

## Perspective suitability document

### Client rebates

Below is a series of paragraphs you should consider using with clients when helping to explain the special pricing deal with Nucleus. Before using the wording below, you need to make sure the content meets your own regulatory requirements. We cannot accept liability for any consequences resulting from the use of these paragraphs.

### Suitability wording

#### What are the standard platform charges?

As a key user of the Nucleus wrap, the Perspective has negotiated preferential terms for clients. The platform charging structure is designed to be transparent and simple to understand. Charges are applied in tiers depending on the level of your assets\*. The special terms we've negotiated mean a rebate will be provided on the platform charge for investments in the different product wrappers. The impact of the rebates being offered will result in the current tiers as follows:

Wrapper	Special terms
General	Platform fee is reduced to 0.18% per annum on portfolio values between £0 to £499,999 with standard charging applying thereafter.
Isa & Jisa	Platform fee is reduced to 0.18% per annum on portfolio values between £0 to £499,999 with standard charging applying thereafter.
Pension	Platform fee is reduced to 0.18% per annum on portfolio values between £0 to £499,999 with standard charging applying thereafter.
Onshore bond	Platform fee is reduced to 0.28% per annum on portfolio values between £0 to £499,999 with standard charging applying thereafter.
Offshore bond	Platform fee is reduced to 0.33% per annum on portfolio values between £0 to £499,999 with standard charging applying thereafter.

\*All other charges will be as per Nucleus' terms and conditions.

In the event that you cease being a client of Perspective, then your Nucleus platform fees will revert to standard charging.

#### Any additional charges?

If you're invested directly in equities, there's an equity dealing charge, which is currently a 0.035% transaction charge subject to a minimum of £3.50.

#### How is the rebate applied?

For eligible clients, Nucleus will apply a cash rebate to your respective account on a monthly basis effective from June 2023. The first rebate will be applied in July 2023, and monthly thereafter. The first date of rebate application is subject to Nucleus completing required system changes and may be earlier or later than the date specified above. We'll inform you if there is a material change to this date.

#### What will stop Nucleus paying the rebate?

The rebate will not be applied under the following circumstances:

- If you decide to select another non-Perspective financial adviser or choose to have no adviser aligned to your Nucleus wrap,
- If you close your Nucleus wrap account
- If you transfer to another provider

#### Will the rebate show in Nucleus documentation?

##### Terms and conditions

Your standard platform charges are shown on page seven of the Nucleus terms and conditions. Any rebate being applied is a special offer, which is why it's not displayed in the Nucleus terms and conditions.

##### Illustrations

Nucleus will provide illustrations, which give you an idea of how your wrap may perform over the coming years. Nucleus include the standard platform charge to calculate the projections, which is the charge you would pay without the special terms. Any rebate being applied is a special offer, which is why it's not included in the Nucleus illustrations.

##### Quarterly statements and costs and charges

The rebate will be applied and shown on the Nucleus platform. Simply log in at: [go.nucleusfinancial.com](https://go.nucleusfinancial.com) and check your transactions page to view the rebate.

Throughout the lifetime of your Nucleus wrap you'll receive statements showing the performance of your investments, as well as the level of charges you're paying. Please contact your adviser if you have any questions.

## Moving to Nucleus

Nucleus is an award winning, independent wrap platform that lets you hold all of your pensions, Isa's and other investments in one secure place online. They have one purpose, and that is to help advisers deliver better outcomes for their clients. Nucleus don't apply any

- Initial charges
- Fund switching charges
- Transfer on or off charges
- Pension drawdown charges
- Charges for cash withdrawals
- Model portfolio charges
- Valuation, statement or administration charges

"Nucleus", "NFS" and "Nucleus Financial Services" are the trading names of Nucleus Financial Services Limited (NFS) (registered in England 05629686); and Nucleus Financial Limited (NF) (registered in England number 05522098); Nucleus Trustee Company Limited (NTC) (registered in Scotland number SC312652); and NFS (Nominees) Limited (NFSN) (registered in England number 07621355). NF, NFS and NFSN have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. NTC has its registered office at 12 Blenheim Place, Edinburgh EH7 5JH. Nucleus Financial Services Limited is authorised and regulated by the Financial Conduct Authority, is registered in England with company number 05629686. Please note that telephone calls may be recorded in order to monitor the quality of our customer service and for training purposes.