The services we offer if you don't have an adviser

10 minute read

If your relationship with your adviser has come to an end, we're more than happy to continue to help you and administer your existing investments, in line with our terms and conditions.

You won't have access to the full range of services that an adviser could perform on your behalf, so we've put together this guide to show you what we can offer.

This table shows the services available:

Account	New account opening	Top up allowed (regular or one off)	Transfer in	Withdrawal permitted	Trading permitted*
General	No	Yes	Yes	Yes	Yes
General (gross)	No	Yes	Yes	Yes	Yes
Isa	No	Yes	Yes	Yes	Yes
Pension	No	Yes	Yes***	Drawdown only****	Yes
Drawdown	No	N/A	Yes	Yes	Yes
Onshore Bond	No	No	N/A	No**	Yes
Offshore Bond	No	No	N/A	No**	Yes
Jisa	No	Yes	Yes	No	Yes

* Trading is permitted in non-complex assets only.

** Due to potential tax implications, withdrawals and full surrenders on Onshore and Offshore Bonds should be completed on an advised basis. However, we can review non-advised requests on a case-by-case basis.

*** DB transfers and pensions with safeguarded benefits are only allowed on an advised basis.

**** Phased drawdown is not available.

What if I have an adviser who doesn't use the Nucleus platform?

If we don't have a relationship with your adviser, you're limited to the services shown in the table. However, if you've given us details of a Financial Services Authority (FCA) authorised firm to act on your behalf, we'll be able to provide them with details of your account – this is called an "information only" service.

Our terms and conditions do not offer any protection for instructions received by a non-Nucleus adviser. This means we will always need to validate instructions received from an adviser with you, the customer directly.

How can I keep track of my investments?

You can access Nucleus Go to securely view all your investments online at any time. You can see money paid in, withdrawals, fund switches, valuations and performance analysis as well as any correspondence about your accounts.

All you need to do is visit nucleusfinancial.com/go-support.

It's important that you keep up to date with the correspondence we produce for you as it may help the financial decisions you make in the future. If you don't sign up to Go, we'll have to send all your correspondence in the post.

So if you'd prefer not to receive paper in the post, please Go online!

Corporate actions on your investments

A corporate action is when a market event affects any of the assets you've invested in.

We won't send the market notification to you or give you any election options offered via the notification. Where a decision is required the default option will always take effect. We'll simply update your account when the corporate action activity is complete.

What instructions will you accept from me?

When we receive clear instructions from you, and once we've verified that they're genuine, we'll carry out:

- your instructions, shown in the table
- any account updates e.g. changes to your address, your bank details or requests for online access
- the appointment of a new adviser (who uses our platform) or a request to give an adviser 'information only access' to your account(s).

Any trade instruction for a top up, withdrawal or transfer will be carried out on a non-advised basis.

If you wish to place an investment into a new asset (one you don't currently hold) we'll send you a pre-sales illustration and a 'Key Investor Information Document'. Please read these documents carefully as we'll need you to complete additional validation before we can place the trade(s).

For more details of the instructions we'll accept and guides on how to complete the relevant documentation, please visit nucleusfinancial.com/wrap/no-adviser

What happens if I progress on a non-advised basis?

We must remind you that progressing on a non-advised basis may affect the regulatory protection you would otherwise be entitled to. For example, you will not have recourse against an adviser firm in regard to investment decisions made by you. Your right to pursue compensation via the Financial Services Compensation Scheme is not affected when we execute a transaction for you on a non-advised basis.

Standardised investment option for a non-advised pension customer

If you aren't following financial advice about your investment choices and don't wish to select your own investments, one option that's available to you is a range of target retirement funds. We've identified them as being suitable to meet the needs of a **typical** non-advised **pension** customer. If you'd like information about these funds please contact us.

You should know that they're ready-made portfolios, aligned to a preset range of retirement dates, and aren't tailored to an individual's retirement goals.

Please note that these funds are managed by Vanguard and their inclusion on our platform doesn't mean we endorse or recommend them. If your investment needs and objectives fall outside of this standardised option, you might want to consider other investment choices.

If you want to ensure that your investment choices are suitable for your financial goals, we strongly suggest that you engage with an adviser.

For further information on all funds available for investment, please contact our client contact team:

Email client.contact@nucleusfinancial.com

Phone 0131 226 9535, Option 1

Investment Pathways

We've introduced Investment Pathways, a simple, clear way to help you make informed choices about how to invest and use your pension in retirement. Customers entering drawdown (crystallising your Nucleus pension account to access your pension pot) or for those transferring a pension already in drawdown from another provider on a non-advised basis, will be offered the option to investment into one of our Investment Pathways.

Full details of our Investment Pathways offering can be viewed at nucleusfinancial.com/wrap/clients/investment/investment-pathways

Costs and charges

If you decide not to engage with an adviser, it's important that you understand the costs associated to your account. Please take a look at section three of our terms and conditions, which are available at nucleusfinancial.com/wrap/no-adviser

Your **Wealth**

The value of advice

If you have questions, we recommend speaking with your financial adviser. They'll be well placed to support you.

If you don't currently have an adviser and would like one, visit nucleusfinancial.com/yourwealth for guidance and information, including options that'll help you find a qualified adviser.

Any queries?

It's important that you feel comfortable and in control of your investments, so if there's anything we can do to help, please get in touch and let us know.

If you've any questions, please call us on 0131 226 9535 (option 1), and we'll be happy to help.

Thank you for continuing to invest with us.

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

0131 226 9535 client.relations@nucleusfinancial.com nucleusfinancial.com

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