

Standardised investment option

(for non-advised pension customers)

 10 minute read

If you aren't following financial advice about your investment choices, one option available to you is a range of target retirement funds:

Fund name	ISIN	Targeted for investors retiring between
Vanguard Target Retirement 2025 Acc GBP	GB00BZ6VJB58	2025-2030
Vanguard Target Retirement 2030 Acc GBP	GB00BZ6VJD72	2030-2035
Vanguard Target Retirement 2035 Acc GBP	GB00BZ6VJH11	2035-2040
Vanguard Target Retirement 2040 Acc GBP	GB00BZ6VK781	2040-2045
Vanguard Target Retirement 2045 Acc GBP	GB00BZ6VK898	2045-2050
Vanguard Target Retirement 2050 Acc GBP	GB00BZ6VKT06	2050-2055
Vanguard Target Retirement 2055 Acc GBP	GB00BZ6VKV28	2055-2060
Vanguard Target Retirement 2060 Acc GBP	GB00BF38WW17	2060-2065
Vanguard Target Retirement 2065 Acc GBP	GB00BF38WX24	2065-2070

We've identified these funds as being suitable to meet the needs of a typical non-advised pension customer.

You should know that they're ready-made portfolios, aligned to a preset range of retirement dates, and aren't tailored to an individual's retirement goals.

Please note that these funds are managed by Vanguard and their inclusion on our platform doesn't mean we endorse or recommend them. If your investment needs and objectives fall outside of this standardised option, you might want to consider other investment choices.

If you want to ensure that your investment choices are suitable for your financial goals, we strongly suggest that you engage with a financial adviser.

Selecting funds on Nucleus wrap

If you'd like to choose our Standardised Investment Option, please quote the fund name and ISIN code for the relevant fund based on your planned retirement date on your dealing instruction. For more details on how to complete and submit a dealing instruction please visit our Library on Nucleus Go at go.nucleusfinancial.com or contact our client contact team on 0131 226 9535 option 1 or by emailing client.contact@nucleusfinancial.com

Vanguard have designed the fund range to meet the needs of a wide range of pension investors – people of different ages, backgrounds and income levels. There's no guarantee that they'll be suitable for your particular retirement goals.

Full details of the Vanguard target retirement fund range can be found at <https://www.vanguardinvestor.co.uk/what-we-offer/target-retirement-products> or you can request a fund factsheet for your chosen fund by contacting our client contact team on 0131 226 9535 option 1 or by emailing client.contact@nucleusfinancial.com

Past performance is not a reliable guide to future performance. The value of an investment can go down as well as up, and may be less than the amount(s) paid in.

Further information for customers operating without an adviser:

- We don't have the same regulatory permissions as an adviser. This means that we can't give you advice or provide you with a view on the suitability of our platform or your investments.
- Whilst we can't offer advice, we're happy to help you self-manage your account(s) with us.
- You need to be comfortable making your own decisions on the suitability of our platform and your selected investments.
- Certain investments are only available through an adviser, so you won't have access to them.

You should seek advice if you need help to understand:

- the suitability of our platform
- your current investments
- whether you're on track to achieve your retirement goals; and
- any charges.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Tynetalk service on 18001 0131 226 9535.



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