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nucleusfinancial.com

An update on your James Hay upgrade

Product name:

Member number:

Last year I wrote to tell you about our plans to upgrade you to a new investment platform. We're making good progress in getting it ready for you, so I'd like to share an update and remind you where you can find out more information.

Our multi-million pound investment will give you a:



Responsive service

Efficient support from us.



Simpler charging

Easier to understand what you pay.



Intuitive technology

Easier to use.

A few things to note

- 1. Our new approach to charges:** We've already sent you a new charges schedule which outlined the pricing that will apply to the new Nucleus Platform. It reflects our simplified approach, and the enclosed flyer explains how it will work following the upgrade. If you'd like to find out more about how your charges are changing:
 - you can view your current charges schedule at nucleusfinancial.com/upgrade-support – visit the **Letters and T&Cs** screen.
 - you'll be able to obtain a personal illustration based on your new fees via the Nucleus Platform, once the upgrade has taken place.
- 2. Update to Nucleus Platform terms and conditions:** We've made some further updates to our terms and conditions that will apply on the new platform. A short summary of them is available at the web address above - visit the **Letters and T&Cs** page.

We've also made other small improvements throughout, to make these documents easier to understand. These minor changes don't substantially alter the way our platform and products operate, nor do they affect your rights and obligations.

3. **New head office:** At the start of 2025 our head office relocated to a new address. With our new platform you'll be able to do more than ever online. But if you need to submit any paperwork or send correspondence to us, please now send it to the address at the top of this letter.

What happens next

I'll write to you again with important information you'll want to know in the lead up to the upgrade, and the date it will happen.

In the meantime, you can find out more about our plans at nucleusfinancial.com/upgrade-support. Here you'll find helpful frequently asked questions, the documentation relating to your new product and other useful details about how you'll benefit.

If for any reason you don't want to change to our upgraded service and new terms and conditions, you still have the right to transfer your investments to another provider. If we're unable to complete the transfer of your products before they're upgraded to the new platform, we'll honour your existing terms and conditions until the transfer is completed. I recommend you discuss with a financial adviser what is right for you.

We look forward to sharing our new, improved platform with you.

Yours sincerely



Richard Rowney
CEO

We're here to help...

Should you have any questions, we always recommend you speak with a financial adviser.

If you don't currently have an adviser, you can find one at moneyhelper.org.uk

Alternatively, you can:

- use the 'Platform upgrade support chat' feature at nucleusfinancial.com/upgrade-support
- send us a secure message via **James Hay Online**
- email us at ask@nucleusfinancial.com, or
- call us on **03455 212 414**.

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

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

If you'd like a paper copy of our terms and conditions document, please email ask@nucleusfinancial.com