

nucleus^o
platform

Our new
platform



Welcome to the Nucleus Platform

The new home for your James Hay products

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

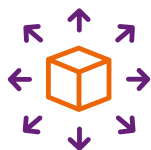


What's in it for you?

In summary:



Our new platform uses the **latest technology**, delivering a more digital, less paper-based experience. Many 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** including investment research functionality.

Overall, offering a richer, more engaging platform experience.

Please note that some more complex products and investments are only available on an advised basis. 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** – you can view crystallisations and income online and amend existing income.
- **Flexible income payment dates** – we can now pay your income on any date between 1st – 28th of the month.
- **Prefunded tax relief** – pension 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 text message account 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

Transact online

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



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		<input checked="" type="checkbox"/>
Use the new bank account details for future payments to us.	Existing active Direct Debits have been automatically redirected.	<input checked="" type="checkbox"/>
Use your product number as the payment reference for any new payments you set up.		<input checked="" type="checkbox"/>
Cancel any standing orders that are not commercial property related with your bank. Then speak with 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.	<input checked="" type="checkbox"/>
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 .		<input checked="" type="checkbox"/>
Select your communication preferences on the Nucleus Platform (see page 5 for details).		<input checked="" type="checkbox"/>
Check your contact details are up to date on the new platform.		<input checked="" type="checkbox"/>
Ahead of tax year end you can take advantage of our new platform to ensure you've maximised your available tax free allowance.		<input checked="" type="checkbox"/>



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.

If you have any questions, feel free to contact our Customer Service Centre team by secure message from your online account or at ask@nucleusfinancial.com or on **03455 212414**. We can't give advice but can provide information.

We're always keen to highlight the value of working with a financial adviser. Finding the right adviser, who understands your circumstances and can help you prepare for your retirement, can be invaluable. If you'd like to find an adviser in your area, visit moneyhelper.org.uk.

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).

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

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