Perspective Financial Group and Nucleus – pricing structure

Our aim is to offer fair, sustainable and transparent pricing. From day one we've been committed to offering a simple, tiered pricing structure with no hidden surprises or additional charges.

We firmly believe that you get what you pay for and our tiered approach to charging means you can offer excellent value for money to clients whatever the size of their portfolio. By consolidating products currently held across multiple providers, clients can enjoy lower overall costs. Family accounts can also be linked to further minimise fees paid between a husband and wife or civil partnerships.

We don't charge fees for set-up, drawdown, switching or administration, meaning there are no nasty surprises for you or your clients. The only additional charges are for onshore and offshore bonds and equity dealing through our trusted partners. This transparent and simple approach means you can be clear about how your client could be charged over the lifetime of their portfolio.

Our focus on sustainable profitability enables reduced pricing and continuing investment in leading technology to drive long term value for advisers and clients.

Standard platform charges

Up to £0.2m	33bps
£0.2m to £0.5m	30bps
£0.5m to £1m	17.5bps
£1m+	5bps

Perspective platform charges

Up to £0.2m	15bps
£0.2m to £0.5m	15bps
£0.5m to £1m	15bps
£1m+	5bps

Perspective charges for offshore bonds

Up to £0.2m	30bps
£0.2m to £0.5m	30bps
£0.5m to £1m	30bps
£1m+	20bps

Perspective charges for onshore bonds

Up to £0.2m	25bps
£0.2m to £0.5m	25bps
£0.5m to £1m	25bps
£1m+	15bps

We don't charge for

Initial set up	Transfers	Model portfolios
Fund switching	Drawdown set up	Withdrawals

All Perspective charges are effective from 1 January 2026.

Some of our key platform features

Creating value through greater alignment of adviser and client interests remains as relevant today as it was when we were founded in 2006. Our business has grown steadily since launch and we now operate a sound, scalable and feature-rich platform.

Narrate

Narrate is our cutting-edge portfolio reporting tool, allowing you to provide highly accurate, in-depth information on up to 300+ potential transactions. Narrate harnesses the rich data set of the Nucleus platform to deliver an intuitive, interactive, customisable set of reports that no other competitor offers. For more information, take a look at our Narrate web page.

Trade-on-trade

Our trade-on-trade functionality helps you save time by streamlining the trading process. It allows you to keep trading in assets while existing trades are pending, helping you manage client transactions much more efficiently. For in-depth detail, take a look at our trade-on-trade web page.

E-signatures

Following the successful expansion of our scanned documents capability, we can now accept electronic signatures for new business and client instructions, making the application process faster and reducing reliance on the postal service. And, our flexible approach means you can use a choice of e-signature software providers. For more information on e-signatures, and how and where they are supported, please see our Nucleus Forms: e-signature requirements guide (0331).

Automated phased investing

Our automated phased investing functionality allows you to set up a series of regular asset purchases on a client account. You can set the value, frequency and assets to be bought and the transactions will happen automatically on your chosen date. For more information on phased investing, check out our Trading - buying, selling, switching and phasing assets guide (0063).

Nucleus Go

Go allows your clients access to view their investments online, and it's fully mobile responsive so they can view their portfolios wherever they are and whenever they like. Clients can also grant authority for ad-hoc fees by logging into the authorisations section of Go and switching this on. For more information, head along to our Go web page.

0131 226 9800 www.nucleusfinancial.com

Please note that telephone calls may be recorded in order to monitor the quality of our customer service and for training purposes.

Your Nucleus team

John Daly
Business development director
e: john.daly@nucleusfinancial.com
m: 07714 900 703

Lauren Bishop
Senior business development manager
e: lauren.bishop@nucleusfinancial.com
m: 07977 791 091

Kirsty Clark
Relationship manager
e: kirsty.clark@nucleusfinancial.com
t: 0131 226 9749

Mark Campbell
Client relations manager
e: mark.campbell@nucleusfinancial.com
t: 0131 378 2938

Nelly Matte-McCabe
Client relations manager
e: nelly.matte-mccabe@nucleusfinancial.com
t: 0131 226 8597

"Nucleus", "NFS" and "Nucleus Financial Services" are the trading names of Nucleus Financial Services Limited (NFS) (registered in England number 05629686); Nucleus Financial Limited (NF) (registered in England number 05522098); Nucleus Trustee Company Limited (NTC) (registered in Scotland number SC312652); and NFS (Nominees) Limited (NFSN) (registered in England number 07621355). NFS, NF and NFSN have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. NTC has its registered office at 12 Blenheim Place, Edinburgh EH7 5JH. NFS is authorised and regulated by the Financial Conduct Authority. NFS and NF are members of a VAT group with VAT registration number 514 0358 80. NFS, NF, NTC and NFSN are all 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. All companies are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/24)

0982.02
10-2026