the first time:** Following the upgrade, if you wish to use our new platform to check your portfolio or make a transaction, the enclosed guide explains how to set up your new username and password.

If you've previously used James Hay Online to access your account, it's worth logging into it before the upgrade to check your login details work as expected and update your email address and mobile phone number if appropriate, particularly if you've not used it in the last year. This will help ensure easy access the first time you use the Nucleus Platform. You can access it at jameshay.co.uk/portal.

Want to know more?

You can find out more at nucleusfinancial.com/upgrade-support

We previously sent you a summary of key changes. As we've fine-tuned the new platform, we've made a few more small updates. You can find a copy of the latest [Key Changes Summary](#) for your product in the [What will be different](#) section of the above online hub. This document explains how your terms and conditions are changing, including a recent amendment to our in-specie transfer process.

Here you'll also find our past letters, helpful frequently asked questions, further key documents that outline your upgraded product, and the updated terms and conditions that will apply after the upgrade. I recommend familiarising yourself with this information.

We'll write to you again should the date change, or after the upgrade has taken place. Once you've been upgraded we'll tell you our new Nucleus bank account details and your new client and product reference numbers, which you'll need for any future correspondence with us.

Should you have any questions or want to process any transactions ahead of the changes, I recommend you speak with a financial adviser.

I look forward to sharing our new, improved platform with you.

Yours sincerely



Richard Rowney
CEO

Need advice?

If you don't currently have a financial adviser but would like to speak with one, visit moneyhelper.org.uk for details of advisers near you.

"James Hay Partnership" is the trading name of Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); IPS Pensions Limited (IPS) (registered in England, number 02601833); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); PAL Trustees Limited (PAL) (registered in England, number 01666419); Sarum Trustees Limited (SarumTL) (registered in England, number 01003681); The IPS Partnership Limited (IPSP) (registered in England, number 01458445); Union Pension Trustees Limited (UPT) (registered in England, number 02634371). NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT have their registered office at Suite B & C, First Floor, Milford House, 43 55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM, IPS, IPSP, are authorised and regulated by the Financial Conduct Authority. NGSL, IPS, IPSP, PAL, UPT, JHWM, JHPT, JHAC, SarumTL and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com (12/24)