

For customers

Our new
platform

nucleus^o platform

How to add a product – SIPP

 4 minute read



How to add a product – SIPP

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How to use this document




Important information will look like this.

Key messages

Key messages will look like this.



Useful info will look like this.

 We recommend using the zoom function to view the details on the platform screens in this guide.

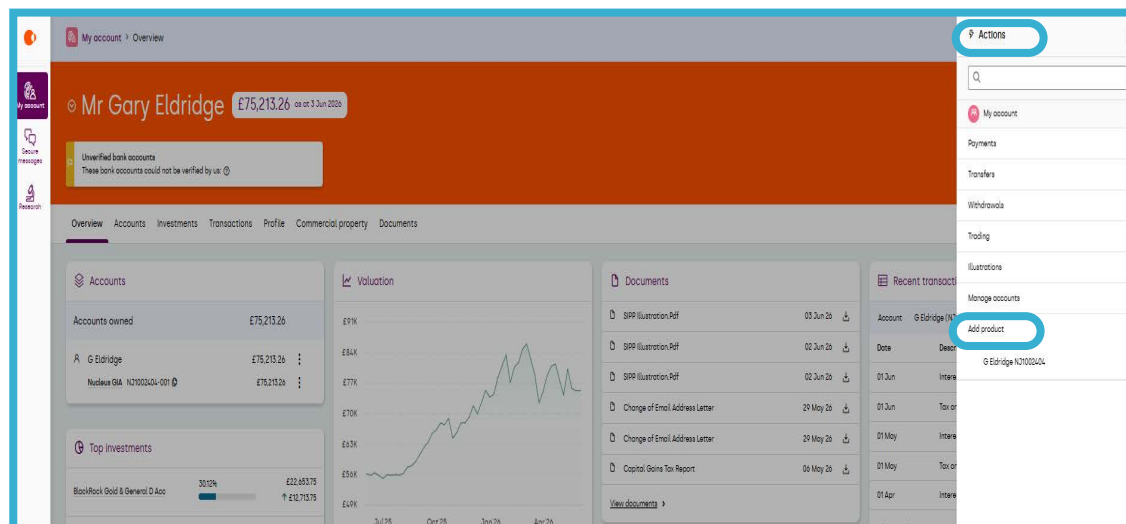
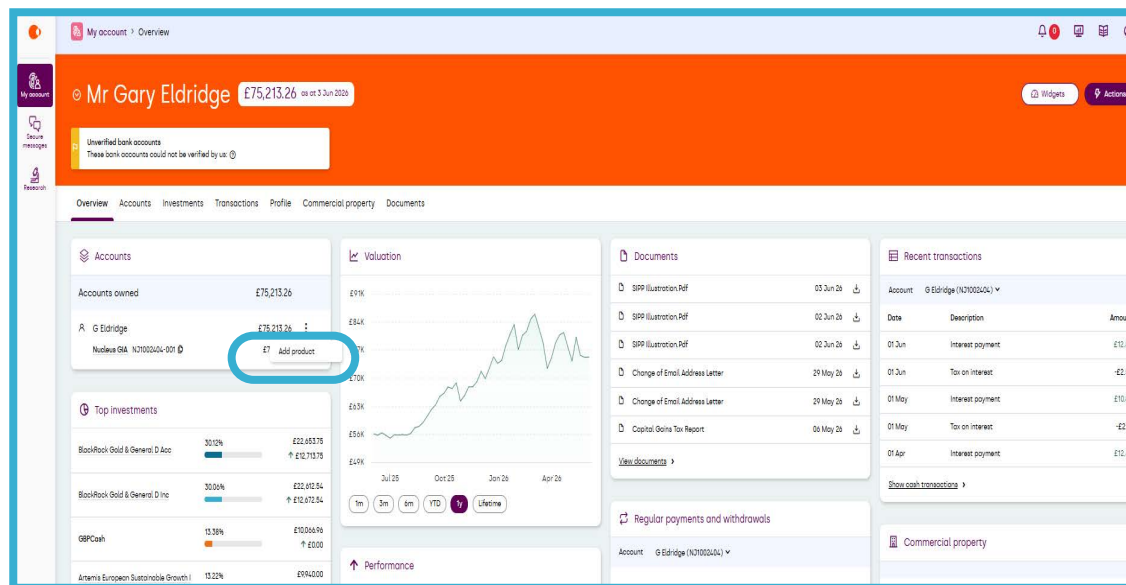
How to add a product – SIPP

Once you've logged in to the platform, you'll arrive on the overview page. To start the application, in the 'Accounts' section, either click on the vertical ellipsis (three dots) to the right of the account name. Then select **'Add product'**.

Or select **'Actions'** at the top right of the screen, then select **'Add product'**, then click on the account in the drop-down list.

Key message

You'll need to complete an illustration before proceeding.

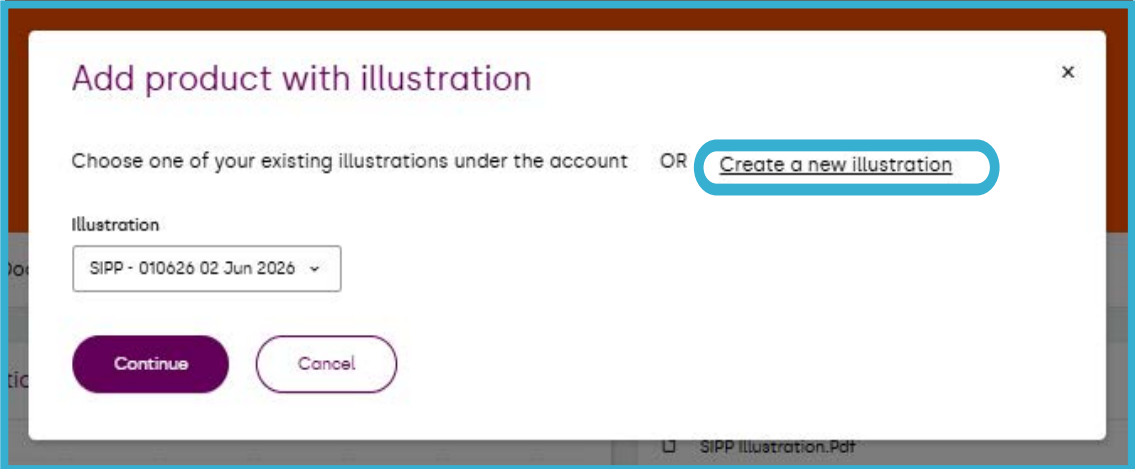


Illustration

You'll need to complete an illustration before proceeding.

If you need to complete a new illustration, select '**Create a new illustration**', and follow the steps within our 'How to create a new Illustration' guide found on our [website](#).

If you've already completed the illustration, choose the correct one from the drop-down list, and select '**Continue**'.



The screenshot shows a dialog box titled "Add product with illustration" with a close button (X) in the top right corner. The main text reads "Choose one of your existing illustrations under the account" followed by "OR" and a button labeled "Create a new illustration" which is highlighted with a blue border. Below this, there is a section labeled "Illustration" containing a dropdown menu with the text "SIPP - 010626 02 Jun 2026" and a downward arrow. At the bottom of the dialog are two buttons: "Continue" (a solid purple button) and "Cancel" (a white button with a purple border). The dialog is overlaid on a grey background that shows a file name "SIPP Illustration.Pdf" at the bottom right.

Please read the information before selecting 'Continue'.

Before you start

You can only add a product online to a platform account you already own.

If one of the following applies, please contact your adviser. If you don't have an adviser, please contact us to discuss the options available to you.

1. You already hold the maximum number of products, and you want to open another product (where permitted) e.g. another GIA. You can only have:
 - one ISA
 - one SIPP
 - five GIA's
 - one Junior SIPP
 - one Junior ISA
2. You have an existing individual account and want to open a new joint or junior account.
3. You have an existing joint account and want to open a new individual account.
4. You have an existing joint account and want to open a new joint account with different account holder(s).

[Continue](#)

Client details

Full details will be pre-populated from your profile.

Confirm if you are an undischarged bankrupt, then select 'Next: **Product selection**'

nucleus

Add new product

Full client details

Gary Eldridge
Client ID: 2766
Account number: NJ1002404

Please review your information below. If you need to make any changes, please do so via the 'Profile' page or 'Secure message'.

Client details

Name	Mr Gary Eldridge
Date of birth	1 August 1966
Email address	Debbie.Uys-1@nucleusfinancial.com
Phone	+44 7878977770
Marital status	Not specified

Address

Residential address

Dunns House
St. Paula Road
Salisbury
SP2 7BF
UK

Correspondence address

Dunns House
St. Paula Road
Salisbury

Add new product

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Cancel

Next: Product selection

Confirm if you are an undischarged bankrupt, then select 'Next: **Product selection**'

The screenshot displays a web form for SIPP application. It is divided into two main sections: 'Regulatory' and 'Employment'. The 'Regulatory' section contains the following fields and values:

- Do you hold tax residency status anywhere other than the UK?
No
- Country of nationality
UK
- Is this your primary citizenship?
Yes
- National Insurance number
ab123456c
- Are you an undischarged bankrupt?
 Yes No

The 'Employment' section contains the following field and value:

- Employment status
Unemployed

On the right side, there is a sidebar titled '5. Confirmation'. It contains two buttons: a white 'Cancel' button and a purple 'Next: Product selection' button, which is highlighted with a blue border.

Product selection

Select '**Nucleus SIPP**'.

Confirm '**SIPP options**' and provide the information required, then select '**Next: Payments in**'.

The screenshot shows the 'Add new product' interface for Nucleus SIPP. The main content area is titled 'Product selection' and shows the client name 'G Eldridge'. A progress bar on the right indicates the current step is '2. Product selection'. The main form contains several sections: 'Please select from below' with a checkbox for 'Standard Nucleus Platform products'; 'Available products' with three options: 'Nucleus GIA', 'Nucleus SIPP' (which is selected and highlighted with a blue border), and 'Nucleus ISA'; 'SIPP options' with two radio button questions: 'Has the client opted out or declined to join a pension where their employer would contribute?' (selected 'No') and 'Are any transfers subject to disqualifying pension credits?' (selected 'No'); and personal details including 'Gender' (Male), 'Marital status' (Single), 'Occupation' (Engineer), and 'Annual income' (£ 125000). A 'Cancel' button and a 'Next: Payments in' button are located at the bottom right of the main form area.

Payments in

Information entered on the Illustration will be pre-populated on the 'Payments in' page.

Make any changes if required.

These can also be amended later at the 'Review' stage.

nucleus

Add new product

Payments in

Gary Eldridge
Client ID: 2766
Account number: NJ1002404

Retirement assumptions

Selected retirement and intended annuity purchase ⓘ

Age Date

Expected retirement age

62

This date/age is used for illustration purposes.

Select different annuity purchase age? ⓘ

Yes No

Annuity payments

Advance Arrears

Annuity increases

1.0

Annuity guarantee period

10 years

Add a spouse's pension?

Yes No

Do you have any form of pension protection? ⓘ

Yes No

Add new product

1. Full client details ✓
2. Product selection ✓
3. SIPP
 - Payments in
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Cancel

Next: Investment selection

Confirm if you are subject to the Money Purchase Annual Allowance (MPAA).

Money Purchase Annual Allowance (MPAA)

Are you subject to the Money Purchase Annual Allowance (MPAA)?

Yes No Not known

i You'll normally be subject to the MPAA:

- If you've taken their entire pension pot as a lump sum or start to take uncrystallised fund lump sums from their pension.
- If you've taken an income from a defined contribution pension under flexi-access drawdown.
- If you've bought an investment-linked or flexible annuity where the income could go down.
- If you have a pre-April 2015 capped drawdown plan and start to take payments that exceed the cap or convert the capped drawdown plan to flexi-access drawdown.

You should speak to a financial adviser if you aren't sure whether you're subject to the MPAA. Alternatively you can seek further information via the [MoneyHelper](#) website.

Payments in

Information entered at the Illustration stage will be automatically pre-populated on the 'Payments in' page.

Make any changes if required.

These can also be amended later at the 'Review' stage

Single payments in

Single payment
 None Client Employer Third party

Your payment

Single payment (net) Payment method

Are you eligible for tax relief on pension contributions?
 Yes No

£6,248.75 including tax relief (gross)

Employer

Employer (gross) Employer paying client (net) contributions

Single payment (gross) Payment method

Employer details

Employer name
Nucleus

Employer address
Dunna House
St. Pauls Road
Salisbury
SP2 7BF
UK

Third Party

Single payment (net) Payment method

Are you eligible for tax relief on pension contributions?
 Yes No

£3,750.00 including tax relief (gross)

Confirm if you wish for payments to continue until further notice or select a date from the drop down.

Add details of the third party payer.



You'll need to add new bank details for the third party payer, along with a Direct Debit instruction.

Third party details

Third party type Individual

Title
Dr

First name
Elina

Surname
David

Date of birth
02 11 1941

Address line 1
The Lodge or [search for an address](#)

Address line 2
Carnaby Estate

Address line 3

City
Madeupsville

Country
UK

Postcode
HT12 3QE

Select '**Add new bank account**'

Complete all bank account details.

Tick '**Direct Debit instruction**'.

Then select '**Save**' to complete.

The third party payer bank account is now saved on the system.

Bank account details

i Non-UK bank accounts can't be set up through the platform. Please visit the Literature app to find the relevant form to download, complete and return to us for this bank account to be added.

Owner
[Dropdown menu]

Bank name
Barclays

Sort code
12 34 56

Account number
12345678

Building society roll number (optional)
[Text input]

Account name
Miss Loretta Flack

Direct Debit instruction

Nominated account for withdrawals

i The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- Add product
- Add regular payment

Cancel Save

Bank account

12-34-56 | 12345678 | Barclays ▾

+ Add new bank account

Transfers

If you wish to add a transfer, details will pre-populate from the Illustration.

You can make any changes or add another transfer, if required.

Confirm the transfer questions.

The screenshot shows the 'Transfers' section of a form. It includes a 'Transfer in' question with radio buttons for 'No' and 'Yes', where 'Yes' is selected. Below this is a yellow warning box with an information icon and the text: 'You must sign a transfer authority form for each transfer.' Further down, there are two more questions, each with radio buttons for 'No' and 'Yes', both with 'No' selected. The first question is 'Do you intend to start taking benefits immediately from any of the transfers once you've transferred to Nucleus?' and the second is 'Are any of the transfers you want to move to Nucleus already in income drawdown?'.

The screenshot shows the 'Transfer 1' section of a form. It includes a 'Transferring scheme' field with a search icon and the text 'ABC International Bank plc', and a '+ Add provider manually' link. Below this is the question 'Electronic transfer supported?' with 'No' selected. The 'Type of scheme you are transferring from' is set to 'Self-invested Personal Pension'. A confirmation question 'Please confirm your transfer does not contain any safeguarded benefits.' has 'No' selected. A yellow warning box contains the text: 'We don't accept transfers which contain safeguarded benefits without financial advice. If your transfer does contain safeguarded benefits you must seek financial advice and make the application via a financial adviser if you want to make this transfer to Nucleus. If you answer 'No' to this question and we're informed by your current pension provider that the transfer does contain safeguarded benefits, we'll not be able to accept the transfer.' The 'Transfer type' is 'Cash'. The 'Estimated current value' is £ 422000. The 'Status of transfer' is 'Uncrystallised'. Under 'Uncrystallised details', the 'Account number' is 16263646, and the 'Uncrystallised transfer value' is £ 422000. The 'Full or partial transfer' is 'Full'.

Confirm '**Source of wealth**' and then select '**Next: Investment selection**'.

The screenshot shows a form with the following sections:

- Transfer parameters:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).
- Always include critical yield on drawdown accounts:** Radio buttons for 'Yes' and 'No' (selected).
- + Add another transfer** (link)
- Source of wealth:** A dropdown menu with 'Inheritance' selected and highlighted by a red box.
- Navigation:** A 'Cancel' button and a 'Next: Investment selection' button (highlighted in red).

Investment selection

Please read the information for non-advised pension customers.

nucleus

Add new product

Investment selection

Investment selection

Funds Exchange traded Other investments

☆ Favourites

i Standardised investment option (for non-advised pension customers)

If you're not receiving professional financial advice regarding your investment choice and don't wish to select your own investments, one option available to you is a range of target retirement funds.

We've identified them as suitable to meet the needs of a typical non-advised pension customer. Please note they are ready-made portfolios, aligned to a preset range of retirement dates, and aren't tailored to an individual's retirement goals.

These funds are managed by Vanguard and while we've identified them as being suitable to meet the needs of a typical non-advised pension customer, it doesn't mean we endorse or recommend them.

If your investment needs and objectives fall outside of this standardised option, you may wish to consider other investment choices. If you want to ensure that your investment choices are suitable for your financial goals, we strongly recommend that you speak with a financial adviser.

For more information, including how you can access these funds in your product, please see the [Standardised Investment Option](#) page on our website.

Details of your chosen 'Investment' will pre-populate.

You can make any required changes.

Select your 'Distribution preference' and then select 'Next: Review'.

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Cancel

Next: Review

Investment name	Single + Cash transfer	Regular monthly
<input checked="" type="radio"/> Vanguard Target Retirement 2060 Acc GBP	97.5 %	97.5 %
Cash	2.5 %	2.5 %
Total	100%	100%

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in SIPP


Review

Carefully review all the details and make any changes using the pencil icon.

Then select '**Next: Documents and declarations**'.

Add new product

Review

Full details 

Name	Mr Gary Eldridge
Date of birth	1 August 1966
Marital status	Single
National Insurance number	AB345678D
Country of nationality	UK
Is this your primary citizenship?	Yes
Tax residency	UK only
<hr/>	
Email address	Debbie.Uys+1@nucleusfinancial.com
Mobile number	+44 7878977770
Residential address	Dunns House, Salisbury, SP2 7BF, UK
Correspondence address	Same as residential
<hr/>	
Paperless preference	No
News and promotions	No
<hr/>	
Employment status	Employed

Documents and declarations



Only wet signatures can be accepted.

Download and print all necessary documents.

The screenshot shows the Nucleus interface for adding a new product. The page title is "Documents and declarations". Under the heading "Documents", there is a question "How do you wish to sign?" with a radio button selected for "Wet signature". Below this are two yellow warning boxes: the first says "After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return." and the second says "Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature." The page lists several document links under three categories: "Documents requiring signature" (Direct Debit Instruction For Third Party (Signature)), "Documents to be completed and sent to us by secure message" (Transfer-Form, Target Market Information, Key Investor Information Document), and "Supporting documents" (Junior SIPP Illustration, Instruction Transmission Policy, Expression of Wish (Blank form)).

Read the information and confirm if you wish to waive your right to cancel.

SIPP - Your right to cancel

You have a right to cancel this application.

Once you've submitted this application and it's been accepted by us, we'll send you a cancellation notice. This confirms that you have 30 days from receipt of the notice to let us know that you've changed your mind and wish to cancel this application and any associated transfers you've requested as part of this application.

As you've not received any financial advice before applying, we will not permit you to invest any cash paid in or transferred in during your 30-day cancellation period, in case you decide to cancel. However, you do have the option to waive your right to the 30-day cancellation period. If you choose to waive your right, then:

- You will waive your right to cancel this application (including any transfers in you have requested).
- The cash received from your payments in or transfer(s) in will be available for immediate investment in line with your instructions.

Do you wish to waive your right to cancel?

Yes No

Read the declarations carefully.

To confirm acceptance, select each checkbox, or choose **'Confirm all'** to select all options at once.

Declarations

Information provided

- I'll inform Nucleus about any additional assistance I may need as and when required. I understand that Nucleus may need to contact me regarding this assistance to ensure the most appropriate level of support is provided.
- The information and declarations provided in this application, including special category data where expressly required, are correct and complete to the best of my knowledge and belief. I acknowledge that it's a serious offence to make false statements and doing so could lead to prosecution.
- I acknowledge and accept that if any information supplied in this application and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfers.
- I have appropriate consent from any third party referenced in this application to share their personal data and to make this application on their behalf.
- I understand that I'm required to complete and provide any documentation detailed in the Documents and declarations section of the application and provide any subsequent information that may be requested of me to complete my application.
- Nucleus Financial Services Ltd may at its discretion use a third party of its choosing to fulfil its obligations under the Money Laundering Regulations. I, or any authorised signatories, accept that the results of any such third party verification searches won't be seen or used by lenders to assess my ability to obtain credit.

Product declarations

- I confirm that the total contributions to any registered pension schemes in respect of which I am entitled to income tax relief will not exceed the higher of (a) the basic amount set out in section 190(c) of the Finance Act 2004 (currently £3,600), or (b) my relevant UK earnings, in a tax year. If an event occurs, as a result of which I am no longer entitled to tax relief on my contributions, I will tell you in writing no later than:
 - 5 April in the year of assessment in which this event occurs; or
 - If later, within 30 days of the occurrence of the event.I confirm that the particulars set out herein that relate to me, and the declarations above are, to the best of knowledge and belief, correct and complete.
- I acknowledge and accept that if I pay more into my pension than I'm entitled to under HMRC rules and tax relief is claimed on those payments, I may be liable to tax charges and interest.
- I'm eligible to make contributions to a UK pension plan.

Select **'Submit'** to complete the SIPP application.

disclose details of my investments to our financial adviser as named on this application (if I have one).

- I authorise Nucleus Financial Services Limited to set up and administer my account in accordance with the Nucleus Platform Services Terms and Conditions (subject to Nucleus Financial Services accepting my application to do so) and we agree to be bound by those terms and conditions which may be updated from time to time.
- I acknowledge that I have received a copy of and have read the Nucleus Platform Services Terms and Conditions (including those relating to the bank account), and relevant Permitted Investment List(s), Charges Schedule(s) and Key Features document(s) applicable to the Product(s) to which this application relates. Our financial adviser has explained to me the operation of my account and Product(s).
- I accept and agree that the Nucleus Platform Services Terms and Conditions (as amended from time to time) together with the relevant Permitted Investment List(s), Charges Schedule(s) and any subsequently accepted applications applicable to my Products shall form a legally binding agreement between myself and Nucleus Financial Services Ltd.

Fees

- Nucleus Financial Services Ltd is authorised to withdraw (or arrange for the withdrawal of) monies from my Product(s) in order to pay its fees and those of any third party or any other money which is lawfully due and owing and to disinvest from any investments held under any Product without instruction if cash funds, after reasonable effort, cannot be obtained.

Confirm all

5. Documents and declarations

6. Confirmation

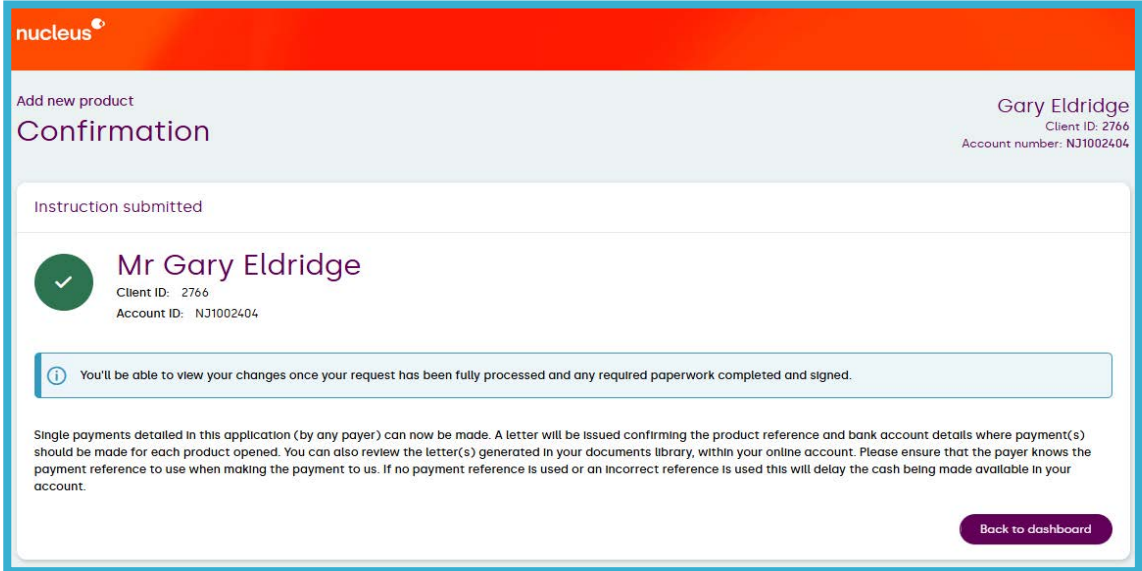
Cancel

Submit

Confirmation

A confirmation message will appear to show that your application has been submitted.

Read the information and complete any actions required.



The screenshot shows a web interface for Nucleus. At the top left is the 'nucleus' logo. Below it, the text 'Add new product' is visible. The main heading is 'Confirmation'. In the top right corner, the user's name 'Gary Eldridge' is displayed, along with 'Client ID: 2766' and 'Account number: NJ1002404'. A message box states 'Instruction submitted'. Below this, a green checkmark icon is next to the name 'Mr Gary Eldridge', with 'Client ID: 2766' and 'Account ID: NJ1002404' listed underneath. An information icon (i) is followed by the text: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' At the bottom, a paragraph of text explains that single payments can now be made and that a confirmation letter will be issued. A 'Back to dashboard' button is located in the bottom right corner.

nucleus

Add new product

Confirmation

Gary Eldridge
Client ID: 2766
Account number: NJ1002404


Instruction submitted

✓ Mr Gary Eldridge
Client ID: 2766
Account ID: NJ1002404


i You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.

Single payments detailed in this application (by any payer) can now be made. A letter will be issued confirming the product reference and bank account details where payment(s) should be made for each product opened. You can also review the letter(s) generated in your documents library, within your online account. Please ensure that the payer knows the payment reference to use when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in your account.

Back to dashboard

 03455 212 414

 ask@nucleusfinancial.com

 nucleusfinancial.com

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.

"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, 4355 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. NFPL, 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. (12/25)