

For customers

Our new
platform

nucleus^o
platform

How to add a
product – SIPP

 5 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.

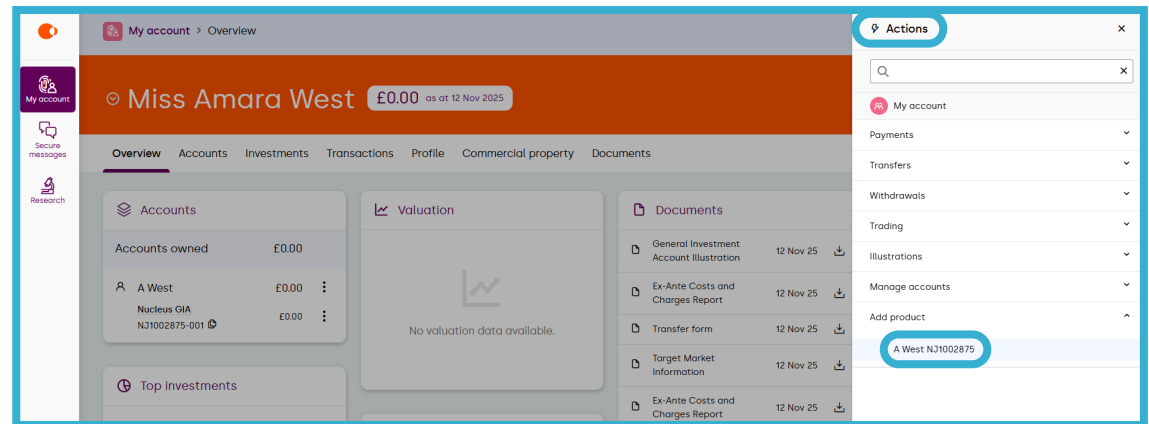
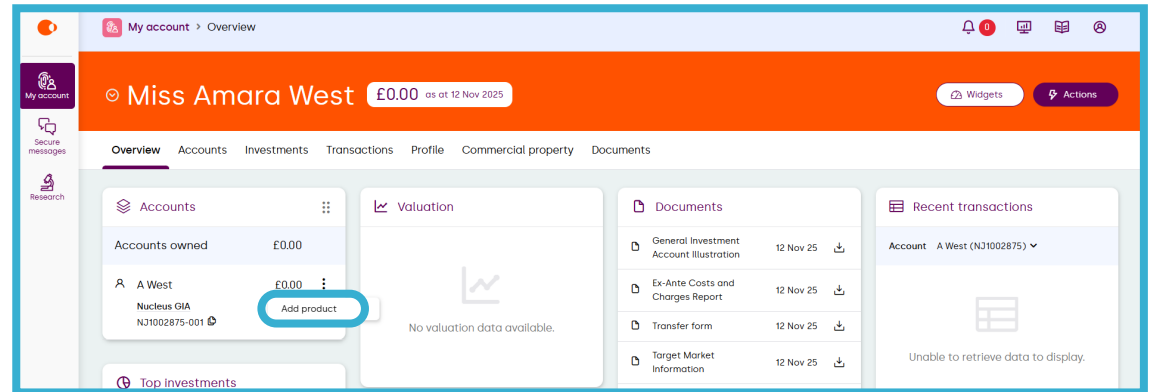
 We recommend using the zoom function to view the details on the platform screens in this guide.

How to add a product – SIPP

To start the application, either click on the vertical ellipsis (three dots) to the right of your name within the 'Accounts' widget. Then select 'Add product'.

Or select 'Actions' at the top right-hand of the screen.

Then select 'Add product' and choose your account from the drop-down list.

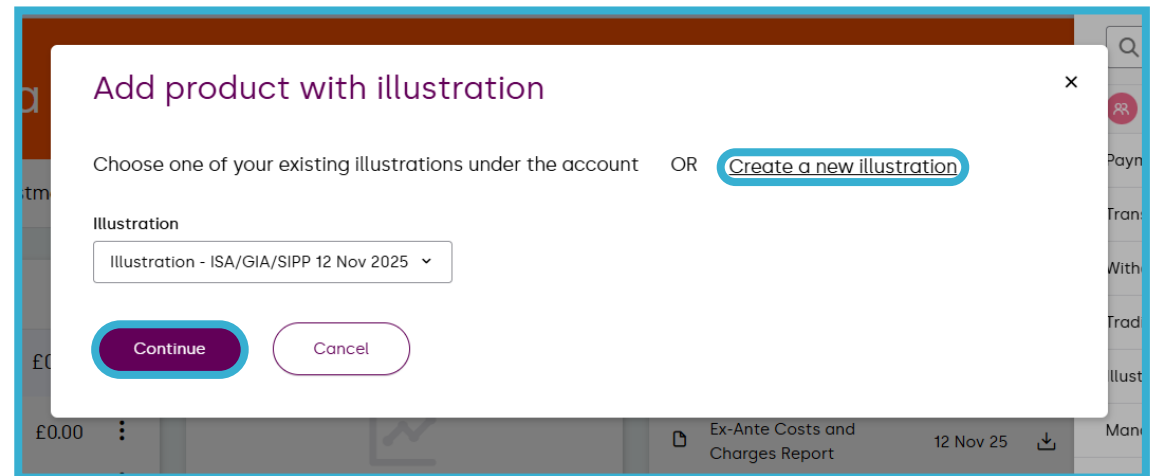


Illustration

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 located on our [website](#).

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



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

Your details will be pre-populated from your profile.

nucleus

Add new product

Amara West
Client ID: 3303
Account number: NJ1002875

Full client details

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	Miss Amara West
Date of birth	5 October 1998
Email address	loretta.flack+11@nucleusfinancial.com
Phone	+44 07776123456
Marital status	Not specified

Address

Residential address

20 Fernacre Road
Swindon
SN1 7BT
UK

Correspondence address

20 Fernacre Road
Swindon
SN1 7BT
UK

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're an undischarged bankrupt.
Then select '**Next: Product selection**'.

The screenshot displays a form interface for SIPP setup, divided into three main sections:

- Regulatory**:
 - 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
- Employment**:
 - Employment status
Unemployed
- 5. Confirmation**:
 - Cancel
 - Next: Product selection**

Select the '**Nucleus SIPP**'.

Complete the SIPP options and select '**Next: Payments in**'.

nucleus

Add new product

Product selection

A West

Please select from below

Standard Nucleus Platform products

Available products

Based on your personal details, the following products are available:

Nucleus GIA

Nucleus SIPP

Nucleus ISA

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.

nucleus

Add new product

Payments in

Retirement assumptions

Selected retirement and intended annuity purchase ⓘ

Age Date

Expected retirement age

65

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

5 years

Add a spouse's pension?

Yes No

Do you have any form of pension protection? ⓘ

Yes No

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.

Single and regular payment details are pre-populated from your illustration.

You can make any changes at this stage, if needed.

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

£1,250.00 including tax relief (gross)

Regular payments in

Regular payment

None Client Employer Third party

Your payment

Regular payment (net)

Payment frequency

ⓘ

Are you eligible for tax relief on pension contributions?

Yes No

£125.00 including tax relief (gross)

First collection date

If required, tick to confirm you are the bank account holder.

Continue

Until further notice ▾

Payment method


Direct Debit ▾

Bank account

12-12-00 | 12345678 | Barclays ▾


[+ Add new bank account](#)

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. James Hay Pension Trustees Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request James Hay Pension Trustees Limited 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 James Hay Pension Trustees Limited, 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 James Hay Pension Trustees Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.
- As a Direct Debit Instruction is already in place we can begin collections from this bank account without needing a further instruction from you.

I confirm that I am the account holder and the only person required to authorise debits from this account.

 The company which will appear on your bank statement in relation to these payments is James Hay Pension Trustees Limited.

All transfer details will pre-populate from your illustration.

Confirm the transfer questions.

Transfers

Transfer in [?]

No Yes

! You must sign a transfer authority form for each transfer.

Do you intend to start taking benefits immediately from any of the transfers once you've transferred to Nucleus? [?]

No Yes

Are any of the transfers you want to move to Nucleus already in income drawdown?

No Yes

Transfer 1

Transferring scheme

[+ Add provider manually.](#)

Electronic transfer supported?
No

Type of scheme you are transferring from [?]

Please confirm your transfer does not contain any safeguarded benefits. [?]

Yes No

! 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.

If all details are complete, select 'Next: Investment selection'.

The screenshot shows a form for adding a product to a SIPP. The form is divided into several sections:

- Transfer type**: Radio buttons for Cash and Re-register assets.
- Estimated current value**: A text input field containing "£ 6500".
- Status of transfer**: Radio buttons for Uncrystallised, Crystallised, and Both.
- Uncrystallised details**:
 - Account number**: A text input field containing "12345678". Below it is the text "Providing the account number will help to process the transfer."
 - Uncrystallised transfer value**: A text input field containing "£ 6500".
- Full or partial transfer**: Radio buttons for Full and Partial.
- Block transfer**: Radio buttons for Yes and No.
- Always include critical yield on drawdown accounts**: Radio buttons for Yes and No.

At the bottom of the form, there are two main sections:

- A summary section with the text "Always include critical yield on drawdown accounts" and radio buttons for Yes and No. Below this is a button labeled "Add another transfer".
- A section titled "Illustration" containing the text "Critical yield" and "Always include critical yield on drawdown accounts" with radio buttons for Yes and No.

On the right side of the bottom section, there are two buttons: a light blue "Cancel" button and a dark blue "Next: Investment selection" button.

Investment selection

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

Make any required changes.

The screenshot shows the Nucleus 'Investment selection' page. At the top, there is a red header with the 'nucleus' logo. Below the header, the text 'Add new product' is followed by the main title 'Investment selection'. A white box contains the 'Investment selection' heading and a navigation menu with four options: 'Funds', 'Exchange traded', 'Cash products', and 'Other investments'. The 'Funds' option is currently selected, indicated by a purple underline. In the top right corner of the white box, there is a star icon and the text 'Favourites'. Below the navigation menu, there is a light blue information box with a white border. It starts with an information icon (i) and the title 'Standardised investment option (for non-advised pension customers)'. The text inside the box explains that if a customer is not receiving professional financial advice and does not wish to select their own investments, a range of target retirement funds is available. It notes that these funds are identified as suitable for a typical non-advised pension customer but are not endorsed or recommended. It also states that if investment needs fall outside this option, a financial adviser should be consulted. Finally, it provides a link to the 'Standardised Investment Option' page on the website.

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

The screenshot displays a web interface for setting up a SIPP. It features a search bar at the top, followed by an 'Investment' table with columns for 'Investment name', 'Single + Cash transfer', and 'Regular monthly'. Below the table is a 'Distribution preference' section with two radio button options: 'Reinvest' (selected) and 'Leave as cash in SIPP'. On the right side, a vertical navigation menu lists steps: '3. SIPP', 'Payments in', 'Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. At the bottom of this menu are 'Cancel' and 'Next: Review' buttons.

Investment name	Single + Cash transfer	Regular monthly
<input checked="" type="radio"/> BlackRock Continental European Income D.Acc	100 %	100 %
Cash	0 %	0 %
Total	100%	100%

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in SIPP

3. SIPP

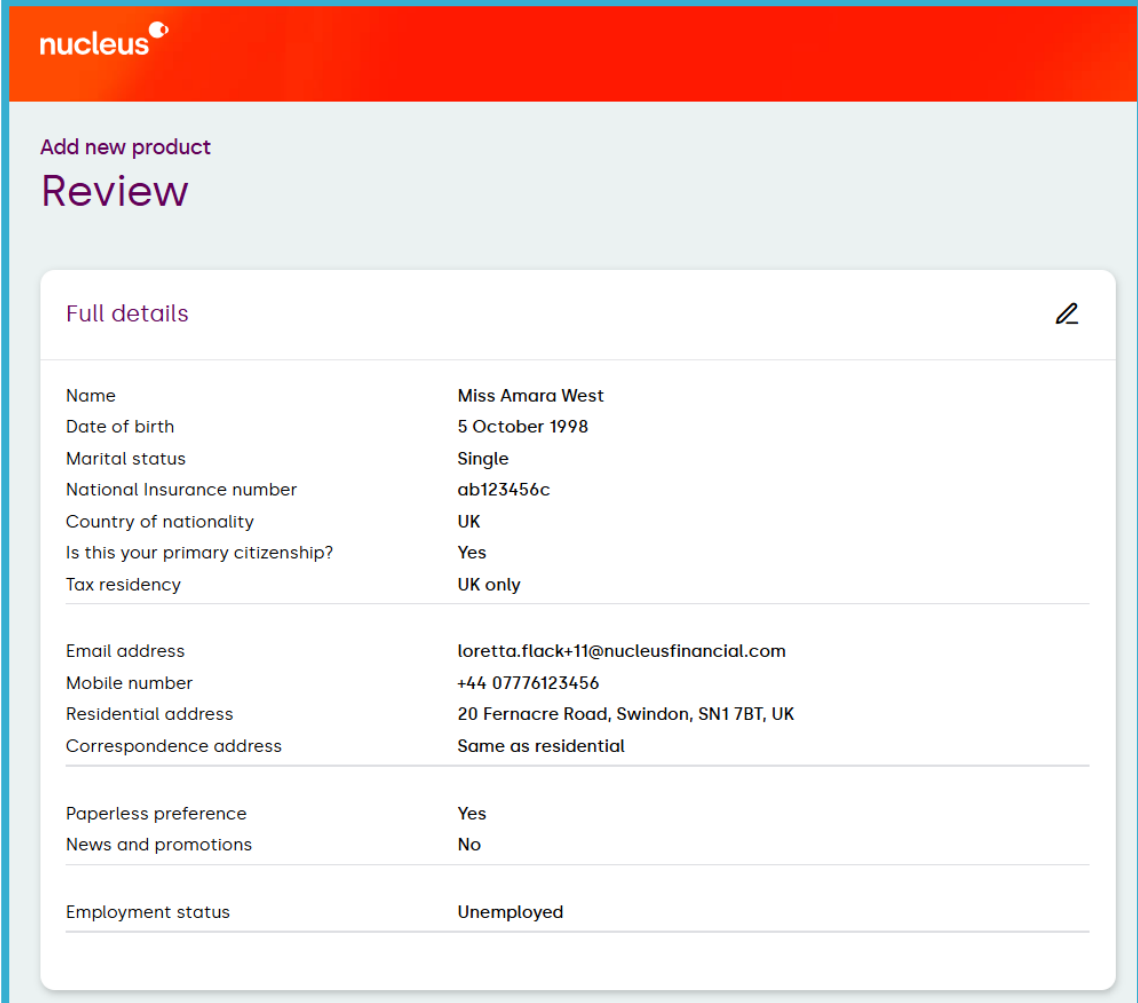
- Payments in ✓
- Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

Cancel

Next: Review

Review


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



nucleus

Add new product

Review

Full details 

Name	Miss Amara West
Date of birth	5 October 1998
Marital status	Single
National Insurance number	ab123456c
Country of nationality	UK
Is this your primary citizenship?	Yes
Tax residency	UK only
<hr/>	
Email address	loretta.flack+11@nucleusfinancial.com
Mobile number	+44 07776123456
Residential address	20 Fernacre Road, Swindon, SN1 7BT, UK
Correspondence address	Same as residential
<hr/>	
Paperless preference	Yes
News and promotions	No
<hr/>	
Employment status	Unemployed

Documents and declarations

Download and print all necessary documents.

The screenshot shows the 'Add new product' interface for 'Documents and declarations' on the Nucleus platform. The page has a red header with the 'nucleus' logo. Below the header, the title 'Add new product' is followed by 'Documents and declarations'. A section titled 'Documents' contains 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 states that after clicking 'Submit', users should access documents from their library to print, sign, and return; the second states that digital signatures are not supported for this application type. A section titled 'Documents requiring signature' lists 'Direct Debit Instruction (Signature)'.

nucleus

Add new product

Documents and declarations

Documents

How do you wish to sign?

Wet signature

⚠ After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return.

⚠ Sorry, we aren't able to offer a digital signature option for this application type. We require a wet signature.

Documents requiring signature

📄 [Direct Debit Instruction \(Signature\)](#)

This screenshot shows a list of documents to be completed and sent via secure message. It includes 'Transfer-Form', 'Target Market Information', and 'Key Investor Information Document'. Below this is a section for 'Supporting documents' which includes 'SIPP Illustration', 'Instruction Transmission Policy', and 'Expression of Wish (Blank form)'.

Documents to be completed and sent to us by secure message

📄 [Transfer-Form](#)

📄 [Target Market Information](#)

📄 [Key Investor Information Document](#)

Supporting documents

📄 [SIPP Illustration](#)

📄 [Instruction Transmission Policy](#)

📄 [Expression of Wish \(Blank form\)](#)

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

Review 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 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.

Then select **'Submit'** to complete the SIPP application.

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 indicate that your SIPP application has been submitted.

Carefully review the information and complete any actions required.

The screenshot shows a web interface for Nucleus. At the top left is the 'nucleus' logo. The page title is 'Add new product' and the main heading is 'Confirmation'. In the top right corner, the user's name 'Amara West' is displayed, along with 'Client ID: 3303' and 'Account number: NJ1002875'. A green checkmark icon is next to the name 'Miss Amara West', with 'Client ID: 3303' and 'Account ID: NJ1002875' listed below it. A message box with an information icon states: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' Below this, 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

Amara West
Client ID: 3303
Account number: NJ1002875


Your SIPP instruction has been submitted

Miss Amara West
Client ID: 3303
Account ID: NJ1002875

ⓘ 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)