

For advisers

nucleus<sup>o</sup>

Introducing the new

# Nucleus Platform



# We help make retirement more rewarding

Our sole purpose at Nucleus is to help make retirement more rewarding.

By harnessing the expertise of Nucleus Wrap, James Hay, Curtis Banks, Talbot and Muir, Dunstan Thomas and Third Financial, we have the capability to build the best retirement focused adviser platform in the UK.

We have an overarching commitment to support advisers. Our scale and profitability enable us to invest in products, price and service. This ensures our platforms meet the needs of advisers, and their clients.



Richard Rowney  
CEO, Nucleus Financial Platforms group



# Established. Proven. New.

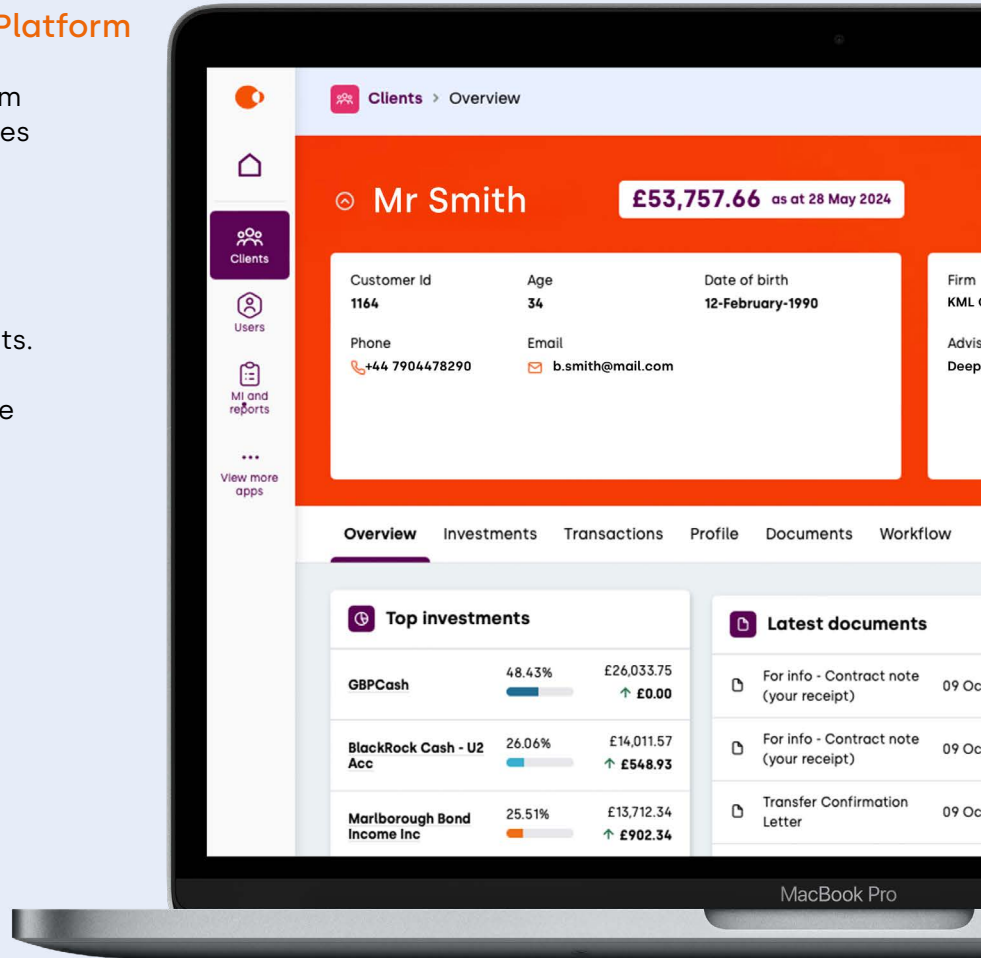
## Introducing the new Nucleus Platform

We've launched the Nucleus Platform which has new products and features to help you:

- grow your business
- operate more efficiently, and importantly
- spend more time with your clients.

By combining our pensions expertise across the group, along with our digital capability, we've created a game changing proposition.

Let us tell you more...



# Better together

Trusted by  
over 5,000  
advice firms  
to look after  
around £110bn  
of their clients'  
investments.

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31 December 2025

## Our combined heritage brings:

- Over 45 years of retirement expertise and a digital-led approach to platforms
- Scale that enables us to invest in our pricing, products, and service
- A client-centric and experienced management team
- Independence from any wealth manager, insurance provider, or DIM
- A secure, well-capitalised and consistently profitable business
- A focus entirely on the UK adviser platform market
- Supportive and committed shareholders

# Easier for you



More efficient



Increased capacity



Less risk



Faster growth

We're determined to build constructive relationships and achieve positive business outcomes for you.

The new Nucleus Platform provides access to a comprehensive range of products and investment options. You can tailor the right pre and post-retirement strategies for your clients and enhance your own proposition.

All supported by straightforward, intuitive technology and human-touch service.

Our platform will save you time, help your business grow, and reduce your risk.

Ultimately, we want to be the best loved platform, so everything we do is geared towards achieving that.



Smarter

Designed with you in mind

# What does our new proposition offer?



## Product

- An extensive suite of integrated tax wrappers and investment options with an intuitive online service
- Complete flexibility around how income and benefits are taken
- A product range to suit different propositions – either a full platform solution or integrated retirement solutions that use our platform as a gateway to your own custody and investment services
- Digital and data enabled to provide more rewarding information and insight



## Service

- Easy online self-servicing so you can get the information you need quickly
- Expert human support on hand for more complex transactions
- High standards of service and a commitment to doing the right thing for you and your clients
- We do the simple things well and provide a quick resolution on the rare occasion something goes wrong



## Value

- Simplified pricing structure that's easy to understand and communicate to your clients
- No hidden charges and complete clarity over what your clients pay for – and what they don't
- Priced to encourage consolidation of clients' investments
- Our Treasury team work to maximise interest rates on cash holdings which we'll share with your clients



## Complete

We've expanded our range of products and now offer:

- SIPP
- Flexible ISA
- Junior SIPP and Junior ISA
- GIA
- Offshore bond

And improved functionality includes allowing joint ownership of a GIA, and Bed and ISA.

Some products can also be opened on behalf of companies, trusts and charities.



## Flexible

- Our flexible approach allows on and off platform assets
- Flexible technology allows the platform to serve as a gateway to your own custody and investment services



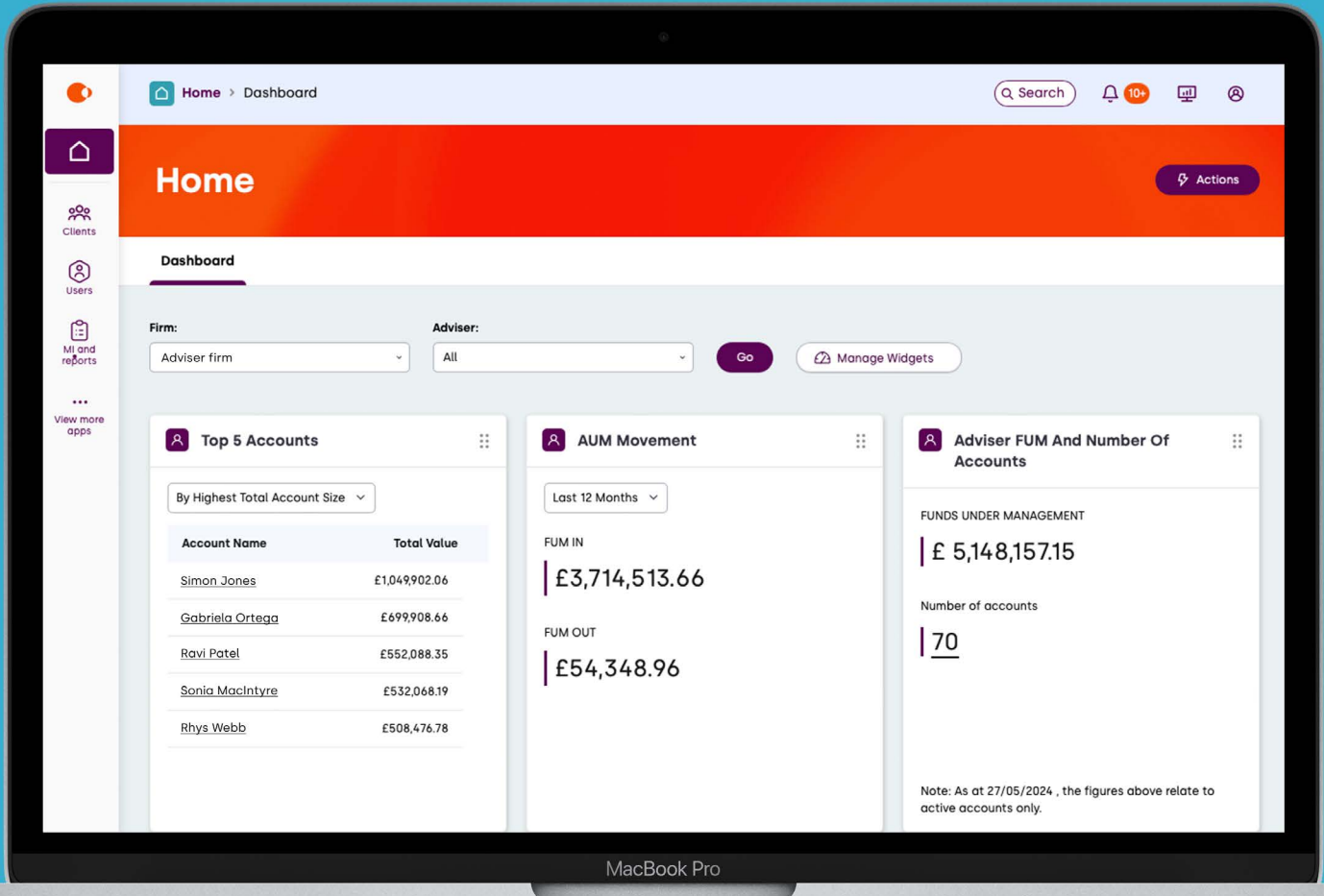
## Integrated

By integrating with adviser software systems our platform saves time, reduces risk and potential for mistakes, and gives you more control over your processes; providing a single overview of your client.



## Retirement focused

Our best-in-class technical experts help translate complex pension and taxation queries, so you can be sure your clients get quality advice for their retirement strategy, as well as the right products.



# More investment options

## Greater choice

- ✓ **Extensive range of assets available** - including collective fund investments such as unit trusts, OEICs and SICAVs, structured products, Trustee Investment Plans and NS&I Bonds
- ✓ **On platform ETIs** - our integrated stockbroking service provides access to an extensive range of UK ETIs (including direct equities, ETFs, investment trusts, debt instruments), as well as investment research tools to help explore suitability
- ✓ **An extensive panel of fixed term deposit accounts** for our SIPP and GIA, via Bondsmith
- ✓ **Off platform investment managers** - a wide selection of off platform investment managers available for our Flexi SIPP

## Improved flexibility

- ✓ **Adviser and Discretionary Investment Manager (DIM) model portfolios** - create and manage your own models or alternatively link clients to models managed by leading DIMs
- ✓ **Multiple models** - your clients can hold multiple models alongside their other assets
- ✓ **ETI availability** - cash, collectives and ETIs can be invested in within models

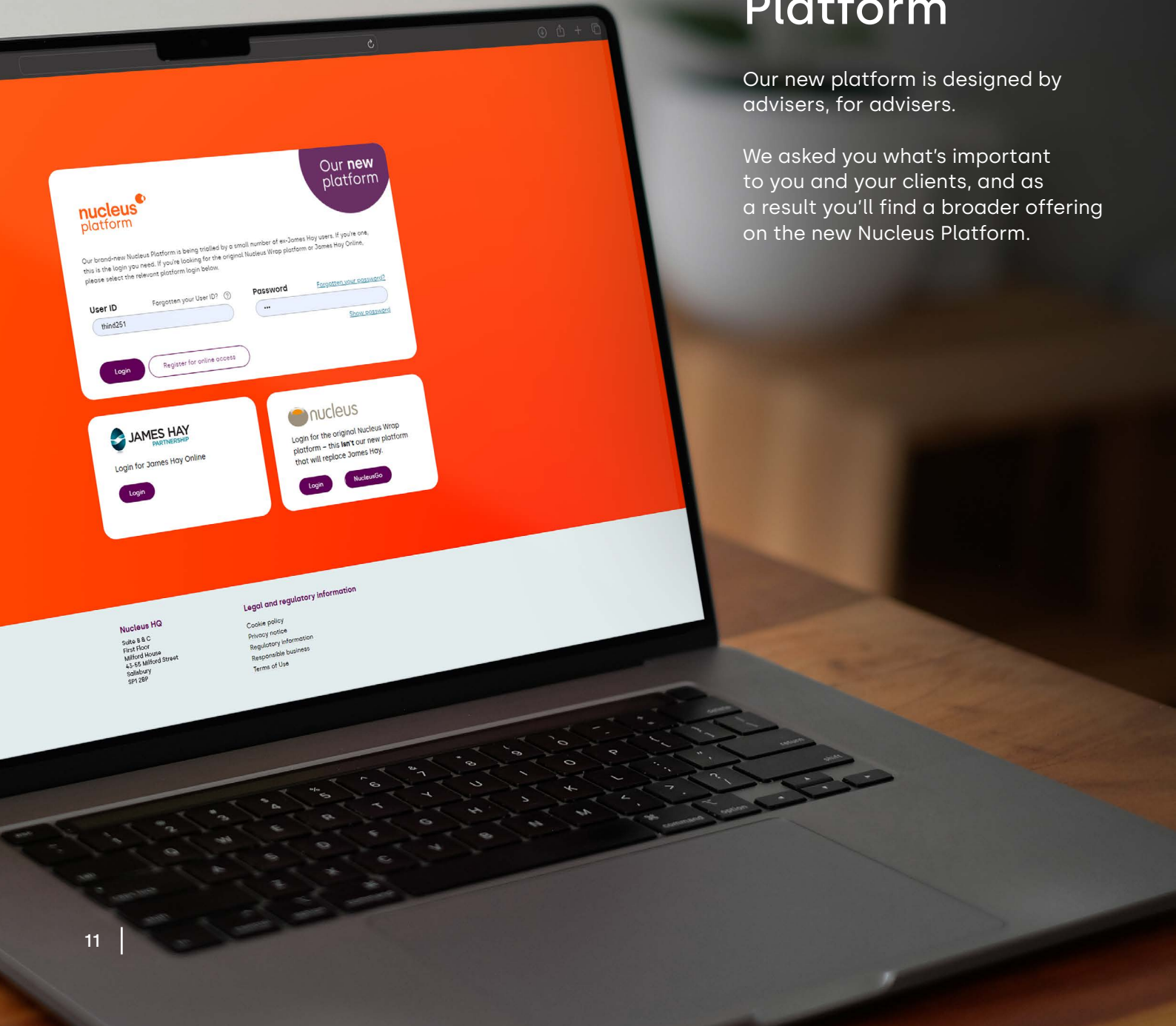
## More efficient

- ✓ **Distribution options** - can select whether to reinvest, leave as cash or pay to a specified bank account (depending on the product type and asset)
- ✓ **Ringfencing** - able to ringfence funds or particular share classes to your clients, where you have commercial terms with fund managers

# Platform

Our new platform is designed by advisers, for advisers.

We asked you what's important to you and your clients, and as a result you'll find a broader offering on the new Nucleus Platform.



# Highlights include:



## Illustrations made easy

Our intuitive technology joins up the illustration and application processes, pre-populating client details for a faster, simpler experience.



## User and business configuration

Six levels of user access (from basic to 'Master user') empower your team to configure settings on behalf of your network, firm or office.



## Instant tax relief

We'll pre-fund pension tax relief to avoid delays.



## Online applications

Online application is available for all product wrappers.



## CGT reporting

Market leading Capital Gains Tax software supports client disposals and provides consolidated tax certification reports.



## Improved data security

To access the platform, user identity is validated through a second device (eg via text message).



## Digital signatures

Accepted for key client journeys which require their consent, to optimise processing time.



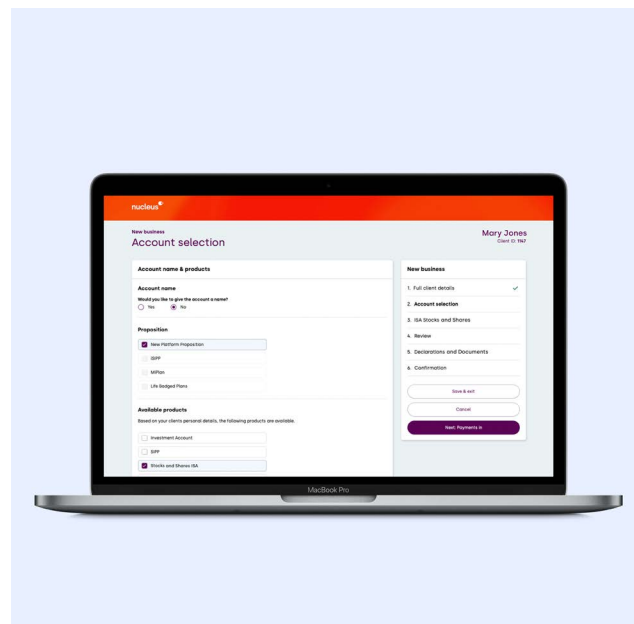
## Less paper

Customers can get communications faster and save paper by selecting to hear from us online.

# Increased drawdown functionality\*

The new Nucleus Platform offers a market leading range of drawdown capability:

1. Uncrystallised funds pension lump sum
2. Regular flexi drawdown (phased)
3. Flexi access drawdown
4. Capped drawdown
5. Drawdown transfers



Which includes...

- **Online crystallisation** – full, phased and proportional drawdown capability
- **Flexible income dates** – choose any date between 1st and 28th for income payments
- **Online income management** – freedom to change the level of pension income required online
- **Flexi and capped drawdown** – customers can conveniently hold flexi and capped drawdown in one SIPP

\* Compared with previous James Hay proposition

# Service

Help create capacity | De-risk your business | Grow in partnership

It's our business to understand you and your priorities. Our dedicated points of contact look after a set number of firms, so they really get to know you and what's important to you.

Our Client Relationship Management teams are structured regionally. They work closely with your account manager, so we better understand how we can add value. We design our solutions based on your needs.

We'll:

- take a flexible approach to problem solving
- seek to continually improve our service
- ensure our offering meets your needs and expectations



# Commercials

Tailored | Simple | Transparent

We've adopted a simple platform model, with a clear and transparent approach to pricing.

Our charging is more competitive for larger portfolios to incentivise consolidation of customer assets.

Our Treasury team work to secure the best interest rates they can for cash holdings. Interest that we share with your clients. This is just the beginning. By using our scale and driving efficiencies through technology we intend to make our pricing increasingly competitive.



# Partnership

## Adaptable | Effective | Sustainable

Working together with you in an effective partnership is important to us. So we've identified a number of areas where we can add value.

### Our service commitment

We understand how important the service we provide is to the proposition you offer to your clients. We'll provide you with clear information about how long you can expect key servicing processes to take, so you can manage your clients' expectations.

### Access to our technical specialists

At a time when changes to legislation are frequent and increasingly complex, we appreciate the demands on advisers to interpret legislative change and assess the impact on clients. Access to our in-house technical specialists equips you with the latest information on pensions, tax and trust legislation.

Our Illuminate programme also provides access to an extensive range of resources and live events.

### Reporting

We recognise that one size rarely fits all. Our reporting tool can be customised to your needs and provides you with detailed transaction and investment performance information, reducing the time and effort required to create comprehensive client reports.

### Asset consolidation programme

Bulk asset migrations and platform transitions can often be complex, inefficient and loaded with compliance hot spots. Our migration tools, and dedicated support programme, ensure that the integrity of your advice process and client segmentation is maintained throughout.

# Client access

We empower your clients to access their portfolio information through a dedicated portal. You're able to manage their trading permissions but here they can check their investments and key information, and download forms, at any time - which means fewer admin calls to you.

## Third party integration

Our new platform integrates with the market leading adviser software systems, to provide accurate data on your clients' investments and reconcile related fees.

This is key to the monitoring and assessment of their financial position and helping you to engage with them digitally.

# Let's talk

We know that the support model we provide you is critical.

So we've developed three options for getting started with us.

## The choice is yours:

1. **Transactional support** – entry partnership model available to all new advisers
2. **Pilot** – an expansion of transactional support, includes additional service support and training
3. **Onboarding programme** – a full partnership model, providing company-wide onboarding support, comprehensive governance and a truly bespoke package

# Ready to make a change?

Contact us now to discuss how our new proposition can work for you.

[nucleusfinancial.com/advisers/contact-us](https://nucleusfinancial.com/advisers/contact-us)





Established.  
Proven.  
New.

That's better.



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