nucleus

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 as we're not a household name, 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.

Here's how you can get in touch:

0131 226 9535

client.relations@nucleusfinancial.com

@nucleuswrap

www.nucleusfinancial.com

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

Who we are

Nucleus was founded in 2006 in collaboration with a group of financial advisers and set out to create a sea-change in financial services by building an alternative to the traditional model. We did this by putting you centre stage and creating a business that focused on the strategic alignment of you and your adviser. Ever since then, our focus has been entirely customer-led, not product-led, committed to transparency and reducing complexity for you.

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

Today we work with over 800 adviser firms to change financial services for the better. Our entire company, culture and ethos has been built on principles of transparency, trust and respect.

On 26 July 2018, we reached a notable milestone in our journey when Nucleus was admitted onto AIM on the London Stock Exchange. As we start the next stage of our journey, our focus continues to be about working to help create great outcomes for you, based on our core principles of honesty, transparency and simplicity.

What we do

- We show you and your adviser exactly what we'll charge for – and what we won't.
- We provide greater choice – our 'open architecture' platform gives you access to over 6000* assets. We don't restrict your asset choice – you and your adviser can select exactly what you'd like to invest in.
- We only work with advisers who share our vision.

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

*As at November 2018

Adviser influence

We want our wrap 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.

Your adviser has a direct say in how your platform works. This gives you even more control of your money.

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.

It doesn't matter whether the assets you own are funds such as 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.

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 your adviser to fill in your tax return and manage any capital gains tax liabilities.

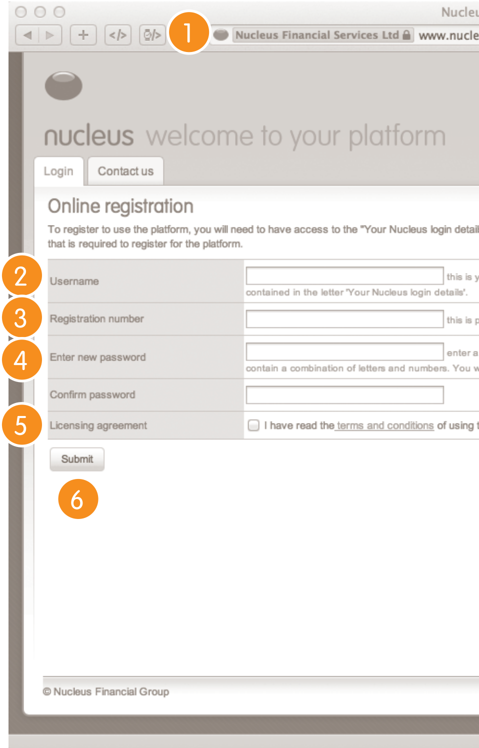
The best thing about what we do is that you and your adviser can manage your portfolio to meet your personal objectives. There's no one-size-fits-all outcomes. It's designed to suit you.

Whatever the investment option, it's all available in one place, at any time.

Viewing your account

It's easy to see your account online. Once you've registered with us, simply follow these steps:

1. Go to www.nucleusfinancial.net/nucleus/ria/register.
2. Enter your username, which was confirmed in your welcome letter when you registered with us.
3. Enter your registration number, which you'll find from the postal correspondence we've already sent you.
4. Enter a password of your choice, which must contain at least eight characters and include letters and numbers.
5. Once you have read the terms and conditions, please tick the box.
6. Click submit.



Your money is safe with us

As at 30 September 2018, Nucleus looks after over 92,000 clients and has £14.7bn of assets on the 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.

We're also covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we can't meet our obligations, you may be entitled to compensation from the FSCS. For further details, 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.

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 financial adviser.

We keep a full audit trail of all trades, which you can view online.

What you can expect

Nucleus operates around principles of transparency and simplicity with the objective of promoting the alignment of advisers and their clients, all in pursuit of delivering better 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 are always fully informed of where we can do better.

We'll always do our best.

We'll avoid jargon and industry-speak wherever possible.

Accountable and authentic are two of our core company values. We'll always work with your interests at heart.

If we make a mistake we'll do our best to put everything right as quickly as we can. Or if you change your mind about something we'll do everything we can to fix it.

Some of the things we do behind the scenes can be pretty complicated. This means things can sometimes take a little while to put right. If you're unlucky enough to experience an issue like this we'll always keep you fully informed. We believe good communication is vital.

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 included by the London Stock Exchange Group as one of the 1000 Companies to Inspire Britain from 2012-2016.

> 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 recently:

- Platform of the year – Schroders UK Platform Awards 2016, 2017 and 2018
- Best medium-sized platform, awarded by CoreData 2012-2017
- 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
- FT Adviser 5 star online innovation and service award 2016
- Included in the London Stock Exchange 1,000 companies to inspire Britain 2014-2016

Find out more

Your adviser is the best person to ask for more information about your wrap. You can talk to us too.

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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.

We thrive on your feedback.

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