



March 2025 updates

Since we wrote to you in August 2024, we've made some further updates to our terms and conditions.

Below is a short summary of some of the key changes we have made:

- We've removed the 30-day trading restriction for non-advised transfers in to open SIPPs. This means that if you transfer a SIPP to us without having followed financial advice, you'll be able to trade using cash from a completed transfer during your cancellation period (not applicable at product opening).
 See Section 3.9
- Should you hold an asset in your ISA that becomes no longer permissible within the product, we'll need to move it to a GIA in your name either one you already hold with us, or we'll ask you to open one (at no additional cost).
 See Section 8.4 (Modular iPlan)
- We've clarified some of the stages that take place when a junior product matures. See Section 6.15 (Modular iPlan)
- We've explained how we work with our integrated stockbroking partner. See Section 4.6 (Modular iPlan and Flexi SIPP)
- We've expanded on how we handle dividends, rebates and corporate actions. See Sections 4.2 and 4.3
- We've outlined how the platform shows the trading of off-platform investments. See Section 3.3

We've also made other small improvements throughout, to make these documents easier to understand. These minor changes don't substantially alter the way our platform and products operate, nor do they affect your rights and obligations.



You should always discuss what this means for you with your financial adviser. If you don't have an adviser and would like to speak to one, please visit <u>moneyhelper.org.uk</u>

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 04135887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 0473695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP12BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com (12/24)