

For advisers

Our new  
platform

**nucleus<sup>o</sup>**  
platform

Illustrations

The new  
Nucleus Platform

a comparison with  
James Hay Online



## How does the new Nucleus Platform compare with James Hay Online?

**We're excited to bring the Nucleus Platform to market. Our new digital first platform uses the latest technology.**

It includes more digital processing, e-signatures, instant reports, improved model portfolio functionality, online drawdown, pre-funded pension tax relief, and a suite of new tools. All designed to make your life easier and help make your business more efficient.

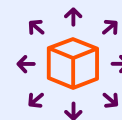
On the following pages we summarise how the functionality it provides compares with James Hay Online, so you can see the improvements we've made.

### Key benefits of the new Nucleus Platform



#### A more digital, lower-paper experience

E-signatures, instant reporting, and end-to-end online processing replace paper forms, delivering faster, more efficient administration for advisers and clients.



#### Broader product and transaction range

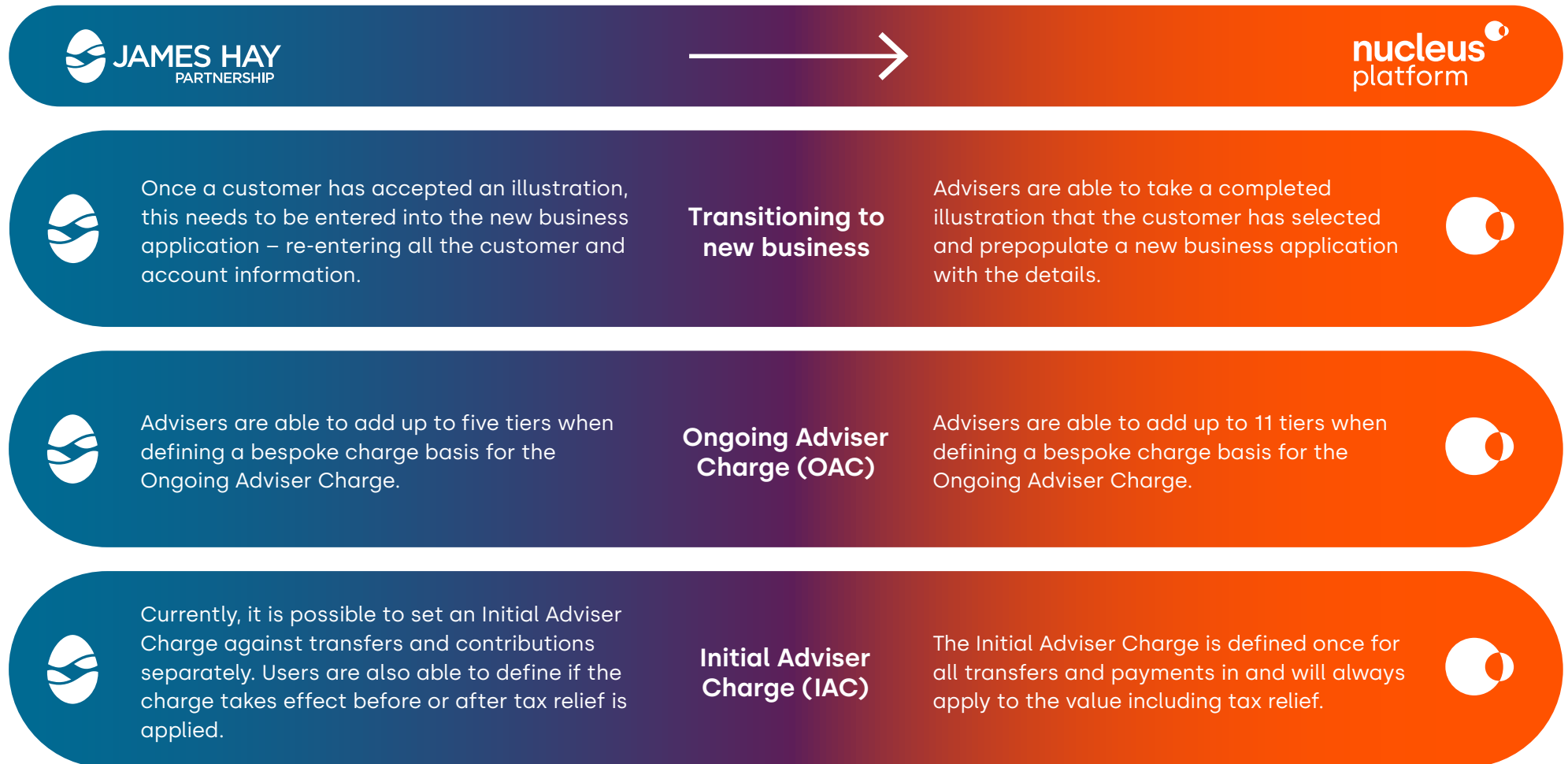
Supports a wider set of products and features, including Junior ISAs, Joint GIAs, bulk switches, and full digital pension management.



#### Advanced tools for advisers and clients



Integrated CGT calculator, investment research, adviser charge management, and customisable client access provide a richer, more efficient, and engaging platform experience.



## Illustrations. What's changing?



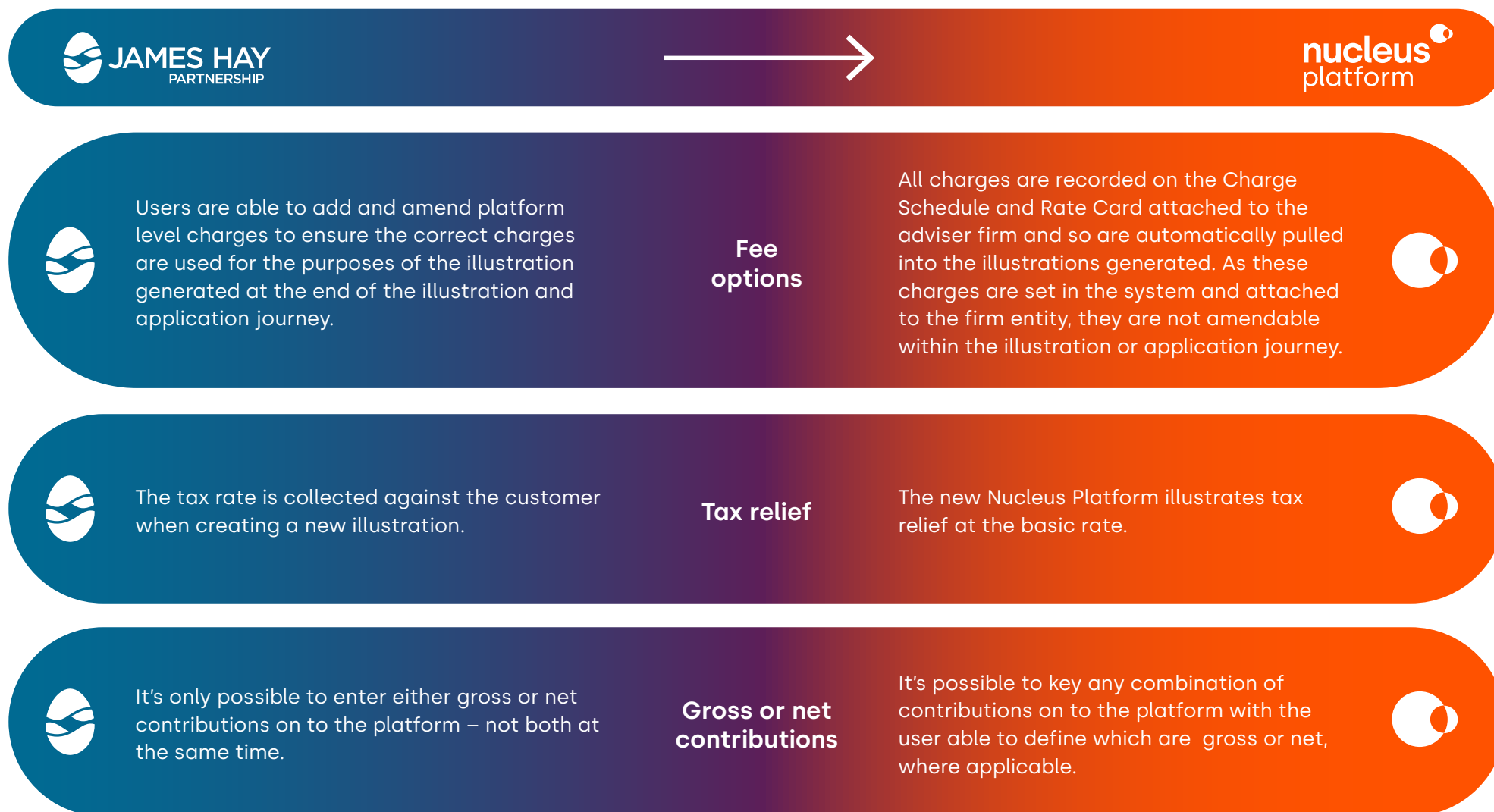
## Illustrations. What's changing?



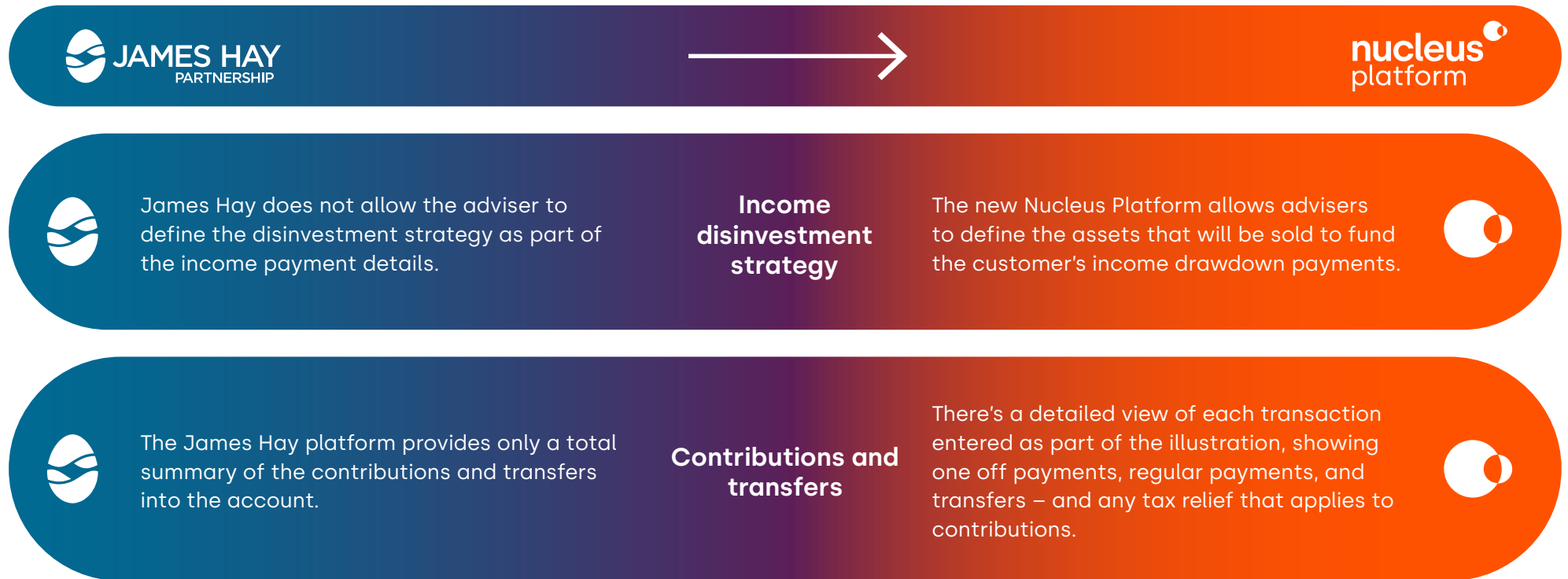
 <p>While it is possible to attach an ongoing fee which is deducted from all contributions to the account in an ongoing basis until cancelled or changed, it's not possible to attach a spread initial adviser charge during an illustration, which will deduct a set amount over a set period of time and then stopping once complete.</p>	<p><b>Regular initial adviser charge</b></p>	<p>On the new Nucleus Platform, it is possible to attach a spread initial adviser charge to a customers account when they add a regular payment in to the platform. This charge is designed to deduct a fixed amount, at a defined frequency, for a specified number of deductions.</p> 
--	--	---

 <p>You can choose to illustrate based on the customer being an individual only.</p>	<p><b>Account illustration types</b></p>	<p>You can choose to illustrate based on the customer being an Individual, Trust, or Company account type.</p> 
--	--	---

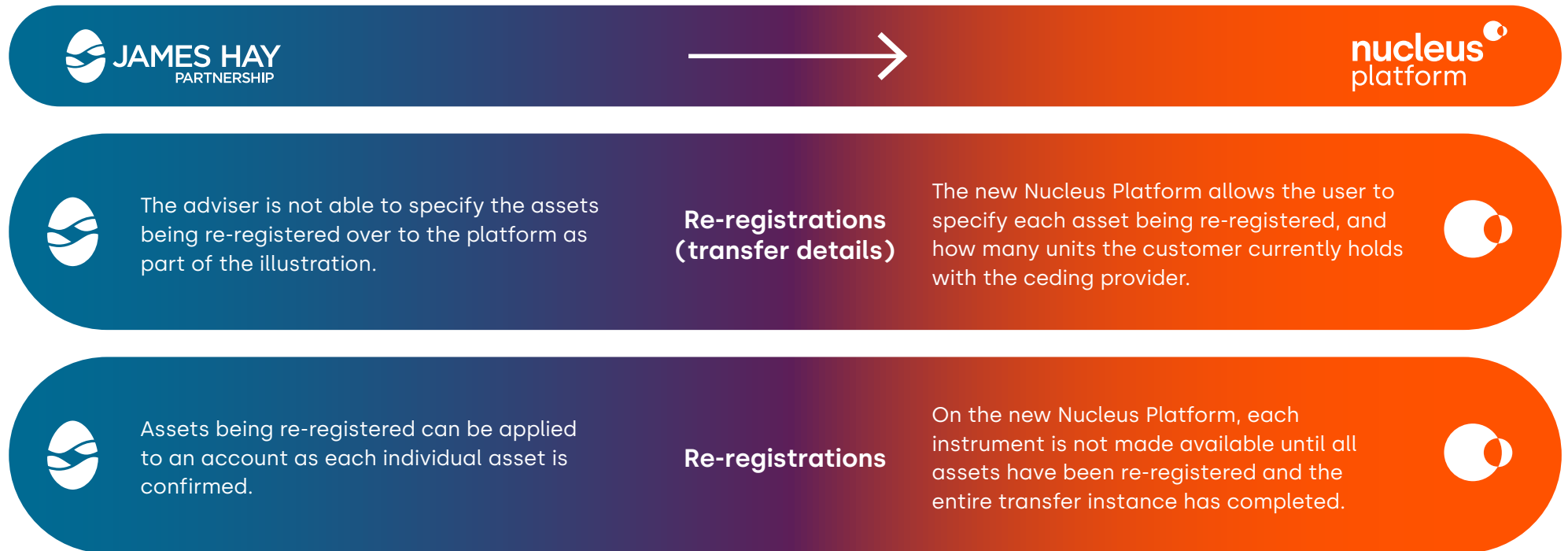
## Illustrations. What's changing?



## Illustrations. What's changing?



## Illustrations. What's changing?



# Illustrations. What's changing?



**SIPP Non-Investment Centre Assets**

1. Preferences 2. Plan 3. Money In 4. Non-Investment Centre Assets 5. Investments 6. Product Level Adviser Charges 7. Charges

**Investment**

	Investment (%)	Investment (£)	Equity (%)	Bond (%)
Cash	0.00%	£0.00		
Cash Panel	0.00%	£0.00		
Panel Stockbroker or Investment Manager	0.00%	£0.00	100.00%	0.00%
Off-Panel Stockbroker or Investment Manager	0.00%	£0.00	100.00%	0.00%
Other Whole of Market	0.00%	£175,000.00	100.00%	0.00%
Commercial Property	0.00%	£0.00	Proportion of Property owned (%)	0.00%

**Management Charges**

Initial Charge (%) 0.000% Initial Charge (£) £0.00  
 Annual Charge (%) 0.000% Annual Charge (£) £0.00

**Adviser Charges**

Initial (%) 0.240% Initial (£) £0.00  
 Ongoing (%) 0.240% Ongoing (£) £0.00

Cancel Back Next

Legal information Help and support Contact Need to speak to someone?

Total initial lump sum and cash transfers £750,000.00  
 Initial adviser fees £500  
 Amount available for investment £750,000.00

Would you like to invest all available cash transfers and single payments?  Yes  No

Funds Exchange traded Cash products Managed portfolios Adviser portfolios  
 Investment manager / stockbroker accounts

Investment selection

Investment selection

Income withdrawal details (Transfer)

Illustration ready

One and all  
 Cancel  
 Mark income withdrawal details (Transfer)

Investment charges

Investment name Cash transfer

Initial Asset Management 50  
 Cash 50  
 Total 100%

Investment Manager Basis

On what basis is the target investment manager being assessed?

Instrument name Bond Options  
 Merit Asset Management Authority

Do you want to update the charges & growth rates for Merit Asset Management?  Yes  No

Charges: General Asset Manager based Change type  
 Charge 0.02% Change type  
 General Asset Manager GAC Change type  
 Charge type 0.01% Change type

Growth Rates: High Medium Low  
 8 9 10

It's not possible to select specific off platform assets that will be invested into within the illustration process.

**Off platform assets**

It's possible to select both off platform assets (when available) to be invested into, as well as illustrative assets. Users will also be able to amend the charging basis and growth rates on the off platform assets, allowing for a more accurate illustration.

 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

 [nucleusfinancial.com](https://nucleusfinancial.com)

**For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.**

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); 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); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC 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 and NFS are authorised and regulated by the Financial Conduct Authority. NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at [nucleusfinancial.com](https://nucleusfinancial.com). (12/24)