

Changes to our standard service

In the days before the upgrade of your product, there'll be some changes to our standard service – this is to ensure the upgrade will be as smooth as possible. We're keeping these to a minimum and hope they don't inconvenience you too much.

We'll confirm the date of the upgrade weekend in our next letter.

It's important to note that some requests we receive after these dates cannot be accepted and you'll need to resubmit after the upgrade and onto the new Nucleus Platform.

	Process	Please note
Starting ten days before the upgrade	Switch	<p>No switch instructions will be accepted via your online account or a paper form for:</p> <ul style="list-style-type: none"> Managed Portfolio Service (MPS) – from ten business days before the upgrade date Investment Centre (IC) – from eight business days before the upgrade date Off platform/external investments* – from five business days before the upgrade date <p>If you're unsure which investments apply to you, please speak with your financial adviser or contact us.</p>
Five days before the upgrade	Buy/sell	<p>No instructions to buy or sell investments will be accepted via your online account or a paper form five business days before the upgrade date.</p> <p>If you experience difficult financial circumstances over this period and need to access your money, please contact us on 03455 212414.</p>
Two days before the upgrade	New Direct Debits	<p>All Direct Debit instructions received by two business days before the upgrade will be set up on James Hay systems and be reflected on the new Nucleus Platform following the upgrade. We can't guarantee that instructions received after this date will be complete before the upgrade.</p> <p>If a payment date is missed, that payment will be collected as an ad hoc contribution on the Nucleus Platform eleven business days after the upgrade.</p>
Two days before the upgrade	Income payments	<p>New income payments can be instructed up to two business days before the upgrade. Regular income payments will be made as usual before the move.</p> <p>After the upgrade, income payments will be made on the payment date itself (rather than 2-3 days earlier). Unless the date falls on a weekend or bank holiday, in which case it should be received on the last business day before.</p> <p>You'll be able to make changes onto the new Nucleus Platform from the Monday following the upgrade weekend.</p>
Two days before the upgrade	Income changes	<p>You'll be able to make a change to your existing income payments up to two business days before the upgrade.</p> <p>After this date, you'll make the changes onto the new Nucleus Platform from the Monday following the upgrade weekend.</p>
During the upgrade weekend	General	<p>James Hay Online will not be available after 5pm on the Friday before the upgrade weekend.</p> <p>The Nucleus Platform will be available from 9am on the Monday following the upgrade weekend.</p>
Six days before the upgrade	Download documents	<p>Data on your account activity for the last five years will still be available online after the upgrade. If you want to keep a record of data before that time, please go onto James Hay Online before the upgrade and download it.</p>

* External investment options available in addition to the choices you have available on our platform. These vary by product and may include investment managers, or the direct purchase of permissible assets not held on our platform.

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