

For advisers

Our new  
platform

**nucleus**<sup>o</sup>  
platform

Trading

The new  
Nucleus Platform

a comparison with  
James Hay Online



## How does the new Nucleus Platform compare with James Hay Online?

**We're excited to bring the Nucleus Platform to market. Our new digital first platform uses the latest technology.**

It includes more digital processing, e-signatures, instant reports, improved model portfolio functionality, online drawdown, pre-funded pension tax relief, and a suite of new tools. All designed to make your life easier and help make your business more efficient.

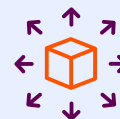
On the following pages we summarise how the functionality it provides compares with James Hay Online, so you can see the improvements we've made.

### Key benefits of the new Nucleus Platform



#### A more digital, lower-paper experience

E-signatures, instant reporting, and end-to-end online processing replace paper forms, delivering faster, more efficient administration for advisers and clients.



#### Broader product and transaction range

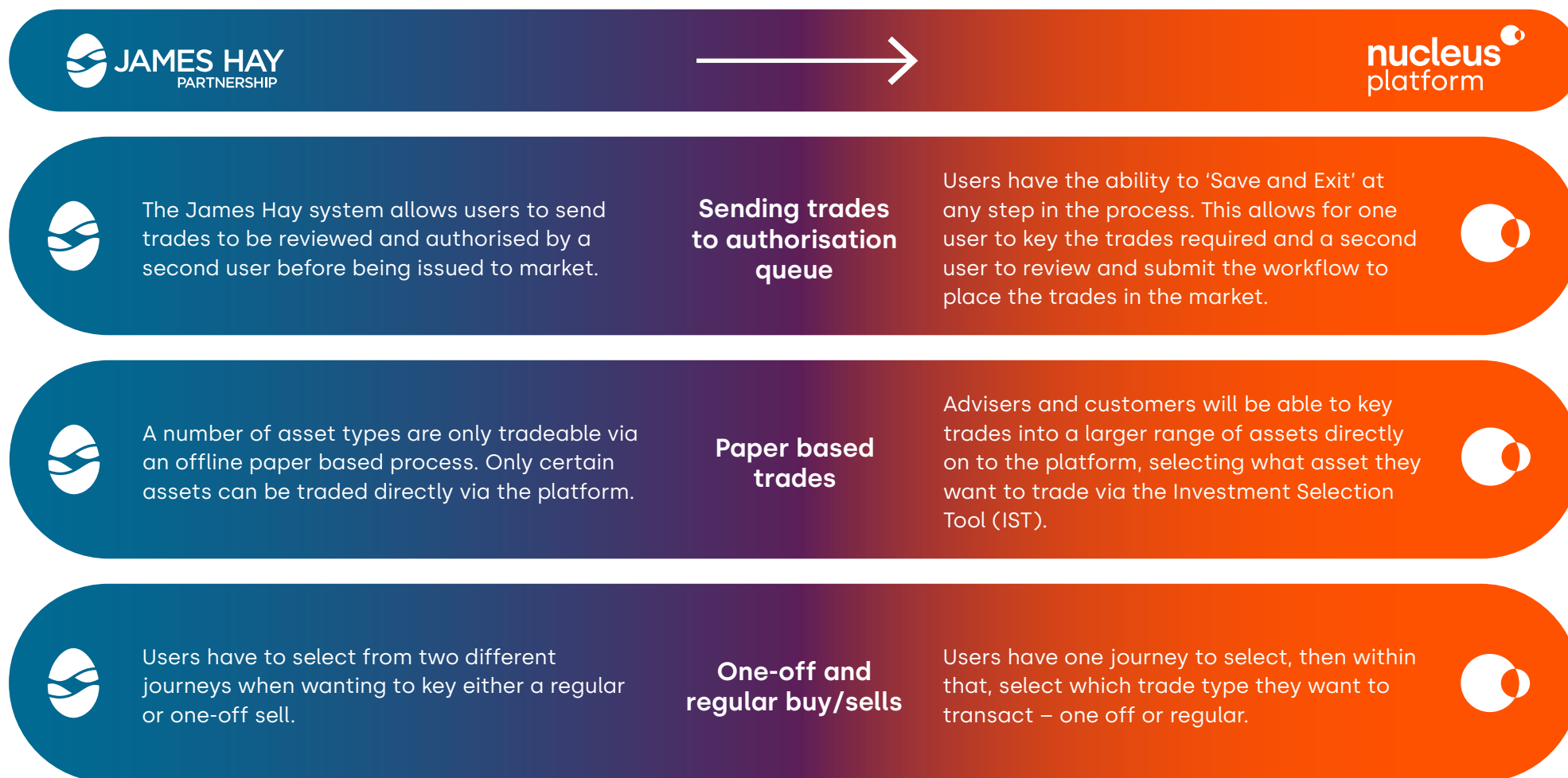
Supports a wider set of products and features, including Junior ISAs, Joint GIAs, bulk switches, and full digital pension management.



#### Advanced tools for advisers and clients


Integrated CGT calculator, investment research, adviser charge management, and customisable client access provide a richer, more efficient, and engaging platform experience.

## Trading. What's changing?




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 Users are able set up regular sell instructions to cash from any asset type.

**Regular sells to cash**

It will only be possible to set up new regular sell instructions to cash from off platform assets. On platform assets will need to be linked to a disinvestment strategy to fund a payment out. Any existing instructions will be carried over as part of the upgrade.





 Investment instructions for regular deposits are not directly linked to the payment in. The customer or adviser therefore needs to ensure they also set up a regular trade instruction as well as the regular payment in or out of the account.

**Regular buys/sells - linked instructions**

Payments in and out are directly linked to the investment instructions. This means if the customer wants to make a change to the payment value or investment strategy, they can do so within one journey.

Please note that this only applies to regular instructions created on the new Nucleus platform. Regular buys/sells moved from James Hay Online at the upgrade will still be two separate instructions that will need to be managed separately.



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**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 18001 03455 212 414.**

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