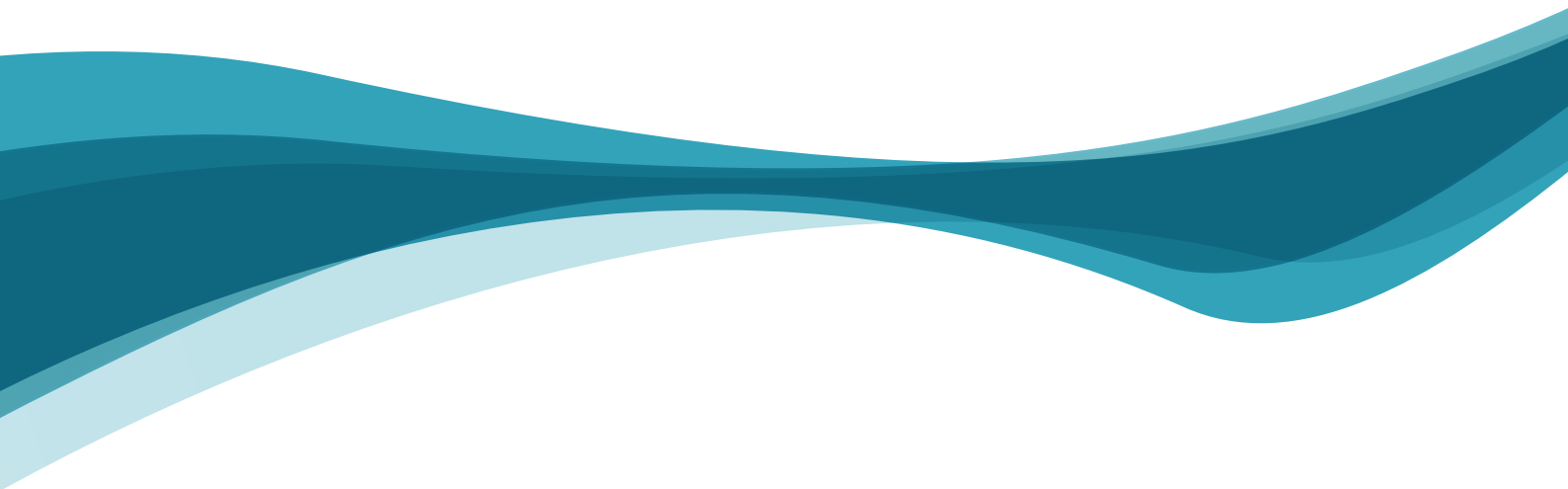


A Guide to James Hay Online



Thank you for choosing James Hay Online

James Hay Online is a secure place for you to view your investments and access useful tools that enable you to apply for additional products, manage your investments and contact us with queries or instructions.

In this guide, you will find the following sections to help you get the most out of James Hay Online:

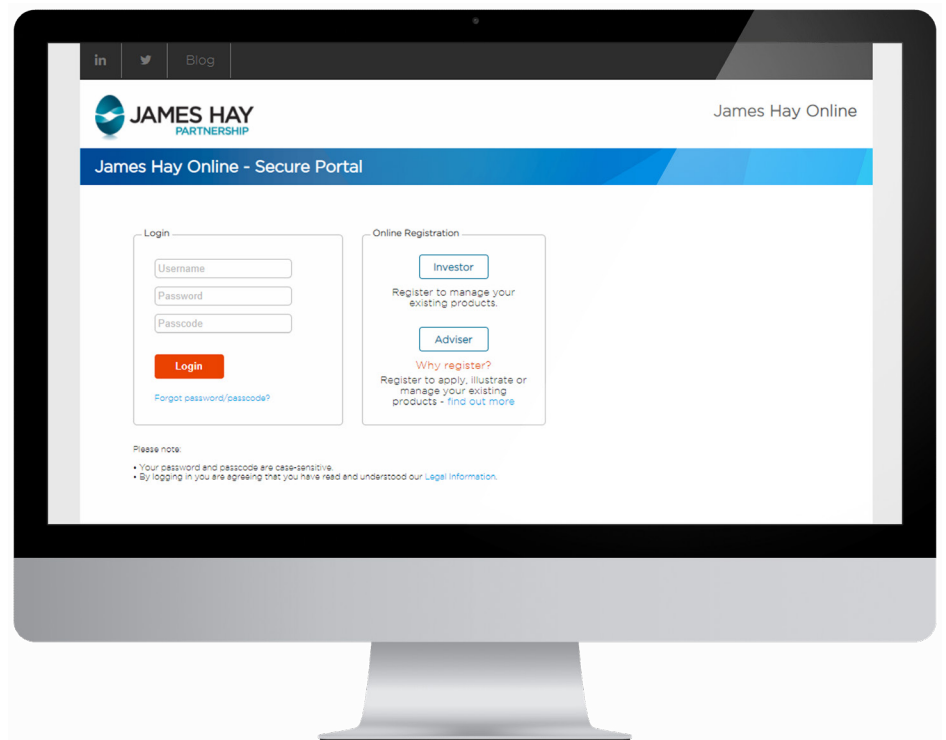
- Registering with James Hay Online
- Using James Hay Online
- Frequently asked questions: How do I...?

Registering with James Hay Online

You must already have a product open in order to register for James Hay Online. Your financial adviser will apply for the product on your behalf.

Once your product has been set up, you can follow this step-by-step process to set up your account.

Go to **www.jameshay.co.uk/portal/login** and in the box labelled 'Online Registration' click the 'Investor' button.



Registering with James Hay Online cont.

The screenshot shows the 'Client Registration' page for James Hay Partnership. It features a three-step progress bar at the top: '1 Personal details' (active), '2 Login details', and '3 Confirmation'. Below the progress bar, there is introductory text explaining the registration process and a note that all fields are mandatory. The form fields include: 'Title' (a dropdown menu with 'Please select your title'), 'Forename', 'Surname', 'Email Address', 'Confirm Email Address', 'Date of Birth', and 'Member Number'. At the bottom of the form are 'Close' and 'Next' buttons.

You will be asked to provide your personal details. These fields are mandatory, and your registration will not be able to progress without this information. Once these have been filled in, click 'Next'.

You will now be asked to input your Login details:

- desired username
- password
- passcode
- additional security details in the form of memorable information.

These fields are mandatory, and your registration will not be able to progress without this information. Once these have been filled in, click 'Submit your registration'.

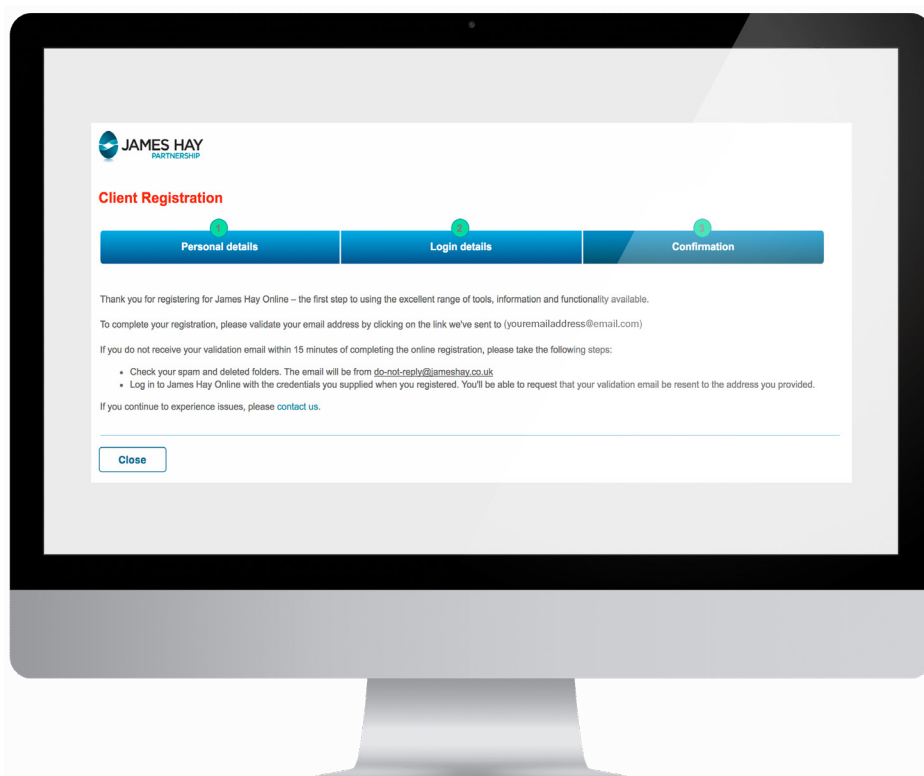
The screenshot shows the 'Client Registration' page for James Hay Partnership, now at Step 2: 'Login details'. The progress bar at the top shows '1 Personal details' and '2 Login details' (active), with '3 Confirmation' still to come. The form includes a mandatory note for the username. Below this, there are fields for 'Username', 'Password', and 'Passcode', each with a 'Check' button next to it. Further down, there are fields for 'Mother's Maiden Name', 'Memorable Date', 'Memorable Place', 'Place of Birth', and 'School'. At the bottom of the form are 'Close', 'Previous', and 'Submit your registration' buttons.

Registering with James Hay Online cont.



A 'James Hay Online Terms & Conditions for Members' pop-up will now appear. Please read these fully and click 'I agree' (if in agreement to the terms) to continue with submitting your registration.

At this point a validation email will be sent to the address you have provided. Open this, and click the 'Click here to validate your email address' link.



Registering with James Hay Online cont.



An internet browser window will now open and confirm the account has been verified. Click the 'Login' button, and you can now access your James Hay Online account using the Login details entered earlier.

We take the protection of client data very seriously, and as such, at this point we will post a Registration Code to your home address to verify your details. Upon receipt, log in to James Hay Online and enter it into the 'Registration Code' field on the home page.

You will need to activate your account, using the registration code, before you can access any personal information or tools.

Your registration is now complete.

Please note: You will need to log out and log back in after entering the code to make sure your plan details have been updated.

Using James Hay Online

Once you have activated your account, you will be able to perform the following actions:

Apply for a Modular ISA or Modular GIA

Once your Modular iSIPP is open, you can apply to add a Modular ISA or Modular GIA at any time.

View your portfolio

Review the value and performance of your current holdings, and explore more detailed information – right down to individual transactions.

Place Investment Centre trades

Buy, sell and switch your holdings within the James Hay Investment Centre, including the ability to set up regular investments/disinvestments.

Manage income payments

Set up, cancel or amend the amount/frequency of your income payments.

Send money to/from an Investment Manager

Request one-off amounts to be transferred between your SIPP bank account and the Investment Manager account held within your SIPP.

Conduct fund research

Access funds lists and tools to help you research the investments available to you, and review the performance of your existing holdings.

Request a cash transfer

If you wish to make a transfer in cash from another pension provider to your James Hay SIPP, you can request this through James Hay Online.

View your balances

Monitor your product bank accounts to ensure that sufficient cash is available when you need it. Your bank account details for payments in are also visible online.

View client documents

You can access important correspondence, including annual statements, valuations of investments and online applications.

Send a secure message

Using our secure message facility, you can send and receive correspondence in relation to your products.

Get help and support

Look out for our Online Help section on the left-hand side of your browser for frequently asked questions, video guides and more.



Frequently asked questions - How do I...?

Q: Log on?

A: If you have already registered for James Hay Online, go to www.jameshay.co.uk, click 'Log in' and enter your username, password and passcode.

If you do not already have a James Hay Online account, you can register using the process outlined earlier in this guide, once you have a product open with us.

Q: Amend personal details?

A: Once you have logged in, go to the **Plan** tab and find the person icon next to your name in the table. You can click it to access your personal details. Click your name and a pop-up window appears displaying your details.

At the bottom there will be an '**Amend Plan Details**' button. Click the button and you will be able to edit and submit any changes to your details.

Q: View my portfolio?

A: Go to the **Portfolio** tab and select the product you wish to view.

Q: Move money to and from Investment Managers?

A: Go to the **Portfolio** tab, and on the left hand side is a list of pages. Under the **Investment Manager** heading is a **Cash Transfer** link.

Enter the amount and the direction of the transfer and click '**Submit**'.

Q: Retrieve documents?

A: For documents related to your application and copies of previous correspondence, go to **Tools** and then **Client Document Store**.

Q: Place an Investment Centre trade online?

A: Go to the **Trade** tab and you will see **Buy**, **Sell** and **Switch** links in a table at the top of the page in the **Investment Centre** section. Click the relevant link and you will then be able to place your desired trade.

Q: Check my transaction summary?

A: Go to the **Portfolio** tab, choose your product and click on **Collectives** or **Other Investments**. Your investments will be listed in rows. In the final column, the first icon will be a button to view transactions on each holding.

Q: Contact James Hay by secure message?

A: To send a secure message, go to **Messages** and click '**Compose Message**'. A pop up will appear; complete all the relevant fields and click '**Submit**'.

We take information security very seriously, which is why we encourage you to use our secure messaging facility. This free service is more secure than email and enables us to acknowledge your instructions sooner.

Q: Check transfers in from other providers, contributions and income information?

A: Go to the **Portfolio** tab, and click on:

- '**Transfers In**'
- '**Contributions**'
- '**Income Summary and Income History**'

Q: See instant valuations?

A: Go to the **Portfolio** tab and choose your product to access further layers of detail concerning your plan, including your different types of investments.

Frequently asked questions - How do I...? cont.

Q: Apply for a Modular ISA or Modular GIA?

A: Click the '**Apply or illustrate**' button on the home screen and follow the instructions to complete an application for the Modular iPlan product of your choice.

Q: Manage income payments?

A: Go to the **Portfolio** tab and select your desired product. Select '**Income Summary**' from the menu on the left, and then '**Request Change of Income**'. From here you will be able to set up and amend income payments.

Q: Request a cash transfer?

A: Go to the **Portfolio** tab and select your desired product, then select '**Cash Transfer**' from the menu on the left. From here you will be able to request a transfer in cash from another pension provider.

Q: Conduct fund research?

A: Click on '**Trade**' and then '**Fund Research**' to access the Fund Document Research tools, and the funds list for each of our products. Selecting these will provide you with information on the funds available to you.

Q: Find literature items?

A: Literature items such as product Terms and Conditions, Technical Guides and product forms can be found by clicking '**Tools**', and then selecting '**Literature**'.

Alternatively, visit www.jameshay.co.uk and click the '**Product Literature**' button in the main navigation bar at the top of the page. Select your product and you will be presented with the suite of literature that supports your product.

You will need to have a financial adviser appointed to open a SIPP on your behalf. If you would like to speak to a regulated financial adviser but do not have one, please visit www.unbiased.co.uk or call them on **0800 023 6868**.

We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Typetalk service on 18001 03455 212 414).

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