

## Important: Platform upgrade

We'll be upgrading our services as part of our investment in our new platform. We're targeting the weekend of 7 and 8 February 2026 for the upgrade to take place. You'll be able to access the new Nucleus platform from Monday 9 February. This means that our products will change when they move on to new technology, under our Nucleus brand.

Please note that the key literature for the product (including the Terms and Conditions, Charges Schedule, Permitted Investments List and Key Features Document) is therefore only applicable until the upgrade takes place. If you already have a product with us, we'll be writing to you to keep you updated.

To help you understand the features and benefits of the products when on our new platform, we've attached copies of the new literature to the end of each document, which you'll find below.

We've also included a guide that explains how our normal service will be affected in the days before the upgrade – please take the time to read it. It covers:

- **Restricted trading period** - To ensure the upgrade happens smoothly, you and your adviser won't be able to do certain things over this time. Some key processes, including trading and withdrawals, will be temporarily restricted. You should check these dates so you can plan accordingly for this short period.
- **Making payments into your product** - We're making some changes to Direct Debits and standing orders – you might need to take action, please check.
- **Getting started on the new platform** - How to register for a Nucleus Platform online account, and login for the first time.

For more information on the upgrade, including a summary of the key changes to these products, please visit our support page at [nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support), or contact us on 03455 212 414.



You should also 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 [moneyhelper.org.uk](https://moneyhelper.org.uk).



# Getting ready for the new Nucleus Platform

**Live for you from: 9 February 2026**

Good news! We'll soon be ready to upgrade you to our improved investment platform, the new home for your products.

For further information visit our customer upgrade support hub  
**[nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support)**

## Key dates:

**7 and 8 February 2026**

Upgrade taking place

**9 February 2026**

We'll be back online



This guide contains important information about some **actions** you may need to take.

We suggest you read it carefully and keep it for reference.

**Important note:** If for any reason you don't want to change to our upgraded service and amended terms and conditions, you have the right to transfer your investments to another provider at any time if you wish.

If you instruct us to transfer before **Thursday 7 May 2026**, we'll honour our existing charges until the transfer is completed.

## What does the upgrade mean for you?

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## Your product reference number

We'll confirm your new reference number(s) in our **Welcome to the Nucleus Platform** letter, which you'll receive in **February**, after the upgrade takes place. You should use this as the reference for future payments to your products, but you won't need it to access the new platform.



## Temporary changes to our service – deadline dates

In the run up to the upgrade, to ensure it goes smoothly there will be some temporary changes to our service which we hope won't inconvenience you. You won't be able to do certain things over this period, so please carefully note the dates by which we'll need to receive your instructions.



Please note, any requests received after the dates indicated on pages 4 and 5 of this booklet cannot be accepted. You'll need to resubmit them on the new Nucleus Platform, from **9 February 2026**, after the upgrade takes place.

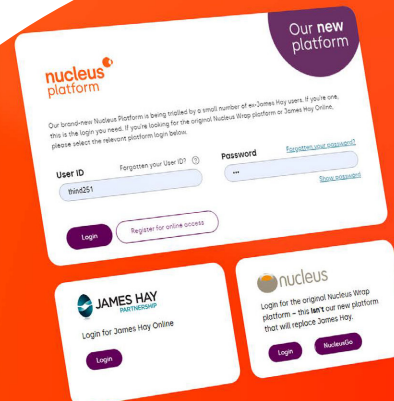
The upgrade will take place over the weekend of **7 and 8 February 2026**, during which our online service won't be available. It will be restored on the following Monday 9 February. We'll endeavour to resume normal service on this day, but please bear with us as our new processes and systems embed.

## Downloading documents

Data on your account activity for the last five years will still be available online **after the upgrade**.



If you want to keep a record of data before that time, please log on to James Hay Online **before the upgrade and download it**.



## Temporary changes to our service – deadline dates continued



Please note, if you make a new Self-Invested Personal Pension transfer-in request prior to the upgrade, we may not be able to fully complete the transfer under our current process. We can still continue with it, however, these assets will not show in your account on the new platform, or be available to trade or take income from, until the whole transfer has completed. In this event, we'll be in touch with you or your adviser to discuss your options and how you would like to proceed.

\*External investment options available in addition to the choices you have available on our platform. These vary by product and may include investment managers, or the direct purchase of permissible assets not held on our platform.

Deadline	Process	Please note
16 January	New business	You won't be able to apply for any new products from <b>Friday 16 January</b> until after the upgrade ( <b>Monday 9 February</b> ).
From 23 January	Switch	No switch instructions will be accepted via your online account or a paper form for: <ul style="list-style-type: none"> <li>Model portfolio switches – from 5pm on <b>Friday 23 January</b></li> <li>Investment Centre (IC) – from 5pm on <b>Tuesday 27 January</b></li> <li>Off platform/external investments* - from 5pm on <b>Friday 30 January</b></li> </ul> If you're unsure which investments apply to you, please speak with your financial adviser or contact us.
30 January	Buy/sell	No instructions to buy or sell investments will be accepted via your online account or a paper form from 5pm on <b>Friday 30 January</b> .
4 February	New Direct Debits	All Direct Debit instructions received by 5pm on <b>Wednesday 4 February</b> will be set up on James Hay systems and be reflected on the new Nucleus Platform following the upgrade. We can't guarantee that instructions received after this date will be complete before the upgrade. If a payment date is missed, that payment will be collected as an ad hoc contribution on the Nucleus Platform on <b>Tuesday 24 February</b> .
4 February	Income payments	New income payments can be instructed up to 5pm on <b>Wednesday 4 February</b> . Regular income payments will be made as usual before the move. After the upgrade, income payments will be <b>made on the payment date itself, rather than 2-3 days earlier as now</b> . However, if your payment date falls on a weekend or bank holiday, you should receive it on the previous business day. If you experience financial difficulty over this period and need to access your money, please contact us on <b>03455 212 414</b> .
4 February	Income payment changes	You'll be able to make a change to your existing income payments up to 5pm on <b>Wednesday 4 February</b> . After this date, you'll make the changes onto the new Nucleus Platform from <b>Monday 9 February</b> .
5 February	ISA, GIA and Offshore bond withdrawals	Regular withdrawals from ISAs, GIAs or Offshore bonds that are due to be paid between <b>Friday 6 and Monday 23 February</b> will be paid early (for this month only) by <b>Thursday 5 February</b> .
During the upgrade weekend (7 and 8 February)	General	James Hay Online will not be available after 5pm on <b>Friday 6 February</b> . The Nucleus Platform will be available from 9am on <b>Monday 9 February</b> .



## Logging in for the first time

The new Nucleus Platform will allow you to access your portfolio and check your investments at any time. You'll also be able to contact us digitally via secure message.

Accessing our improved, modern service is easy – the details below will help you get started after the upgrade. If you select the digital communications option when you register, you'll hear from us by email rather than by post, so you get your updates quicker and save paper.

Following the upgrade, your financial adviser (if you have one) will be able to register for you to have a Nucleus Platform online account. In which case, you'll receive an email from us with a link to complete your registration. The link will be valid for five days, after which it will expire. You can also request to set up an online account yourself.



### To register after the upgrade:

#### If you don't currently have access to James Hay Online:

1. Visit **nucleusfinancial.com**
2. Select the **Platform logins** button
3. Select the New Nucleus Platform and then **Register for online access**.
4. Then select **If this is your first time registering for customer portal access**.
5. Enter your details, then select **Register**.
6. If your details match our records, an account activation letter will be sent to your address.

Once you receive this letter, return to the new Nucleus Platform registration page and select **I've started the registration process and received a code to complete my registration**. You'll be guided through the process from there.

Please note, during the registration process you'll be prompted to enter a password. Your username will be displayed on screen at this time. Please keep a note of this as you'll need it to access your account. You'll also get a reminder email and letter with your username in the post, once you register.



### You'll receive a new username when you first register for the Nucleus Platform.

Please make a note of this. We'll send your username in an email and letter once you register.

**Please note**, if you currently access your investments via your financial advisers' own portal, this arrangement will remain the same. We're working closely with advisers to ensure they can answer any questions our customers may have about these changes.



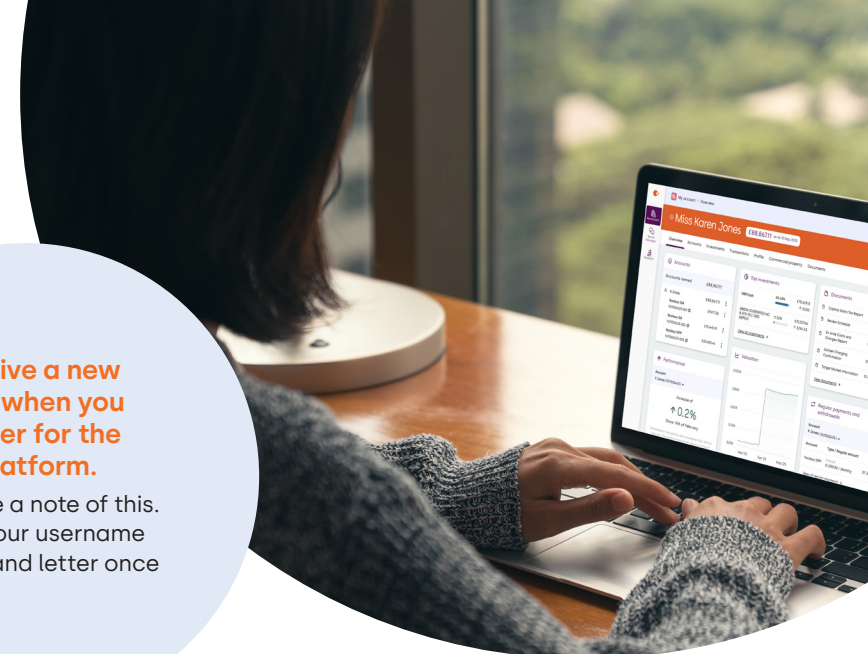
### If you currently access James Hay Online:

If you have an active account (i.e. you've used it within the last 12 months) **log into it as usual at jameshay.co.uk/portal using your existing login details**. You'll then be guided through the process to register for the Nucleus Platform.

Please note, your username will be displayed on screen when you register. Please keep a note of this as you'll need it to access your account. You'll also get a reminder email and letter in the post with your username, once you register.

If you have a James Hay Online account but haven't used it in the last 12 months, we encourage you to log into it before the upgrade to check your login details work as expected. You may need to call our Customer Service Centre to reset your password.

To make sure you're seamlessly upgraded to the Nucleus Platform, please ensure your email address and mobile phone number are up to date in James Hay Online.





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## Changes to Direct Debits and standing orders

### Direct Debits

As part of the platform upgrade, we're making some changes to Direct Debits.

The only change you'll notice is that our name and the reference number you see on your bank/building society statement will be different after the upgrade.

#### Our name on your bank/building society statement:

For ISA, GIA and Offshore Bonds our name will appear on your statement as:  
**Nucleus Financial Services Limited**

For SIPPs our name will appear on your statement as:  
**James Hay Pension Trustees Limited**

### Your payments

We'll automatically set up any **active** Direct Debits for you on the new platform.



Please note, **if you have a Direct Debit due to be collected between 9-20 February 2026**, it will be collected on **Tuesday 24 February**. This change applies for February only.

Where we're able to set up your Direct Debit for you, your bank may also notify you independently.

You may see a comment on your bank/building society statement advising you of the final payment under the old name/reference and the first payment under the new name/reference.

If a third party makes Direct Debit payments into your product, please let them know that their payments will be moved to our new bank account (as above) from **Monday 9 February 2026**.

You'll continue to enjoy the benefits of the Direct Debit Guarantee, as detailed on the following page.

If you have any questions about this change, please contact our **Customer Service Centre** on **03455 212 414** or via email at **ask@nucleusfinancial.com**



### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Nucleus will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Nucleus to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Nucleus or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Nucleus asks you to.
- You can also cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

### Standing orders



We'll no longer accept standing orders, except where related to commercial property investments (such as rent and service charge payments). Please contact your bank to cancel any existing standing orders which aren't property related. Then contact your adviser, or us, to set up a new Direct Debit **before** the upgrade.

**This change will also affect employer and other third party contributions made by standing order, so please make them aware too if appropriate, and ask them to contact us.**

**If you do not set-up a Direct Debit, there will be a grace period of three months following the upgrade but after that your standing order will be returned to your bank and will not be invested with us.**

If you change your existing standing order payments to Direct Debits before the upgrade, we'll automatically set up your Direct Debits for you on the new platform.

Once your product has been upgraded, you'll still be able to set up a Direct Debit Instruction online as part of the **Payments in** process on the Nucleus Platform.

### Self-managed commercial property investments

We're writing to tenants to provide them with details of the new bank account for any payments following the upgrade (such as rent, service charge, and insurance). They'll need to update the bank account details for any such payments made after this time.

If your property is managed by our outsourced provider CBRE, payments will continue to be collected by them, and there will be no change.

## Further information

You can contact our team via:



Customer Service Centre  
**03455 212 414**



Email  
**[ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)**



Web chat  
**[nucleusfinancial.com/upgrade-support](https://nucleusfinancial.com/upgrade-support)**



Secure message via  
**James Hay Online**

We're open Monday to Friday between 8.30am and 5.30pm  
(excluding bank holidays).

We can't give advice, but we can provide information.

If you don't have a financial adviser, you can find one by visiting:  
**[moneyhelper.org.uk](https://moneyhelper.org.uk)**

**For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.**



Data Protection: We're committed to protecting your personal data. We only use your personal information for the purposes of providing our services to you, and in accordance with the UK General Data Protection Regulation (UK GDPR) and our privacy policy. For more information on how we collect, use, and protect your data, your rights, and contact details for our Data Protection Officer, please visit [nucleusfinancial.com/privacy-notice](https://nucleusfinancial.com/privacy-notice).

"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 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (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, SP1 2BP. 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](https://nucleusfinancial.com) (12/24)

## Wrap Offshore Bond Guidelines for Permitted Assets

### What is this document about?

- This document sets out the types of investments you may and may not hold in your Wrap Offshore Bond. The proposed assets to be held in the Wrap Offshore Bond are reviewed by RL360 to ensure that it complies with the obligations of its licence and all regulations which are applicable.
- As we are not regulated to provide advice, you should read and discuss this information with your Financial Conduct Authority (FCA) regulated financial adviser so they can help you choose the right investments to suit your circumstances.
- Please note that RL360 reserves the right to decline making an investment if the provider will not provide us with suitable monthly reconciliation data, or for any other reason RL360 deem appropriate.
- RL360 does not accept liability for loss of performance or investment opportunity as a result of any decision it makes to decline an asset.

You should also read:

- **The Wrap Technical Guide:** A guide which explains how our Wrap service works and how investments can be purchased.
- **How your Money and Investments are held within James Hay Products:** This document provides details of how your assets are held, as well as the protections provided under UK regulations .

Please ensure that you always access our documents from our website [jameshay.co.uk](https://jameshay.co.uk) in order to access the most up-to-date information.



## About RL360

The Wrap Offshore Bond is a policy of insurance written and provided by RL360 Insurance Company Limited (RL360) and linked to assets held within the James Hay Wrap Service.

RL360 is authorised by the Isle of Man Financial Services Authority.

Holders of policies issued by RL360 will not be protected by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000, if RL360 is unable to meet its liabilities to them.

As an RL360 policyholder, you receive the protection of the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991.



The Wrap Offshore Bond is provided by RL360 for applicants who are UK residents. Please see the Wrap Offshore Terms and Conditions available from our website at [jameshay.co.uk](http://jameshay.co.uk), for more details.

## Investing with RL360

- RL360 must be able to hold the asset in its nominee name or custodian account.
- Ownership of an asset must not be restricted in such a way as to prevent it from being available to other policyholders.
- Any UK investment trusts must be purchased and held through a savings plan provided by the Investment Trust and not through a stockbroker
- Insurance bonds issued by other life assurance companies are not acceptable.
- RL360 reserves the right to amend the permitted assets at any time, providing that at all times any such amendments comply with Regulation 4 of the Personal Portfolio Bond (Tax) Regulations 1999 of the United Kingdom (and any subsequent amendments).
- RL360 reserves the right to adjust the returns for investments to reflect any levy or charge made on it under the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 or similar legislation.

## Non-permitted investments

- Warrants, options or any other future rights to purchase shares or units and investments listed in this document are not permitted under any circumstances.
- Collective investments which are structured as partnerships, limited partnerships, private funds or funds restricted to a class of investors not determined by RL360 alone are not acceptable.

## What investments can I hold in the Wrap Offshore Bond?

For an asset to be available for investment, it must be structured and described as follows:

- A UK authorised unit trust within the meaning of section 243 of the Financial Services and Markets Act 2000.
- A UK investment trust within the meaning of section 842 of the UK Income and Corporation Taxes Act 1988.
- An open-ended investment company (OEIC) within the meaning of section 236 of the UK Financial Services and Markets Act 2000.
- Cash deposits made available and agreed by RL360.
- An interest in a collective investment scheme which is constituted by:
  - A company, not being an open-ended investment company, which is resident outside the UK
  - A unit trust scheme where the trustees are resident outside the UK.

Any overseas arrangements which do not fall within the above criteria but which are recognised under the law of the jurisdiction in which they are domiciled **or** registered as creating rights in the nature of co-ownership, **or** in a jurisdiction acceptable to RL360 are also permissible.

## Administrations from which funds will be considered

Listing/regulation in one of these jurisdictions will not immediately mean the fund is allowable, unless all other criteria have also been satisfied.

- **A European Economic Area country**
- **Channel Islands**
- **Isle of Man**
- **Bermuda**
- **Cayman Islands**
- **British Virgin Islands**
- **New Zealand**
- **Australia**



All other asset types will be considered by RL360 on an individual basis.

## Additional acceptance guidelines

Subscription frequency	It must be possible to subscribe to an asset daily, weekly, monthly, or quarterly.
Redemption frequency	Units or shares in the asset must be redeemable daily, weekly, monthly or quarterly.
Liquidity	There must be no clauses restricting dealing for example, RL360 will not accept any fund where redemption proceeds would be payable in tranches. Additionally, a fund will not be accepted if redemptions are restricted until a buyer is located and the sale matched out.
Units	A fund will only be an acceptable investment if non certified shares in the fund are issued and registered by the fund manager. A fund will not be acceptable if the units are only issued in bearer form.
Pricing	Prices for the fund must be readily available and publicly quoted regularly.
Hedge funds	These will be considered on an individual basis.
Mutual funds	<ul style="list-style-type: none"> <li>Funds must operate so as to avoid the Wrap Offshore Bond being classified as a Personalised Portfolio Bond under UK HM Revenue &amp; Customs regulations.</li> <li>RL360 must be able to hold the fund/asset in James Hay Partnership's, or its custodian's, nominee name.</li> <li>Funds will not be permitted if redemption restrictions exceed five months.</li> <li>Funds must have readily available prices in line with their frequency of dealing.</li> <li>Funds must be priced at an absolute minimum of every three months.</li> </ul> <p><b>Please note: Funds which contain an 'in-specie' clause will be subject to a more rigorous review.</b></p>

## What do I do next?

**Please note:** We do not provide financial advice. Any questions about investment selection should be directed to your financial adviser.

If you are unsure whether a particular investment is permitted, or you have questions about your James Hay product, please contact us via secure message or write to us at:



**James Hay, Suite 202 Warner House,  
123 Castle Street, Salisbury, SP1 3TB**

You can call us on the number below:



**03455 212 414**

Lines are open from 8.30am to 5.30pm  
Monday to Friday. To help us improve our  
service, we may record or monitor calls.

When you have decided on your investment options, you can tell us how you would like to invest by completing the relevant form(s), which can be found on:



**[www.jameshay.co.uk](http://www.jameshay.co.uk)**

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).

"James Hay Partnership" is the trading name of Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); IPS Pensions Limited (IPS) (registered in England, number 02601833); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); PAL Trustees Limited (PAL) (registered in England, number 01666419); Sarum Trustees Limited (SarumTL) (registered in England, number 01003681); The IPS Partnership Limited (IPSP) (registered in England, number 01458445); Union Pension Trustees Limited (UPT) (registered in England, number 02634371). NGSL, IPS, JHAC, JHPT, JHWM, JHWNC, PAL, SarumTL, IPSP, UPT have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM, IPS, IPSP, are authorised and regulated by the Financial Conduct Authority. NGSL, IPS, IPSP, PAL, UPT, JHWM, JHPT, JHAC, SarumTL and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at [nucleusfinancial.com](http://nucleusfinancial.com) (12/24)



in partnership with

RL360

## Nucleus Modular Offshore Bond guidelines for permitted assets

 6 minute read

### What is this document about?

- This document sets out the types of investments you may hold in your Modular Offshore Bond. Please note that the inclusion of any asset types on this list does not mean that we endorse or recommend them, and returns on your investments are not guaranteed.
- The assets proposed to be held in the Modular Offshore Bond are reviewed by RL360 Insurance Company Limited (RL360) to ensure that they comply with the obligations of its licence and all regulations to which are applicable.
- As we are not regulated to provide advice, you should read and discuss this information with your Financial Conduct Authority (FCA) regulated financial adviser so they can help you choose the right investments to suit your circumstances.
- Please note that RL360 reserve the right to decline making an investment if the provider will not provide us with suitable monthly reconciliation data, or for any other reason RL360 deem appropriate.

You should also read:



- **Our Product Technical Guide** which explains how the product works and how these types of assets can be purchased.
- **Our Guide to How your Money and Investments are Held** which provides details of how your assets are held and the protections provided under UK regulations.

Please ensure that you always access our documents from our website [nucleusfinancial.com](https://nucleusfinancial.com) in order to access the most up-to-date information.

## What can I hold in the Modular Offshore Bond?

The Offshore Bond can invest in the funds available on the platform, including as part of a model portfolio. These funds are a mixture of regulated unit trusts and Open Ended Investment Companies (OEICs).

If you already hold external assets in addition to the above in your Modular Offshore Bond, you may continue to top-up and sell these investments. However you cannot purchase new external 'off-platform' assets.

## Investing with RL360

- Ownership of an asset must not be restricted in such a way as to prevent it from being available to other policyholders.
- RL360 does not accept liability for loss of performance or investment opportunity as a result of any decision it makes to decline an asset.
- RL360 reserves the right to amend the permitted assets at any time, providing that at all times any such amendments comply with Regulation 4 of the Personal Portfolio Bond (Tax) Regulations 1999 of the United Kingdom (and any subsequent amendments).
- RL360 reserves the right to adjust the returns for investments to reflect any levy or charge made on it under the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991 or similar legislation.
- Insurance bonds issued by other life assurance companies are not acceptable.

## Information about RL360

The Modular Offshore Bond is a policy of insurance written by RL360 Insurance Company Limited (RL360) and linked to assets held within Nucleus. RL360 is authorised by the Isle of Man Financial Services Authority.

Holders of policies issued by RL360 will not be protected by the Financial Services Compensation Scheme (FSCS) established under the UK Financial Services and Markets Act 2000 if it is unable to meet its liabilities to them. As a policyholder, you receive the protection of the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. However, assets that you have chosen to invest in and which are held within the RL360 product may be protected by the FSCS, if they qualify.



The Modular Offshore Bond is provided by RL360 for applicants who are UK residents. For more information, please see our **Platform Services Terms and Conditions** and **RL360's Offshore Bond Terms and Conditions**, available from our website [nucleusfinancial.com](https://nucleusfinancial.com).



03455 212 414



[ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)



[nucleusfinancial.com](https://nucleusfinancial.com)

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