Our new platform

Welcome to the Nucleus Platform

The new home for your James Hay products

Welcome to our modern, easy-to-use investment platform and fresh new brand. Inside, you'll find how the upgrade benefits you, why to register for an online account, how to go paperless, and a handy checklist of next steps.

If you currently work with a financial adviser or investment manager, please speak to them about any action needed as a result of your upgrade.

We value your relationship with your adviser and are working closely with them to ensure this is a smooth process.

What's in it for you?

In summary:

Our new platform uses the **latest technology**, delivering a more digital, less paper-based experience. Paper forms are replaced by online journeys and e-signatures, to provide a faster, more efficient service.

A **wider range of products** are available, including a Flexible ISA, Junior SIPP and Junior ISA. Joint ownership of a GIA is also now permitted. There's also a greater choice of investment options.

It features **more advanced tools** for you and your adviser. These include investment research functionality and a Capital Gains Tax calculator.

Overall, offering a richer, more engaging platform experience.

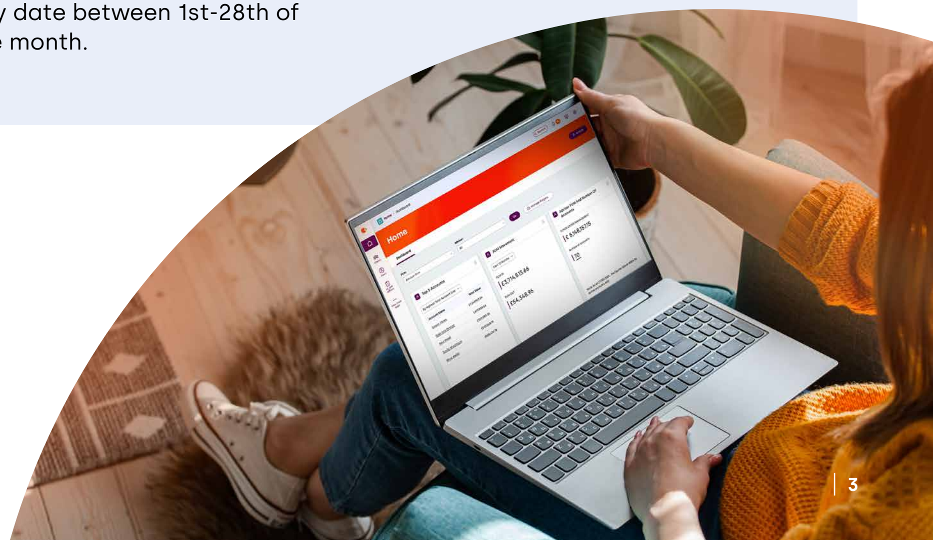
If you previously had a James Hay SIPP that was taken out through a separate pension provider such as Aviva (or other), you'll still benefit from our new platform and can apply for additional products but there's no change to your charges.

If you previously had a James Hay iSIPP (now a Nucleus Flexi SIPP), there's no change to the range of products available.

Want to know more?

Additional benefits include:

- **Improved self-service** – view your portfolio and check your investments at any time through our new easy-to-use customer portal.
- **Simplified, transparent pricing** – with the Nucleus Platform you only ever pay for the investments you have, the products you use and the choices you make.
- **Access to your pension and withdrawing income** – your adviser can manage all crystallisation and income withdrawal arrangements online, including set up of phased drawdown.
- **Flexible income payment dates** – we can now pay your income on any date between 1st-28th of the month.
- **Multiple model portfolios** – if you want to set up more than one model portfolio (this is a collection of assets that are managed by professional investment managers) within a product, or hold additional investments alongside model portfolios, you can do so.
- **Prefunded tax relief** – tax relief is now prefunded at source so that you benefit from the tax relief immediately.
- **Improved security** – we've made online accounts even more secure. You'll be asked to authenticate your identity via SMS to access the platform.



Why register for an online account?

Having access to your account online enables you to:

Stay up to date with how your investments are performing

Select to receive electronic or paper correspondence

View letters, emails and statements from us in your online document library

Download documents

Update your personal details and settings when needed

Find out more about the products and investment opportunities we offer

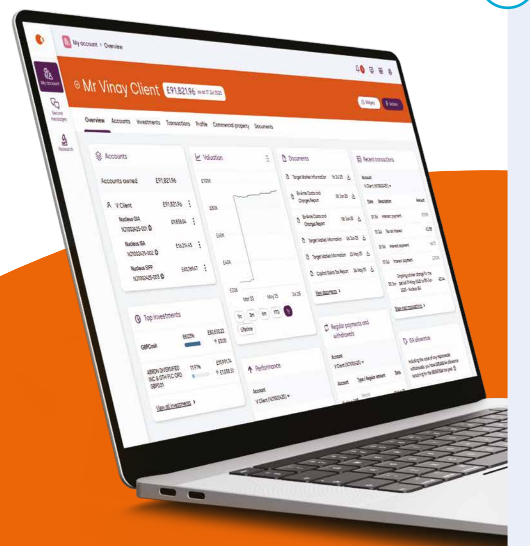
We recommend you discuss this with your adviser. They can register for you to have a Nucleus Platform online account. You'd then receive an email from us with a link to complete your registration.

It's easy to set up, and you can find details about how to do this in the **Getting ready booklet** we sent you in December, or on the **Letters and T&Cs** page at **nucleusfinancial.com/upgrade-support**.

Opt in for paperless communications

As well as the obvious benefits to the environment, electronic communications enable a more efficient and secure way of providing you with your statements, letters and documents.

While there are a few circumstances where we're legally required to supply you with paper copies of documentation, by selecting the **Paperless settings** preference on the Nucleus Platform, we'll share most information with you electronically.



Opting in is easy. Once you've completed your online account registration and activated your account, login into the platform via the platform logins button at **nucleusfinancial.com**.

1. Then go to your **Profile page**
2. Select the **Address and contact** tab
3. Scroll down to the **Contact preferences** section and select the **pen icon** to edit
4. You can then select **Paperless settings**
5. Here you can also edit your preferences for receiving marketing news and promotions and participating in market research.

Your getting started checklist

Action	Notes	Done
Register for an online account	Speak to your adviser.	
Use the **new bank account** details for future payments to us.	Existing active Direct Debits have been automatically redirected.	
Use your product number as the **payment reference** for any new payments you set up.		
Cancel any standing orders that are not commercial property related with your bank. Then speak with your adviser, or us, to **set up a new Direct Debit**.	A three-month grace period is in place, after this, standing order payments will be returned and won't be invested with us.	
Tell your **employer or any other third party** who makes Direct Debit payments into your product(s), that their payments were moved to our new bank account on Monday 9 February 2026. Please **ask them to cancel any standing order payments and replace with a Direct Debit**.		
Select your **communication preferences** on the Nucleus Platform (see page 5 for details).		
Check your **contact details** are up to date on the new platform.		
Ahead of **tax year end** you and your adviser can take advantage of our new platform to: • ensure you've maximised your available tax allowances (such as ISA) • make any appropriate adjustments to your investment portfolio.	Speak to your adviser.	

Further information

Full details of these changes, including copies of the letters we've sent you, product information, user guides and FAQs, are available on our website at **nucleusfinancial.com/upgrade-support**.

Here you'll also find a copy of the **Key Changes Document** we sent you in August 2024 which explains how your upgraded Nucleus product differs from your previous James Hay one.

Feel free to discuss with your financial adviser if you have any questions. Alternatively, you can contact our Customer Service Centre team by secure message from your online account or at **ask@nucleusfinancial.com** or on **03455 212414**.

You can find out more about the Nucleus Group at **nucleusfinancial.com**.

You can contact our team via:

Customer Service Centre
03455 212 414

Email
ask@nucleusfinancial.com

Web chat
nucleusfinancial.com

Secure message via
Nucleus Platform

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

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

nucleus platform

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 1800103455 212 414.

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