

Suite 202  
Warner House  
123 Castle Street  
Salisbury  
SP1 3TB

Customer Service Centre:  
ask@nucleusfinancial.com

nucleusfinancial.com

## An update on your James Hay upgrade

Product name:  
Client number:

Last year I wrote to tell you about our plans to upgrade you to a new investment platform. We're making good progress in getting it ready for you, so I'd like to share an update and remind you where you can find out more information.

Our multi-million pound investment will give you a:



**Responsive service**  
Efficient support from us.



**Wider product range**  
More choice.



**Simpler charging**  
Easier to understand what you pay.



**Intuitive technology**  
Easier to use.

## A few things to note

- Our new approach to charges:** The enclosed flyer explains how our simplified approach to pricing will work following the upgrade. We've already sent you a new charges schedule which outlined the pricing that will apply to the new Nucleus Platform. While some charges have been removed, others have increased so please take the time to understand what the changes mean for you.

Your financial adviser will be able to provide you with a copy of your current charges schedule. You may wish to discuss these changes with them.

You'll also be able to obtain a personal illustration based on your new fees via the Nucleus Platform, once the upgrade has taken place.

- Whole of Market assets:** In my earlier letter I highlighted the updated literature for your product that will apply after the upgrade, which is available at [nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support). We've since made a few small changes which you can also read about there.

The main one is: If you hold any Whole of Market assets in your ISA, GIA or Wrap Investment Portfolio that are classed as 'funds', your adviser will trade them through our platform after the upgrade, in the

same way as they do through the Investment Centre now. This is for both top ups and new purchases. If this applies to you, you'll see these assets on your statement, but you don't need to do anything now.

You can view the latest version of our terms and conditions document at the web address below.

- 3. New head office:** At the start of 2025 our head office relocated to a new address. With our new platform you'll be able to do more than ever online. But if you need to submit any paperwork or send correspondence to us, please now send it to the address at the top of this letter.

## What happens next

I'll write to you again with important information you'll want to know in the lead up to the upgrade, and the date it will happen.

In the meantime, you can find out more about our plans at [nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support). Here you'll find helpful frequently asked questions, the documentation relating to your new products and other useful details about how you'll benefit.

If for any reason you don't want to change to our upgraded service and new terms and conditions, you still have the right to transfer your investments to another provider. If we're unable to complete the transfer of your products before they're upgraded to the new platform, we'll honour your existing terms and conditions until the transfer is completed. I recommend you discuss with your adviser what is right for you.

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

Yours sincerely



Richard Rowney  
CEO

## We're here to help...

If you have any questions, we always recommend you speak with your financial adviser.

Alternatively, you can:

- use the 'Platform upgrade support chat' feature at [nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support)
- send us a secure message via **James Hay Online**
- email us at [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com), or
- call us on **03455 212 414**.

We're open Monday to Friday between 8.30am and 5.30pm (excluding bank holidays).

We can't give financial advice, but we can provide information.

If you'd like a paper copy of our terms and conditions document, please email [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

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