



The new Nucleus Platform

Changes to our standard service

The upgrade takes place over the weekend of **7 and 8 February**. In the days leading up to it there will need to 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 expect James Hay Online to be unavailable over the upgrade weekend. We'll endeavour to resume normal service on **Monday 9 February**, but please bear with us as our new processes and systems embed.

Please note, requests we receive after these dates cannot be accepted and you'll need to resubmit them after the upgrade on the new Nucleus Platform. Please plan ahead accordingly with your clients.

Deadline	Process	Please note
16 January 2026	Illustrations	You won't be able to create illustrations from 5pm on Friday 16 January until after the upgrade (Monday 9 February).
16 January 2026	New business	You won't be able to apply for any new products from Friday 16 January until after the upgrade (Monday 9 February).
From 23 January 2026	Switch	No switch instructions will be accepted online or via a paper form for: <ul style="list-style-type: none">• Model portfolio switches – from 5pm on 23 January• Investment Centre (IC) – from 5pm on Tuesday 27 January• Off platform/external investments – from 5pm on Friday 30 January
30 January 2026	Buy/sell	No instructions to buy or sell investments will be accepted online or via a paper form from 5pm on Friday 30 January .
3 February 2026	Investment Manager payments	The final payment to off-platform Investment Managers will take place on Thursday 5 February . The online facility to instruct a money movement to an Investment Manager will be closed from 5pm on Thursday 5 February .
4 February 2026	New Direct Debits	All Direct Debit instructions received by 5pm on Wednesday 4 February will be set up on James Hay systems and will 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. If a payment date is missed, that payment will be collected as an ad hoc contribution on the Nucleus Platform on Tuesday 24 February .

Deadline	Process	Please note
4 February 2026	Income payments	<p>New income payments can be instructed up to 5pm on Wednesday 4 February. 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 as is the case now. However, if your payment date falls on a weekend or bank holiday, you should receive it on the last business day before.</p> <p>Clients experiencing financial difficulty over this period who need to access their money, can contact 03455 212 414.</p>
4 February 2026	Income payment changes	<p>You'll be able to make a change to existing income payments up to 5pm on Wednesday 4 February.</p> <p>After this date, you'll make the changes onto the new Nucleus Platform from Monday 9 February.</p>
4 February 2026	Transfers in/out	<p>We'll accept new requests for transfers in or out up to 5pm on Wednesday 4 February. After this date, you'll need to make requests via the new Nucleus Platform, available from Monday 9 February.</p>
5 February 2026	Cash allocation	<p>Any cash allocations processed on the James Hay platform before 5pm on Thursday 5 February will be carried across as part of our upgrade activity into the relevant new bank account for your clients.</p>
5 February 2026	ISA, GIA and Offshore Bond withdrawals	<p>Regular withdrawals from ISAs, GIAs, or Offshore bonds that are due to be paid between Friday 6 February and Monday 23 February will be paid early (for this month only) by Thursday 5 February.</p>
During the upgrade weekend	General	<p>James Hay Online will not be available after 5pm on Friday 6 February. The Nucleus Platform will be available from 9am on Monday 9 February.</p>

Please note, initial adviser charges and any UFPLS and flexi plan closures due to be paid on Friday 6 February 2026, will be paid on or before Thursday 5 February 2026.

Should you have any questions regarding the information in this document, please speak to your usual Nucleus contact.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 43 55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/24)