nucleus

Your investments

In one place. Online. For you.

Your Nucleus Wrap

We're very happy to be providing you with our platform. Here's a bit about us.

We're wrap specialists. We spend all our time developing and perfecting our wrap platform to make it the best it possibly can be for you. See page 4 for more details.

Here at Nulceus we define our product name 'Nucleus Wrap' to be an internet-based investment product that enables you.

5 minute read

What's inside…

Making your retirement rewarding 3
Who we are 4
It's a wrap 5
What you can expect from us 6
Nucleus Go 7

We're here to make your retirement more rewarding

You were originally introduced to us by a financial adviser, but we understand that you no longer use them.

Advisers exist to help you make sound financial decisions so it's always a good idea to get their professional advice. But the story doesn't end there. If you don't have an adviser, you can trust us to help you make the most of your investments.

Although we aren't allowed to give you advice, we've created tools and resources so you can continue to manage your investments with us.

Even though you won't have access to the full range of services that an adviser could perform on your behalf here's what we can offer:

Check out the document library, designed with you in mind

We've created a range of documents, especially for you. There are forms designed to help you manage your investments and a range of guides.

You'll find them on our website at **nucleusfinancial.com/wrap/no-adviser**

or by clicking Library on Nucleus Go.

Account	New account opening	Top up allowed (regular or one off)	Transfer in	Withdrawal permitted	Trading permitted*
General	No	Yes	Yes	Yes	Yes
General (gross)	No	Yes	Yes	Yes	Yes
Isa	No	Yes	Yes	Yes	Yes
Pension	No	Yes	Yes	Drawdown only	Yes
Drawdown	No	N/A	Yes	Yes	Yes
Onshore Bond	No	No	N/A	No**	Yes
Offshore Bond	No	No	N/A	No**	Yes
Jisa	No	Yes	Yes	No	Yes

* Trading is permitted in non-complex assets only.

** Due to potential tax implications, withdrawals and full surrenders on Onshore and Offshore Bonds should be completed on an advised basis. However, we can review non-advised requests on a case-by-case basis.

Who we are

We were founded in 2006, by seven financial advisers with one vision – to create a sea-change in financial services, by building an alternative to the traditional model. Today our purpose, and the our continued focus is to help make retirement more rewarding. We do this by putting you at the heart of everything we do.

Our entire company, culture and ethos has been built on principles of transparency, trust and respect.

In 2021 we joined up with James Hay. This allowed us to combine their 40+ years of retirement expertise with our market-leading digital approach. And, in 2023 we added Curtis Banks, one of the UK's largest administrators of SIPP and SSAS solutions to our group of companies.

Together we're one of the UK's leading, independent, adviser platform and product groups, with over £99 billion in assets under administration, helping nearly 5,500 advisers make retirement more rewarding for 235,000 customers.*

We set out to create a sea-change in financial services.

*Figures correct at 31 March 2025.

It's a wrap

There's no one-size-fits-all outcome. It's designed to suit you.

Put simply, our wrap platform allows you to combine, or wrap, all your investments into a single manageable online account. Instead of having to keep tabs on different investments in different places, with different statements coming in at different times, our wrap holds all your investments in one place. And you can view them, your transaction history, and your correspondence at any time.

Your wrap consists of one or more accounts, which may range from a General account, Isa account, Junior Isa, Pension account, Offshore Bond and/or Onshore Bond accounts.

It doesn't matter whether the assets you own in your account are unit trusts or OEICS, or securities such as equities, investment trusts or exchange traded funds (ETFs). You can even hold your cash with us too. The only thing we ask is that you keep 2% in cash to cover costs and charges.

Our wrap allows you to invest money, buy and sell assets, receive income payments and make regular withdrawals. It also allows you to see how your portfolio is performing and to consider whether it's invested in the right assets.

We also provide information that will allow you to fill in your tax return and manage any capital gains tax liabilities.

The best thing about what we do is that you can manage your portfolio to meet your personal objectives. There's no one- size-fits-all outcome. It's designed to suit you.

Here's what you'll get from us

Quarterly statements

These will show how your investment(s) are performing, including payments in and out of your account(s) at a certain point in time.

Annual statements

These cover the costs and charges that you've incurred in relation to managing your investments.

Consolidated tax vouchers

If you receive taxable income payments, we'll send you these annually to help you fill out your tax return (General accounts only).

Contract note

Each time we carry out a trade on your behalf on the platform we'll send you a contract note, detailing the transaction.

Pension correspondence

If you have a Nucleus pension and if you're approaching retirement we'll send you other regulatory communications from time-to-time.

Nucleus Go

Access Nucleus Go, to securely view all your investments online 24/7. You can see money paid in, withdrawals, fund switches, valuations and performance analysis as well as any correspondence about your accounts.

Simply visit go.nucleusfinancial.com.

And if you've got an Apple device you can also download it from the App Store. Simplysearch Nucleus Go and hit 'Get' to download the app. Once opened, just select login or register to get started.

Download on the App Store

Here's how you can get in touch

Talk to us if you need any help.

0131 226 9535, option 1.

client.contact@nucleusfinancial.com

www.nucleusfinancial.com

We're around between 9.00am - 5.00pm Monday to Friday (except bank holidays), but if you leave a message outside these hours we'll respond as quickly as we can. We may monitor or record the calls you make to us.

We thrive on your feedback. Please get in touch if there's anything you'd like to share with us about this document or your Nucleus wrap portfolio.

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