For advisers

Our new platform

nucleus platform



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 at a glance 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.

Platform comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
Dashboard	✓	✓	✓	✓	n/a	n/a	
Client directory	✓	✓	✗	✗	n/a	n/a	Ability to search for clients.
Create new client							
Junior	✓	✓	✗	✗	✎ 🖱	✎ 🖱	
Individual	✓	✓	✗	✗	✎ 🖱	✎ 🖱	
Company (Includes adding/assigning director(s)	✓	✗	✗	✗	✎ 🖱	✎ ✗	A customer record needs to be set up to add some 'company role types'.
Trust (includes adding/assigning trustee(s), settlor(s) or beneficiaries)	✓	✗	✗	✗	✎ 🖱	✎ ✗	A customer record needs to be set up to add some 'trust role types'.
Create new business (new account)							
GIA	✓	✗	✗	✗	✎ 🖱	n/a	
ISA	✓	✗	✗	✗	✎ 🖱	n/a	
Junior ISA	✓	n/a	✗	n/a	✎ 🖱	n/a	Junior ISA not available on James Hay.
SIPP	✓	✓	✗	✗	✎ 🖱	✎ 🖱	
Junior SIPP	✓	✓	✗	✗	✎ 🖱	✎ 🖱	
Offshore Bond	✓	✗	✗	✗	✎	n/a	Keyed online but paper forms still required on Nucleus Platform.

Nucleus Platform · James Hay Online · Wet signature · e-signature

Platform comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
New product illustration	✓	✓	✓	✓	n/a	n/a	Some asset level restrictions that revert to offline journey.
What if scenarios	✓	✗	✗	✗	n/a	n/a	Offline for James Hay.
Add product							
GIA	✓	✓	✓*	✓	✎ 🖱	✎ 🖱	
ISA	✓	✓	✓*	✓	✎ 🖱	✎ 🖱	*On James Hay Online you can only apply for a wrapper if you already have a SIPP. On the new Nucleus Platform products are 'unbundled' so customers can apply for anything as a standalone product, apart from an Offshore Bond.
Junior ISA	✓	n/a	✓*	✗	n/a	n/a	
SIPP	✓	✓	✓*	✓	✎ 🖱	✎ 🖱	
Junior SIPP	✓	✓	✓*	✓	✎ 🖱	✎ 🖱	
Offshore Bond	✓	✗	✗	✗	✎	n/a	
Add single payment/transfer	✓	✓	✓	✓	✎ 🖱	✎ 🖱	James Hay Online allows transfers/ single payment at new business - paper form after that. Transfer form requires wet signature in all cases.
Add regular payment	✓	✓	✓	✓	✎ 🖱	✎ ✗	James Hay Online allows add payment at new business - paper form after that.
Edit/cancel regular payment	✓	✗	✓	✗	n/a	✎** ✗	** Wet signature required for non-SIPP products.
Add regular withdrawal	✓	✗	✓	✗	n/a	n/a	

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Platform comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
Online crystallisation	✓	✗	✗	✗	n/a	n/a	
Top up with immediate tax-free lump sum	✓	✗	✗	✗	n/a	n/a	
Take pension benefits	✓	✗	✗	✗	n/a	n/a	
Edit regular crystallisation	✓	✗	✗	✗	n/a	n/a	
Cancel regular crystallisation	✓	✗	✗	✗	n/a	n/a	
GAD review	✓	✗	✗	✗	n/a	n/a	
Convert capped to flexi	✓	✓	✓	✗	n/a	n/a	
One-off income payment (pension)	✓	✓	✓	✓	n/a	n/a	
Edit income payments (pension)	✓	✓	✓	✓	n/a	n/a	Edit existing income.
Edit/cancel regular withdrawal	✓	✓	✓	✓	n/a	✎ ✗	
Add single withdrawal	✓	✗	✓	✗	n/a	n/a	
Bed and ISA	✓	✗	✓	✗	n/a	n/a	
One-off buy (platform assets)	✓	✓	✓	✓	n/a	n/a	Variation at investment level - just Investment Centre for James Hay.
Create, edit or cancel regular buy (platform assets)	✓	✓	✓	✓	n/a	n/a	Variation at investment level - just Investment Centre for James Hay.

Nucleus Platform James Hay Online Wet signature e-signature

Platform comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
One-off sell (platform assets)	✓	✓	✓	✓	n/a	n/a	
Create, edit or cancel regular sell (where available for the asset type)	✓	✓	✓	✓	n/a	n/a	Variation at investment level - just Investment Centre for James Hay.
Switch	✓	✓	✓	✓	n/a	n/a	Variation at investment level - just Investment Centre for James Hay.
Bulk switch	✓	✗	✗	✗	n/a	n/a	
View customer documents	✓	✓	✓	✓	n/a	n/a	Limited document access on James Hay Online.
Secure messaging	✓	✓	✓	✓	n/a	n/a	
Create and maintain adviser portfolios	✓	✓	✗	✗	n/a	n/a	
Static pages							
Account maintenance	✓	✓	✓	✓	n/a	n/a	Can see overview of holdings, documents and workflows.
Profile	✓	✓	✓	✓	n/a	n/a	User can have an overview of the client information held - limited on James Hay Online.
Investment	✓	✓	✓	✓	n/a	n/a	User can see a history and performance of investments - limited on James Hay Online.
Transactions	✓	✓	✓	✓	n/a	n/a	User can view all types of transactions performed. Includes transfer info.
Sub-account	✓	✓	✓	✓	n/a	n/a	The user can see specific information related to a specific product/account type.
Business MI	✓	✓	✗	✗	n/a	n/a	

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Platform comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
Create firm user(s)	✓	✗	✗	✗	n/a	n/a	Access available to Master users.
Setup client access and actions client can perform	✓	✗	✗	✗	n/a	n/a	
Change personal details	✓	✗	✓	✗	n/a	n/a	Can change address on James Hay Online. Manual letter follow up.
Edit SIPP beneficiaries	✓	✗	✓	✗	n/a	n/a	Charity/Trust/secondary wishes to be requested via the EOW paper form.
Notification (and set up/edit preferences)	✓	✗	✓	✗	n/a	n/a	Some notifications e.g. cash alerts.
Add/change bank account	✓	✗	✓	✗	n/a	n/a	
Add ad-hoc adviser charge	✓	✗	✗	✗	n/a	n/a	
Edit ongoing adviser charge	✓	✗	✗	✗	n/a	n/a	
Adviser reports (including adviser charge statements)	✓	✓	✗	✗	n/a	n/a	
Investment research	✓	✓	✓	✓	n/a	n/a	
CGT tool	✓	✗	✓	✗	n/a	n/a	

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Off platform and Investment Manager comparison checker

Feature	Adviser Portal		Customer Portal		Wet or e-signature		Additional notes
One-off sell/switch (off platform assets)	✓	✗	✓	✗	n/a	n/a	Can submit instruction in some instances but needs follow up with paper form.
Create, edit or cancel regular sell (where available for the asset type)	✓	✗	✓	✗	n/a	n/a	Can submit instruction in some instances but needs follow up with paper form.
IM to IM transfers (new business)	✓	✗	✓	✗	n/a	n/a	
IM to IM transfers (existing business)	✓	✗	✓	✗	n/a	n/a	Instruction to be submitted via secure message.
Money movements to and from IMs	✓	✓	✓	✓	n/a	n/a	

Advisers have the option to restrict some functionality for their clients.

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Experience the leap forward from James Hay Online.

Further information and resources, including product literature and process guides, are available at nucleusfinancial.com/helphub.

If you have any questions, please feel free to contact your Business Development Manager, we'd be delighted to help.

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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 Relay UK on 18001 03455 212 414.

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