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 wrap. 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.

This booklet will hopefully give you some more information about Nucleus and explain exactly why you can trust us to look after your investments. It will also tell you a bit more about how your wrap works.

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 created in 2006 by a group of seven adviser firms who saw a way of improving financial planning to enable advisers to create better financial outcomes for their clients. They saw that pensions, savings and investment products weren't as flexible as they could be, and began to work on something new.

They created an independent wrap platform that allows your adviser to choose from a wide range of assets.

This means that with Nucleus, instead of focusing on a narrow choice of products your adviser can adopt a 'wealth management' approach, and give you truly personal advice that suits your needs.

We set out to turn the investment market on its head.

What we did

- We introduced greater transparency – most importantly when it comes to fees. We show you and your adviser exactly what we'll charge for – and what we won't.
- We introduced greater choice – our 'open architecture' platform gives you access to over 6,500 assets.* We don't restrict your asset choice – you and your adviser can select exactly what you'd like to invest in.
- We decided we would 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 July 2016

Adviser stakeholders

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

We're majority-owned by advisers like yours. Sanlam, a South African insurance company, and the team at Nucleus own the other shares. Sanlam has more than £50bn in client assets* and employs approximately 14,000 people* worldwide.

Being adviser-owned is fairly unusual, but to us it makes perfect sense. It means that we offer a truly efficient service because we run our business very closely with the people who are using us.

This means we can make improvements to things that your adviser feels strongly about.

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

*As at July 2016

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.

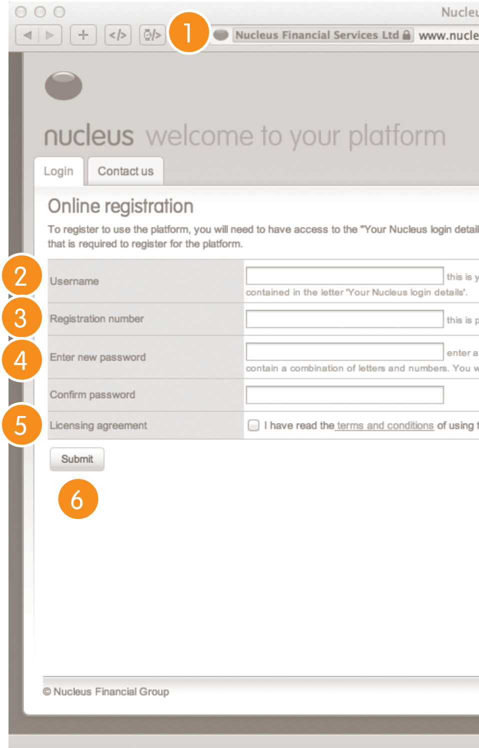
The best thing about what we do is that you and your adviser can manage your portfolio to meet your personal objectives. There are no one-size-fits-all outcomes. It's designed to suit you.

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/wrap/register.
2. Enter your username, which is the email address you used 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

Nucleus currently looks after 76,000 clients* and has just over £10bn of assets on the platform.* We are 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.

Nucleus is 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.

*As at July 2016

What you can expect

We'll always do our best.

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

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 think that good communication is vital.

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

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 for the past three years.

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:

- Best financial services/product – ScotlandIS DigiTech awards 2014-2016
- Included by the London Stock Exchange Group in their 1000 Companies to Inspire Britain report 2014-2016
- Winner, Best Medium-Sized Platform, awarded by CoreData 2012-2016*
- Best use of technology, awarded at the Aberdeen UK Platform Awards 2014*

* Independent ratings bodies

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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