

Suite 202
Warner House
123 Castle Street
Salisbury
SP1 3TB

Customer Service Centre:
ask@nucleusfinancial.com

nucleusfinancial.com

Exciting news – you're getting a service upgrade

Dear

Product name:

Client number:

I'm pleased to let you know that we've made a multi-million-pound investment in upgrading our service to you. This will deliver an improved investment platform with a new name and brand - Nucleus, that provides a:



More responsive service

Efficient support from us.



Wider range of products

More choice.



Simpler approach to charging

Easier to understand what you pay.



More intuitive technology

Easier to use.

What we'll do for you

We'll automatically upgrade your existing product(s) from James Hay Online to the Nucleus Platform. Your investments will remain secure and safely invested while we complete the upgrade.

Your next steps – please read the enclosed:

1. **Key Changes Summary** for details about how your product and the service we provide will change, and how this will benefit you. Also enclosed is a **helpful guide** to some financial terminology.
2. **New Charges Schedule** and the **Simplified, Transparent Pricing flyer** which explain how pricing will work for the Nucleus Platform. While some charges have been removed, others have increased so please take the time to understand what the changes mean for you. If you'd like to find out more about how your charges are changing:
 - Your financial adviser will be able to provide you with a copy of your current charges schedule. You may wish to discuss these changes with them.
 - You'll be able to obtain a personal illustration based on your new fees via the Nucleus Platform, once the upgrade has taken place.

Want to know more?

You can find out more at nucleusfinancial.com/upgrade-support

The changes to our technology, products, service and charges mean that we'll also be **changing our terms and conditions**. You can find the updated Ts&Cs here, along with helpful frequently asked questions and further key documents that outline your upgraded product.

If you'd like a paper copy of these documents, please email ask@nucleusfinancial.com.

Should you have any questions, want to complete any transactions ahead of the changes, or for any reason don't want to change to our upgraded service and new terms and conditions, I recommend you speak with your adviser. You still have the right to transfer your investments to another provider if you wish. 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'll write to you again soon to confirm when the upgrade will take place and details of temporary changes to our service that will apply in the weeks before.

I look forward to sharing our new platform with you.

Yours sincerely



Richard Rowney
CEO

We're here to help...

If you have any questions, we always recommend you speak with your financial adviser.

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.

"James Hay Partnership" is the trading name of Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); IPS Pensions Limited (IPS) (registered in England, number 02601833); 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); PAL Trustees Limited (PAL) (registered in England, number 01666419); Sarum Trustees Limited (SarumTL) (registered in England, number 01003681); The IPS Partnership Limited (IPSP) (registered in England, number 01458445); Union Pension Trustees Limited (UPT) (registered in England, number 02634371). NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT 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, IPS, IPSP, are authorised and regulated by the Financial Conduct Authority. NGSL, IPS, IPSP, PAL, UPT, JHWM, JHPT, JHAC, SarumTL and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com (12/24)