

For advisers

Our new
platform

nucleus^o
platform

**Adviser
charges**

**The new
Nucleus Platform**

a comparison with
James Hay Online



How does the new Nucleus Platform compare with James Hay Online?

We're excited to bring the Nucleus Platform to market. Our new digital first platform uses the latest technology.

It includes more digital processing, e-signatures, instant reports, improved model portfolio functionality, online drawdown, pre-funded pension tax relief, and a suite of new tools. All designed to make your life easier and help make your business more efficient.

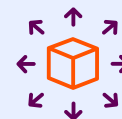
On the following pages we summarise how the functionality it provides compares with James Hay Online, so you can see the improvements we've made.

Key benefits of the new Nucleus Platform



A more digital, lower-paper experience

E-signatures, instant reporting, and end-to-end online processing replace paper forms, delivering faster, more efficient administration for advisers and clients.



Broader product and transaction range

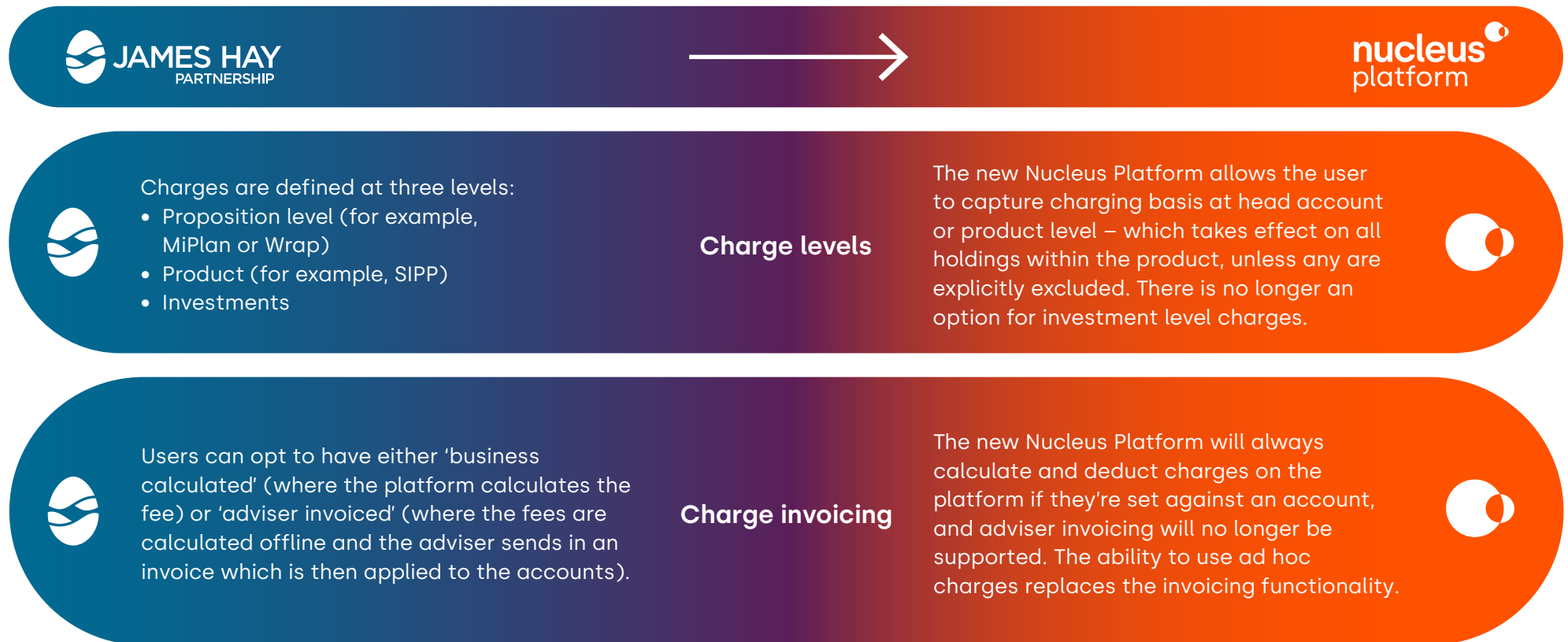
Supports a wider set of products and features, including Junior ISAs, Joint GIAs, bulk switches, and full digital pension management.



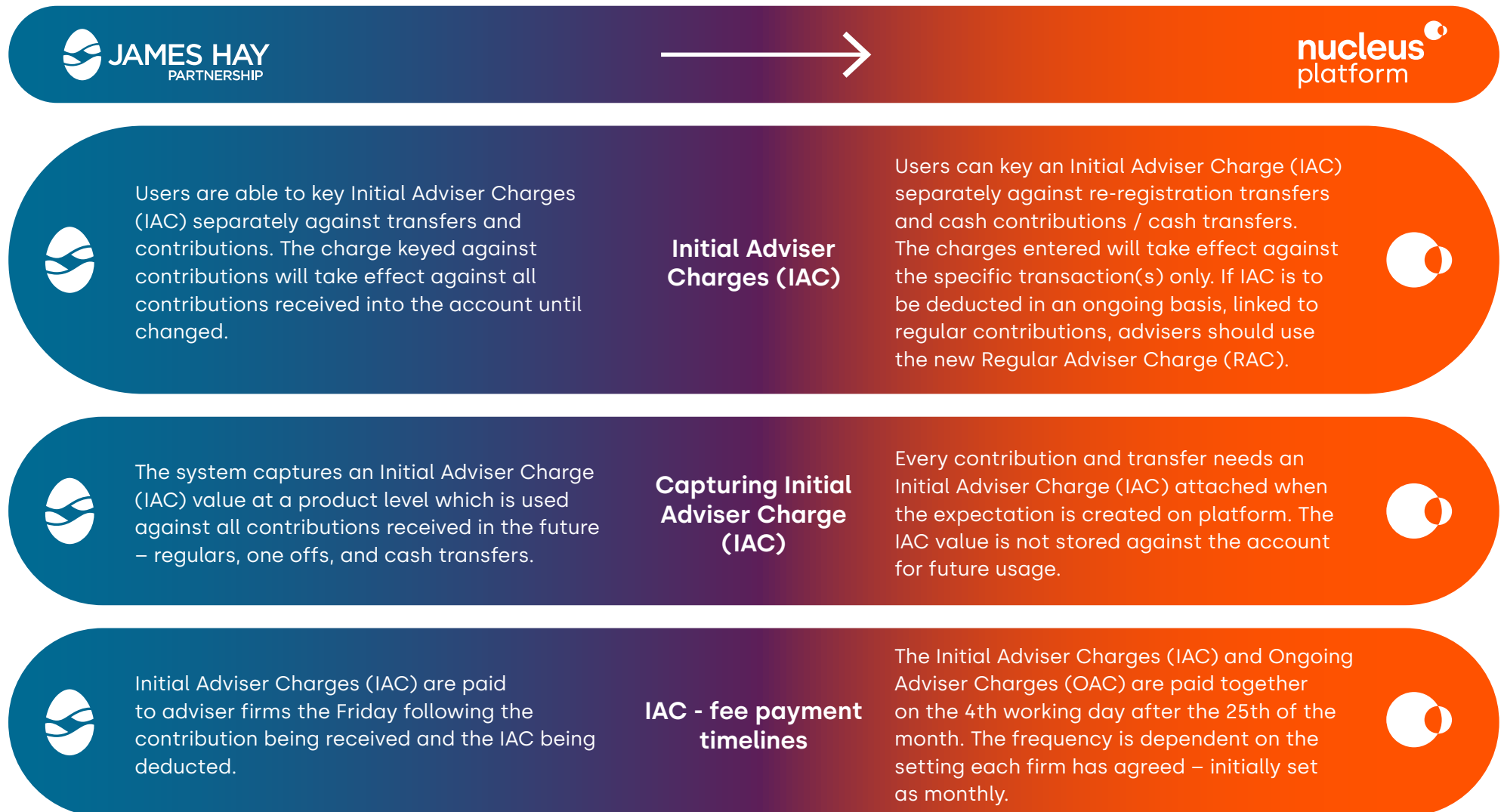
Advanced tools for advisers and clients

Integrated CGT calculator, investment research, adviser charge management, and customisable client access provide a richer, more efficient, and engaging platform experience.

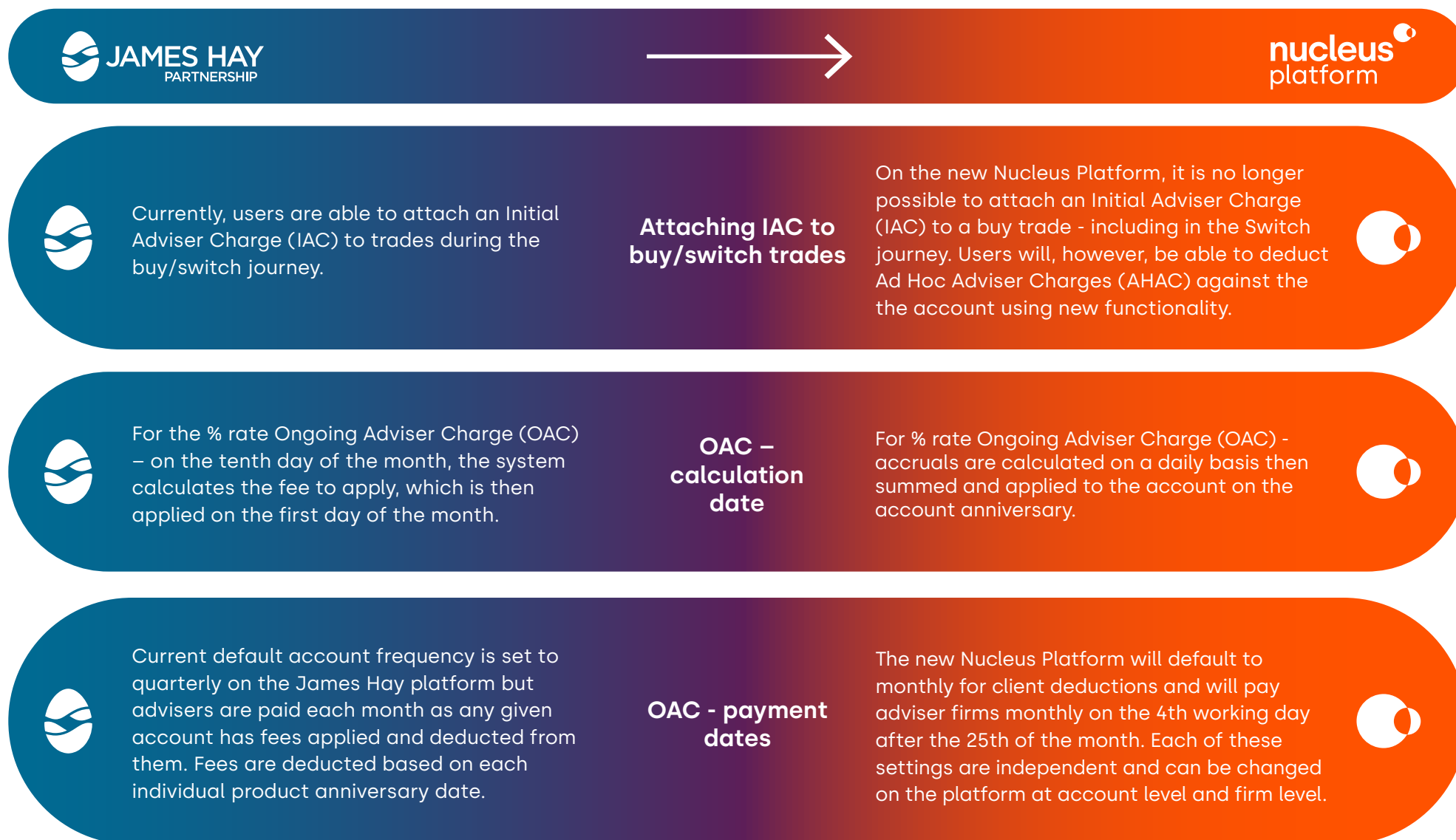
Adviser charges. What's changing?



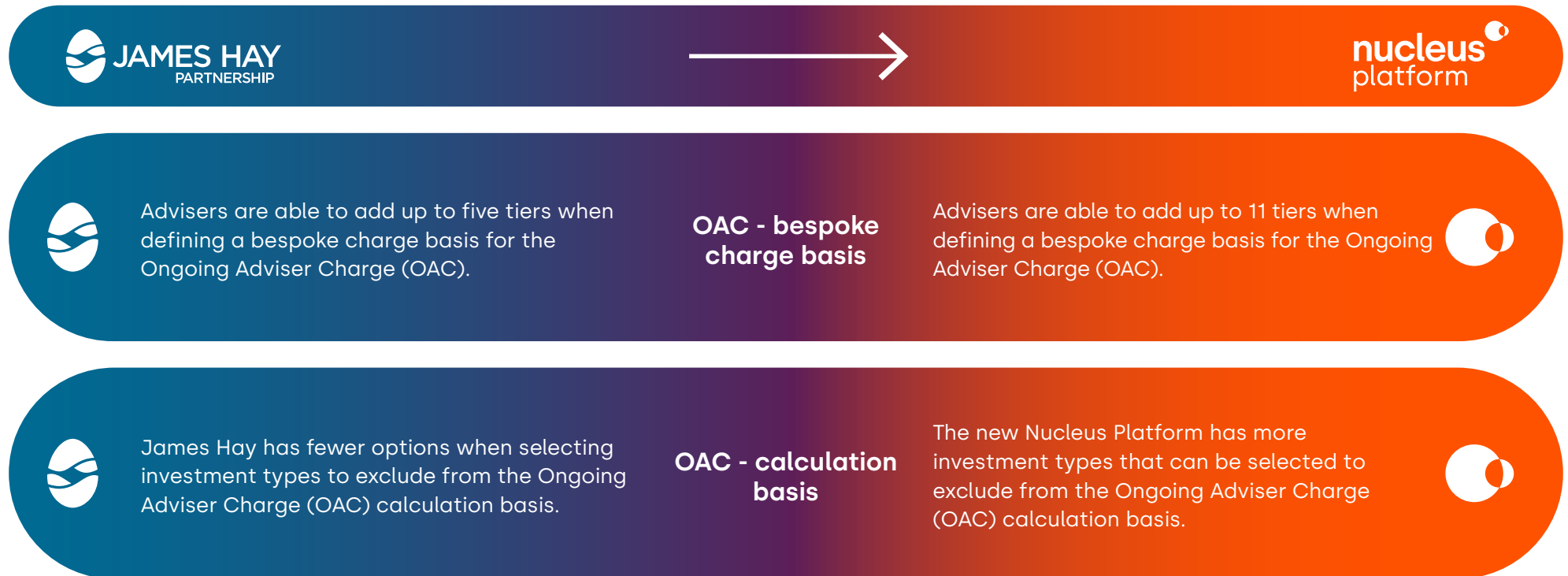
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While it is not possible to apply a regular adviser charge, you're able to attach an Initial Adviser Charge (IAC) which is applied to any contribution in to the account, including regulars.

Regular Adviser Charge (RAC)

The new platform will allow the user to create a Regular Adviser Charge (RAC) on regular payments in. You can define the amount, frequency of deduction and number of deductions to make before automatically stopping.

The Regular Adviser Charge (RAC) is separate to the investment instruction and so the total amount of a regular will be invested. The date of deduction and frequency of the charge do not have to be the same.



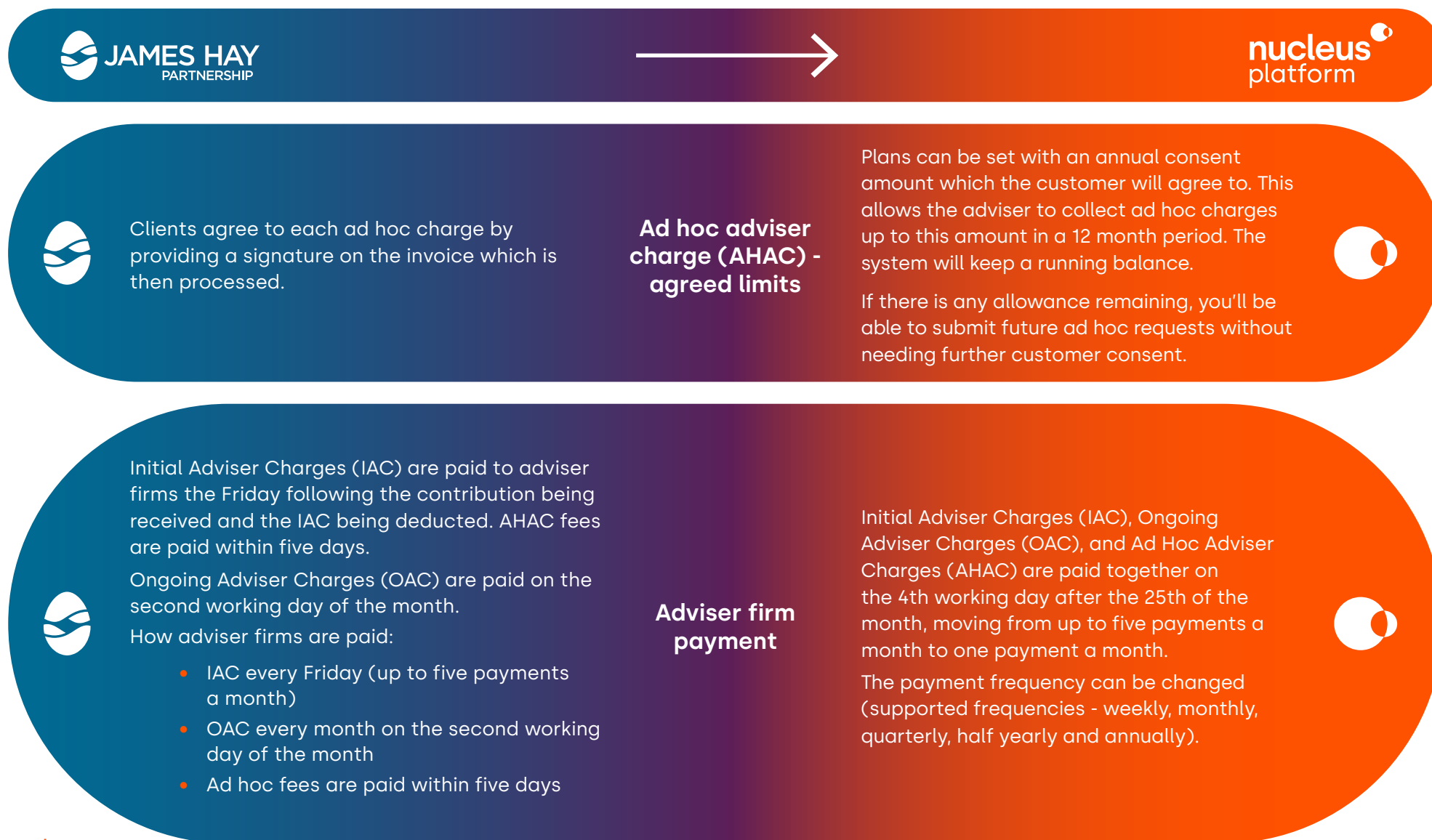
Ad hoc adviser charges (AHAC) can be applied for during new business stage or offline invoicing process.

Ad hoc adviser charges (AHAC) – offline invoicing

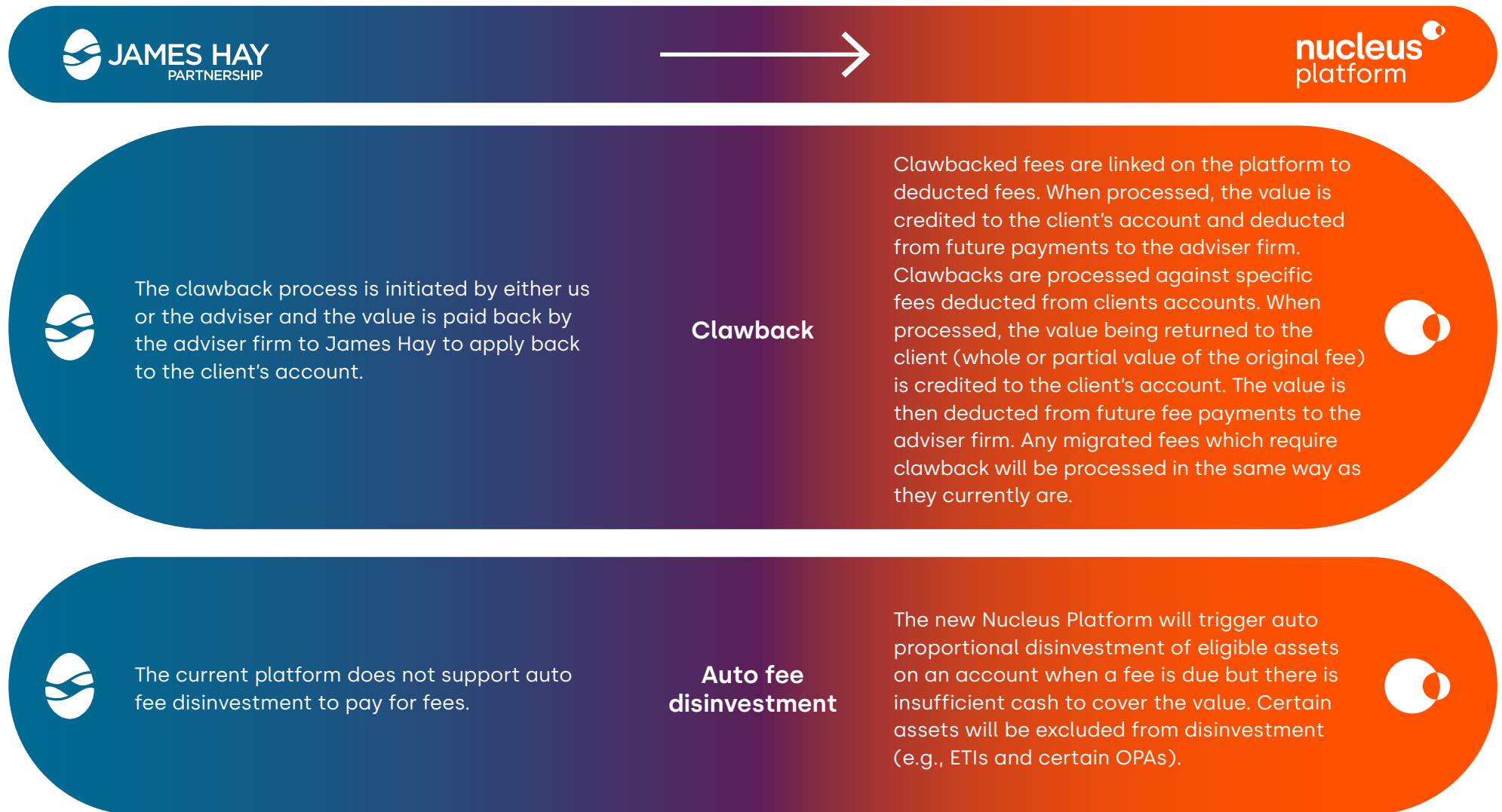
Ad Hoc Advisers Charges (AHAC) can be requested through the platform.



Adviser charges. What's changing?



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Adviser charges. What's changing?




Changes to fees need to be instructed by completing a form and sending to James Hay for it to be processed and applied to the account. Any reductions or removals of charges can be instructed by secure message, email, or post without the need for a client signature.

Online instructions

The new Nucleus Platform can support changes to charges being processed online if the charging basis remains the same (i.e., defined at head account or individual product level), with direct integration into DocuSign to automatically process documents signed by clients. Documents can also be wet signed and sent in to Nucleus for processing. Changes to the charging basis will require a form to be sent in for processing.



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For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

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