Key Changes Document
Nucleus Wrap Terms and Conditions

This document highlights the changes we're making to the Nucleus Wrap Terms and Conditions.

3.13 - Genral conditions Effective October 2026	Moved bullet point to the end of the following paragraph: to:	• "You must not be a US person (as defined by the US tax authority, the IRS), irrespective of your country of residence." "Crown Servants and their Spouses or Civil Partners are treated as an exception and are classified as UK residents. Children of Crown Servants may also have a junior Isa opened in their name. You must not be a US person (as defined by the US tax authority, the IRS), irrespective of your country of residence."
3.13 - Genral conditions Effective October 2026	Paragragh changed from: to:	"You must notify us and your adviser immediately if you become a non UK resident. If you become a non UK resident, we reserve the right to close your product(s). If we decide to exercise this right, where possible, we will provide you with at least six months' advance written notice." "You must notify us and your adviser immediately if you become a non UK resident or a US person. If you become a non UK resident, or a US person, we reserve the right to close or place restrictions on your product(s). If we decide to exercise this right, where possible, we will provide you with at least six months' advance written notice."
5.4.9 - Death benefits Effective October 2026	Additional paragragh added:	"Where fractions of units are held that have no value, or a value of less than 1p, these will be removed from your account and will be subject to the treatment described in section 4.6."

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

"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)

0962.05
10-2026