



Your investments

In one place. Online. For you.

Welcome to your Nucleus wrap

We're very happy to be providing you and your adviser with our platform. But we're not a household name, so you may be wondering who we are.

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 and your adviser.

'Wrap' (n) – An internet-based investment product that enables you to see all your financial assets in one place.

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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 reason we exist is to help make retirement more rewarding. We do this by putting you, and your adviser, at the heart of everything we do.

We work with over 1,500 adviser firms with the aim of changing financial services for the better. Our entire company, culture and ethos has been built on principles of transparency, trust and respect.

Nucleus Financial Platforms group, was formed in 2021 when James Hay combined 40+ years of retirement expertise with Nucleus' market-leading digital approach. In 2023 we added Curtis Banks, one of the UK's largest administrators of SIPP and SSAS solutions.

Together we're one of the UK's leading, independent, adviser platform and product groups, with approximately £80 billion in assets under administration, helping nearly 5,000 advisers make retirement more rewarding for almost 250,000 customers.



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

It's a wrap

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, and your transaction history, at any time.

Your wrap consists of one or more accounts, which can be added at any time. You can choose from our General account, Isa account, Junior Isa, Pension account, Offshore Bond and 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 assets must be valued in sterling for us to look after them, and that you invest a minimum of £20,000 and keep 2% in cash to cover and 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 and your adviser 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 and your adviser can manage your portfolio to meet your personal objectives. There's no one-size-fits-all outcome. It's designed to suit you.

The way we work

We want our platform to be easy to use. So naturally we've developed it with your adviser in mind.

We exist to help financial advisers and planners make the complex simple for your benefit. We help them develop the best possible investment propositions to suit your financial needs, and to share these with you using clear, easy-to-understand and secure reporting tools.

Our focus is on continually improving the platform to meet the requirements of ever-changing regulation and increasingly sophisticated financial planning needs.

- We work with advisers who share our vision.
- We show you and your adviser exactly what we'll charge for – and what we won't.
- You can view our charges at nucleusfinancial.com/wrap/clients/our-platform/accounts-and-charges

- We provide greater choice – our 'open architecture' platform gives you access to around 6,600* assets.
- We don't restrict your asset choice – you and your adviser can select exactly what you'd like to invest in, regulations permitting.



We don't hide our charges. Every penny is accounted for and visible to you, always.

What you can expect from us

We operate around principles of transparency and simplicity with the objective of promoting the alignment of advisers and their clients, all in pursuit of delivering good customer outcomes.

We aim to maintain an agile, customer obsessed and risk-aware culture that is energised to continually improve the usefulness and resilience of our online product and provide highly-skilled and inspiring offline support.

Our business plan is shaped by our understanding of the needs of our customers and our governance framework has been designed to ensure we're always aware of how we can do better.

We'll always do our best.

We'll avoid jargon and industry-speak wherever we can.

If we make a mistake we'll do what we can to put things right as quickly as possible.



We believe
communication
is vital.

Before you're officially on-board, you'll receive these documents:

1. A key features document – this shows the important information you need to know before you make that decision to invest with us.
2. A copy of our terms and conditions – this shows detailed information about your Nucleus Wrap, and along with our Declaration, is the agreement between you and us.
3. An illustration showing the benefits that you might receive once you reach your selected retirement age.
4. A declaration form for you to sign and return to us – this document forms part of your application for the Nucleus Wrap, and along with your terms and conditions, is the agreement between you and us.

Also, if you have a Nucleus pension, or approaching retirement with us, we'll send you other regulatory communications from time-to-time.

Here's what you'll receive once you're on-board:

1. A **welcome letter** from our chief executive, Richard Rowney.
2. **Nucleus Go** (find out more on page 10) gives you online access to your Nucleus account. If your adviser has given us your email address, we'll send you information explaining how to access Go.
3. **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.
4. **Annual statements** – these cover the costs and charges that you've incurred in relation to managing your investments.
5. **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).
6. Each time your adviser carries out a trade on the platform we'll send you a **contract note**, detailing the transaction.

Your money is safe with us

As at 1 June 2023 we look after over 100,000 clients, and £18bn of assets on the wrap platform. We're authorised and regulated by the Financial Conduct Authority (FCA). The FCA makes sure that we put safeguards in place to protect you and your assets.

In line with the FCA's rules, we hold your assets in separate accounts and investments. That means they're completely independent from Nucleus, and therefore protected from anything that might happen to us as a company.

To reduce the risk to you, we hold your cash with a panel of banks who have the appropriate authorisations from the UK regulators and are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that a bank fails, this diversification reduces any potential impact by spreading the risk across the banks used. Diversification also reduces the risk that cash may not be available should any of the banks have system issues.

The cash you hold with us is protected under the FSCS. In the unlikely event that we can't meet our obligations, you may be entitled to compensation from the FSCS. Under FSCS rules, you could be entitled to compensation of up to £85,000 per banking licence, so by spreading your money across many different banks, you could be covered for a higher sum than if we held all your cash with a single bank.

This depends on how much cash you hold and how much of it is with each bank, and includes anything you hold directly with them, as the limits are applied per person. Also, we don't spread platform cash equally across the banks we use and the amounts change regularly.

For further details on the FSCS, please go to www.fscs.org.uk.

Your online Nucleus account is completely secure. We'll never send you emails asking for confidential information such as your password or bank details.

If you'd like to find out more about the safety of your money, or if you're unsure about anything we've sent you, please speak to your adviser.

Our people

We're very passionate about what we do at Nucleus – as you might be able to tell.

We care about our people and culture too. Why? Because we want you and your adviser to enjoy working with us, and that's much easier to achieve if our people are happy. This means we're extremely proud to have been featured by the London Stock Exchange report as one of the 1000 Companies to Inspire Britain from 2014-2016.



We inspire our
people to care
about the work they
do and – above all
– to enjoy it.

Here's a list of the awards we've been given in the past:

- Financial Adviser 5-star service 2019, 2020 and 2021
- Best medium-sized platform, awarded by CoreData 2012-2020
- Platform of the year – Schroders UK Platform Awards 2016, 2017 and 2018
- Best platform and best platform innovation for Narrate – Money Marketing 2018
- Leading innovation – Schroders UK Platform Awards 2016
- Best investment management platform – Schroders UK Platform Awards 2016
- London Stock Exchange '1000 Companies to Inspire Britain' 2014-2016

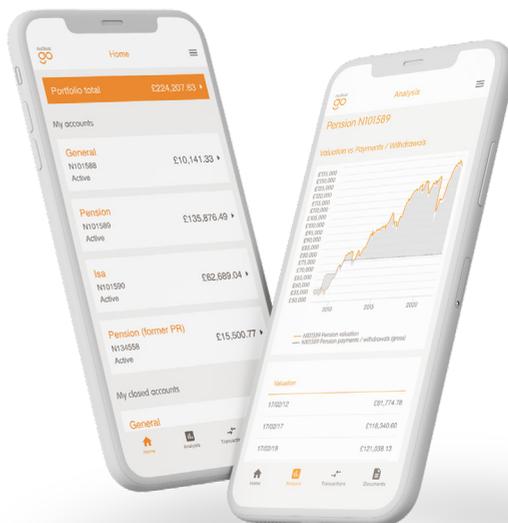


Nucleus Go

Nucleus Go has been designed to allow you to engage digitally with your investments, giving you at-a-glance access to your investment portfolios. It's fully mobile responsive, meaning you can view your investments at any time, on any device.

The functionality gives access to commonly-requested information such as money paid in, withdrawals, fund switches, holdings, gains and losses, over any date range you like. You can also view and download Nucleus documentation through the app.

If you're registered on Go, you can login via the [Nucleus Go webpage](https://www.nucleusfinancial.com) using your existing username and password at [go.nucleusfinancial.com](https://www.nucleusfinancial.com). Not registered, then speak to your adviser, who can ask us to set up your Go access.



Nucleus Go iOS app

We have an iOS version of Nucleus Go available for download from the Apple App Store.

We've harnessed some of the features available in iOS to improve the user experience, from log in to viewing and downloading correspondence.

Simply open the [App Store](#) on your device and search for Nucleus Go. Once downloaded, existing Go users are presented with their familiar log in screen. For first time users, we've provided instructions on how to register.

For the moment our app is only available on Apple devices, but we're working on an Android equivalent.



Here's how you can get in touch

Your adviser is the best person to ask for more information about your wrap. If it's urgent and you can't get hold of your adviser you can talk to us about your accounts too.



0131 226 9535



client.relations@nucleusfinancial.com



[@nucleuswrap](https://twitter.com/nucleuswrap)



www.nucleusfinancial.com

We're around from 8.30am – 5.30pm from Monday to Friday, 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.

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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