

For advisers

Our new
platform

nucleus^o
platform

How to process a
SIPP new business
application

🕒 7 minute read



How to process a SIPP new business application

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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 process a SIPP new business application

This guide is demonstrated using an adviser user with master user role permissions. If you have a different user role permission, some functionality may not be available to you.

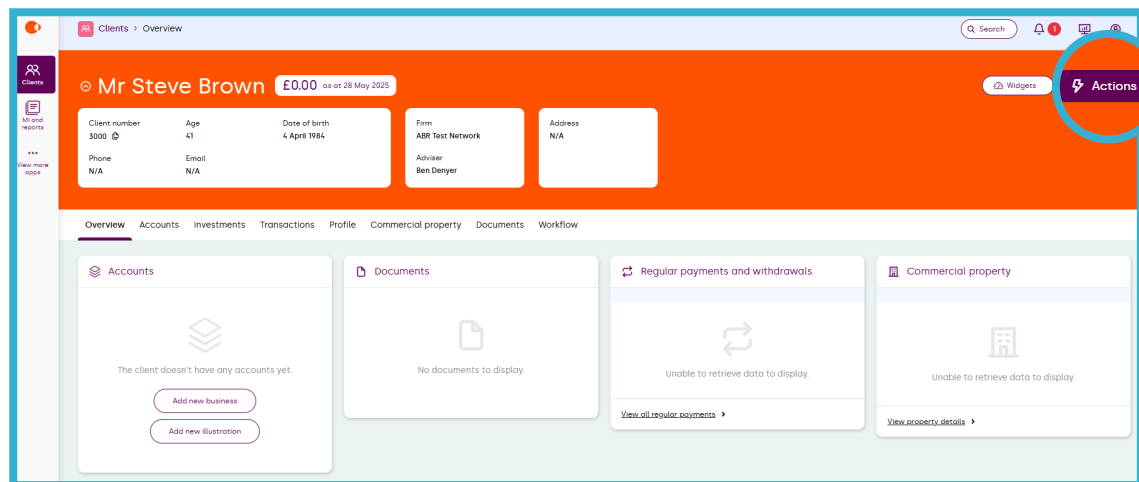


To start the Self-Invested Personal Pension (SIPP) new business process, you first need to create your client.

To create and search for your client please refer to the guides on our website.



Ensure that you have your client's drawdown, crystallisation, annuity, LTA and bank account details, if your client will be taking any pension benefits. You'll be asked for this information during this application.



Once you've created or located your client, you can refer to this guide to proceed with submitting the new business SIPP application.

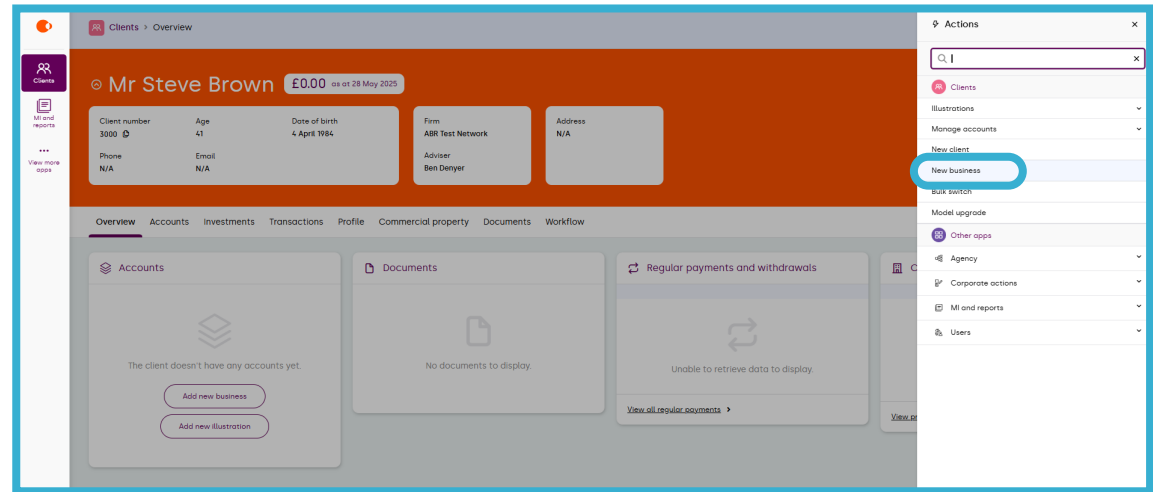
From the client home page select the **'Actions'** button.

A list of actions will appear. To create the new business application, select **'New business'**.

Key message

At any stage of the application, you can save and exit the application.

To resume the application, navigate to the workflow tab within the client's account.



Full client details



The assigned firm and adviser can be changed by selecting from the drop-down lists.

New business applications can only be accepted on an advised basis. You must confirm advice has been provided by selecting **'Yes'**.

Confirm if your client requires access to the portal.

Key message

If **'Yes'** is selected, the client will receive an invitation to register to the portal and accept the terms. This email is valid for five days. If **'No'** is selected, all communication will be sent by post.

Customer portal access is needed if your client wants to go paperless. It also lets them make additional contributions, investments, and update their contact details. For more information, please see the Customer portal permissions helpsheet.

The screenshot shows the 'Full client details' form in the nucleus system. The form is titled 'Full client details' and is for a new business application for Steve Brown (Client ID: 3000). The form is divided into several sections:

- Hierarchy selection:** Includes dropdown menus for 'Firm' (ABR Test Network (3HP0A66AC)) and 'Assign an adviser' (ABR Training (3HP0A66AC000008)).
- Personal advice:** A section with a blue circle around the 'Yes' radio button. The question is 'Did you give the client advised advice to your client in relation to this instruction?'. The 'Yes' radio button is selected, and the 'No' radio button is unselected.
- Customer portal access:** A section with a question 'Customer portal access?' and two radio buttons, 'Yes' (selected) and 'No'.
- Client details:** Includes fields for 'Name' (Mr Steve Brown), 'Date of birth' (4 April 1984), 'Email address' (steveb@gmail.com), 'Phone' (Mobile), 'Country' (UK (+44)), and 'Phone number' (750084685). There is a 'Add another' button next to the phone number field.

At the bottom of the form, there is a note: 'Email address and phone number must be provided to apply for customer portal access or to use a digital signature'. On the right side of the form, there is a 'New business' sidebar with a progress indicator showing steps: 1. Full client details (current), 2. Product selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. Below the progress indicator are buttons for 'Save and exit', 'Cancel', and 'Next: Product selection'.

Enter your client's contact details into the required fields.

Key message

The client's contact details are optional, unless your client would like to receive paperless correspondence.

E-signatures and paperless correspondence require an email address.

The screenshot shows the 'Full client details' form in the Nucleus system. The form is titled 'New business Full client details' and is for 'Steve Brown' (Client ID: 3000). The form is divided into several sections:

- Hierarchy selection:** Includes dropdowns for 'Firm' (ABR Test Network (CHP0A66AC)) and 'Assign an adviser' (ABR Training (CHP0A66AC0000008)).
- Financial advice:** A question 'Did you give financial advice to your client in relation to this instruction?' with radio buttons for 'Yes' (selected) and 'No'.
- Customer portal access:** A question 'Customer portal access?' with radio buttons for 'Yes' (selected) and 'No'.
- Client details:** Includes fields for 'Name' (Mr Steve Brown), 'Date of birth' (4 April 1984), and 'Email address' (steve@gmail.com). It also has dropdowns for 'Phone' (Mobile) and 'Country' (UK (+44)), and a 'Phone number' field (750084685) with an 'Add another' button.

On the right side, there is a 'New business' sidebar with a progress indicator showing steps: 1. Full client details (current), 2. Product selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Next: Product selection'.

At the bottom of the main form area, there is a note: 'Email address and phone number must be provided to apply for customer portal access or to use a digital signature.'

Enter your client's address or postcode into the search bar and select the correct address. If the address can't be found, select '**enter an address manually**' and complete the address details.

Key message

The client's address can be amended once chosen by selecting the '**pencil**' icon.

If the client requires an alternative correspondence address, please contact us. Alternatively, the client can amend this through the customer portal.

Confirm whether your client would like to receive paperless correspondence, through the customer portal.



Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents.

The screenshot displays a web form for entering a client's address. The 'Address' section includes a search bar with 'SP1 2BP' entered, a dropdown menu with three address suggestions, and a button to 'enter an address manually'. A warning message states 'adviser business addresses can't be used.' Below the dropdown, a message indicates that if the address is for correspondence, a secure message or written communication is required. A question asks 'Use this address for all correspondence?' with 'Yes' and 'No' radio buttons. The 'Paperless settings' section asks 'Go paperless for client correspondence?' with 'Yes' selected. An information box explains that paper documentation will be used until online registration is complete. The 'Marketing preferences' section asks 'Allow receiving news and promotions?' with 'Yes' selected. On the right, a sidebar shows a progress list: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, 5. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Next: Product selection'.

Key message

To receive paperless correspondence, your client needs access to the customer portal. Until they log in and accept the terms, all correspondence will be sent by post. The correspondence preferences can be changed at any time, but some documents may still be sent by post for regulatory/security reasons. For more information, please see the Customer portal permissions helpsheet.

Select your client's marketing preferences.



When marketing promotions are selected, your client will receive our latest news, and promotional campaigns, by email, post or text.

Select your client's employment status from the drop-down list.

For all employed, and self-employed clients, enter employer details.

If the address can't be found, select '**enter an address manually**' and complete the address details.

The screenshot displays the 'Employment' section of a SIPP application form. The 'Employment status' is set to 'Employed'. The 'Employer name' is 'Nucleus'. The 'Employer address' field contains 'SP1 2BP' and a dropdown menu is open showing search results for 'Nucleus Group Services Ltd, Milford House 43-55, Milford Street Salisbury, SP1 2BP' and 'Paul Jones Financial Services Ltd, Milford House 43-55, Milford Street Salisbury, SP1 2BP'. A yellow warning box states 'adviser business addresses can't be used.' To the right, a sidebar shows a progress list: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, 5. Confirmation. Below the list are buttons for 'Save and exit', 'Cancel', and 'Next: Product selection'.



All applicants must be UK resident, or a Crown employee serving overseas.
If this doesn't apply, or the client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.
We don't accept applications from US citizens or nationals.

Enter all your client's regulatory and residency information.

If your client has dual citizenship select 'Add another'.



We can't accept undischarged bankrupt clients.

Once you're happy with the client details, select 'Next: Product selection'.

Regulatory

Application rules

- We don't accept any applications from any US persons (a citizen or national of the USA).
- We don't accept any applications from US residents. This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- ISA applicants must be a UK resident or a Crown employee serving overseas.
- Offshore Bond applicants must be a UK resident for tax purposes. You must advise RL360 in writing immediately about changes to residency or citizenship status.
- Where your client is a UK resident for tax purposes or a Crown employee serving overseas, you must provide their National Insurance number for ISA, SIPP or Offshore Bond applications. Options to apply for an ISA, SIPP or Offshore Bond won't be available until this information is entered.
- Where your client is not a UK resident for tax purposes or a Crown employee serving overseas, you must provide their tax identification number issued by the country in which they are a tax resident. Options to apply for any products with Nucleus won't be available until this information is entered.

Does your client hold tax residency status anywhere other than the UK?
 Yes No

National Insurance number

No National Insurance number

Country of nationality
 [+ Add another](#)

Is this the client's primary citizenship?
 Yes No

Is the client an undischarged bankrupt?
 Yes No

1. Tax form details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

[Save and exit](#)
[Cancel](#)
[Next: Product selection](#)

Product selection

Confirm if you'd like to give the product a name.

Key message

No special characters can be included in the account name.



Naming the account will make it easy for you and your client to distinguish between the accounts on your client's home page. This name will be visible to your client in their customer portal.

Select '**Standard Nucleus Platform products**'.

Select '**Nucleus SIPP**'.

Key message

The adviser firm the client is associated with determines what account types are available for selection.

The screenshot shows the 'Product selection' step of a new business application. The client's name is Steve Brown (Client ID: 3000). The form asks if the user wants to name the account, with 'Yes' selected. The account name 'Steve SIPP' is entered. Under 'Please select from below', 'Standard Nucleus Platform products' is selected. In the 'Available products' list, 'Nucleus SIPP' is selected. The 'SIPP options' section has 'None' selected. The client has opted out of joining a pension where their employer would contribute, and any transfers are not subject to disqualifying pension credits. The 'Next: Payments in' button is highlighted.



Ensure that you have your client's drawdown, crystallisation, annuity, LTA and bank account details, if your client will be taking pension benefits.

You'll be asked for this information during this application.

Key message

You can select multiple products from the available list to include in this application.

Confirm all SIPP options details.

Note, disqualifying pension credit transfers are an offline process and a paper application is required.

Enter your clients' personal details and annual income.

Once you're happy with your product selections, select '**Next: Payments in**'.

The screenshot shows a digital form for a SIPP application. It contains the following fields and options:

- Question: "Has the client opted out or declined to join a pension where their employer would contribute?" with radio buttons for "Yes" and "No" (selected).
- Question: "Are any transfers subject to disqualifying pension credits?" with radio buttons for "Yes" and "No" (selected).
- Question: "Are the pension contributions made by your client subject to the basic rate for tax relief?" with radio buttons for "Yes" and "No" (selected).
- Field: "Gender" with a dropdown menu showing "Male".
- Field: "Marital status" with a dropdown menu showing "Single".
- Field: "Occupation" with a text input showing "Engineer".
- Field: "Annual Income" with a text input showing "£ 40000".

On the right side of the form, there are two buttons: a light blue "Cancel" button and a dark blue "Next: Payments in" button.

Payments in

Confirm all the retirement assumption details.



A retirement age must be entered to generate illustration documents.

Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA).

The screenshot displays the 'nucleus' web application interface for a 'New business' application. The main heading is 'Payments in' for client 'Steve Brown' (Client ID: 3000). The form is divided into several sections:

- Retirement assumptions:**
 - Selected retirement and intended annuity purchase: Age, Date
 - Expected retirement age: 65 (input field). Note: This date/age is used for illustration purposes.
 - Select different annuity purchase age?: Yes, No
 - Annuity payments: Advance, Arrears
 - Annuity increases: 15 (dropdown)
 - Annuity guarantee period: 5 years (dropdown)
 - Add a spouse's pension?: Yes, No
 - Does the client have any form of pension protection?: Yes, No
- Money Purchase Annual Allowance (MPAA):**
 - Is your client subject to the Money Purchase Annual Allowance (MPAA)? Yes, No, Not known
- Navigation and Progress:**
 - Right sidebar: 'New business' progress list (1. Full client details ✓, 2. Product selection ✓, 3. SIPP, 4. Review, 5. Documents and declarations, 6. Confirmation). 'Payments in' is the active step.
 - Buttons: 'Save and exit', 'Cancel', and 'Next: Investment selection'.

Select a payment in option for each payment type.

Key message

You can select multiple payment options and types in one application.

The screenshot displays a web application interface for processing a SIPP new business application. The main content area is divided into four sections:

- Single payments in**: A section with the heading "Single payment" and three radio button options: None, Client, Employer, and Third party.
- Regular payments in**: A section with the heading "Regular payment" and three radio button options: None, Client, Employer, and Third party.
- Transfers**: A section with the heading "Transfer in" and two radio button options: No and Yes. Below this is a yellow warning box with an information icon and the text: "Your client must sign a transfer authority form for each transfer."
- Illustration**: A section with the heading "Critical yield" and the text "Always include critical yield on drawdown accounts" followed by two radio button options: Yes and No.

On the right side, there is a vertical sidebar titled "Investment selection" containing a list of steps: "4. Review", "5. Documents and declarations", and "6. Confirmation". At the bottom of the sidebar are three buttons: "Save and exit", "Cancel", and "Next: Investment selection" (which is highlighted in purple).

Client single payments



Single payments must be sent via bank transfer using our bank details, located on the website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter net single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Single payments in

Single payment
 None Client Employer Third party

i Payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent and signatures have been obtained from the client. You'll receive a platform notification when the account has been created and payments in can be made.

Client

Single payment (net) Payment method

Is your client eligible for tax relief on pension contributions?
 Yes No

£62,500.00 including tax relief (gross)

Adviser charges
Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit
Cancel
Next: Adviser charges

Employer single payments



Single payments must be sent via bank transfer using our bank details, located on the website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter the gross or net single payment details.

Select either 'Employer (gross)' or 'Employer paying client (net) contributions'.

The employer's name and address will be prepopulated using the employer details you've previously entered.

The screenshot shows a web form titled "Single payments in". At the top, there are radio buttons for "Single payment" type: "None", "Client", "Employer" (which is selected), and "Third party". Below this is an information box with a blue border and a white background, containing a blue circle with an 'i' icon and the text: "Payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent and signatures have been obtained from the client. You'll receive a platform notification when the account has been created and payments in can be made." Below the information box, there are two radio buttons for "Employer" type: "Employer (gross)" (selected) and "Employer paying client (net) contributions". Underneath, there are two input fields: "Single payment (gross)" with a value of "£ 150000" and "Payment method" with a dropdown menu showing "Bank transfer". Below these fields is the "Employer details" section, which is prepopulated with the following information: "Employer name: Nucleus", "Employer address: Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, UK". On the right side of the form, there is a vertical progress bar with six steps: "1. Full client details" (checked), "2. Product selection" (checked), "3. SIPP" (current step), "4. Review", "5. Documents and declarations", and "6. Confirmation". Under step 3, there are three sub-sections: "Payments in", "Adviser charges", and "Investment selection". At the bottom of the form, there are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges" (highlighted in purple).

Third party single payments



Single payments must be sent by bank transfer using the displayed bank details, also accessible on our website.

Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter the net third-party single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

The screenshot shows a web form titled "Single payments in" with a "New business" sidebar on the right. The form includes a "Single payment" section with radio buttons for "None", "Client", "Employer", and "Third party" (which is selected). Below this is an information box stating that payments should not be made until the account is created. The "Third Party" section contains a "Single payment (net)" field with "£ 1000" and a "Payment method" dropdown set to "Bank transfer". It also asks "Is your client eligible for tax relief on pension contributions?" with "Yes" selected. The gross amount is shown as "£1,250.00 including tax relief (gross)". The "Third party details" section includes "Third party type" (Individual), "Title" (Miss), "First name" (Third), "Surname" (Party), and "Date of birth" (01/01/1970). At the bottom, there is a company address: "Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, UK". The sidebar on the right shows a progress list: "1. Full client details" (checked), "2. Product selection" (checked), "3. SIPP" (active), "4. Review", "5. Documents and declarations", and "6. Confirmation". At the bottom of the sidebar are buttons for "Save and exit", "Cancel", and "Next: Adviser charges".

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the search results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

The screenshot displays a web form for a SIPP new business application, divided into two main sections: 'Single payments in' and 'New business'.

Single payments in

- Single payment**: Radio buttons for 'None', 'Client', 'Employer', and 'Third party'. 'Third party' is selected.
- Information box**: A blue box with an information icon stating: "Payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent and signatures have been obtained from the client. You'll receive a platform notification when the account has been created and payments in can be made."
- Third Party**:
 - Single payment (net)**: Input field with '£ 1000'.
 - Payment method**: Dropdown menu showing 'Bank transfer'.
 - Is your client eligible for tax relief on pension contributions?**: Radio buttons for 'Yes' (selected) and 'No'.
 - £1,250.00 including tax relief (gross)**: Total amount displayed.
- Third party details**:
 - Third party type**: 'Individual'.
 - Title**: Dropdown menu showing 'Miss'.
 - First name**: Input field with 'Third'.
 - Surname**: Input field with 'Party'.
 - Date of birth**: Three input fields showing '01', '01', and '1970'.
 - Address**: 'Milford House', '43-55 Milford Street', 'Salisbury', 'SP1 2BP', 'UK'. An edit icon is present.

New business

- Progress list:
 1. Full client details ✓
 2. Product selection ✓
 3. SIPP
 - Payments in
 - Adviser charges
 - Investment selection
 4. Review
 5. Documents and declarations
 6. Confirmation
- Buttons: 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

Client regular payment in

Enter the net regular payment amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

Enter the first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. There's a minimum of 10 working days required to set up the Direct Debit instruction.

The payment method will be pre-selected to Direct Debit.

Select the bank account from the drop-down list.

If you need to add a new bank account, please select '**Add new bank account**' and complete the client's bank details.

Regular payments in

Regular payment
 None Client Employer Third party

Client
Regular payment (net) £ 150 Payment frequency Monthly

Is your client eligible for tax relief on pension contributions?
 Yes No

£187.50 including tax relief (gross)

First collection date 19/06/2025 Until date Until further notice

Payment method
Direct Debit

Bank account
Please select

[Add new bank account](#)

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Select **'Direct Debit instruction'**.

Select **'Save'**, to submit bank details.

The screenshot displays a web form for entering bank account details. The form is divided into two main sections: 'Bank account details' and 'New business'.

Bank account details section:

- Owner:** A dropdown menu with 'Individual' selected.
- Bank name:** A text input field containing 'Halifax'.
- Sort code:** Three separate input fields containing '12', '57', and '41'.
- Account number:** A text input field containing '96884521'.
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing 'Mr A Stevens'.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked and highlighted with a blue circle.
- Nominated account for withdrawals:** A checkbox that is checked.
- Buttons:** 'Close' and 'Save' buttons are located at the bottom. The 'Save' button is highlighted with a blue circle.

New business section (Progress sidebar):

- 1. Full client details ✓
- 2. Product selection ✓
- 3. SIPP
 - Payments in
 - Adviser charges
 - Investment selection
- 4. Review
- 5. Declarations & Documents
- 6. Confirmation

Buttons at the bottom of the sidebar: 'Save & exit', 'Cancel', and 'Next: Adviser charges'.

Employer regular payment in

Enter the regular payment amount, payment frequency, first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. There's a minimum of 10 working days required to set up the Direct Debit instruction.

The employer's name and address will be prepopulated using the employer details you've previously entered.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'** and complete the employer's bank details.

Regular payments in

Regular payment
 None Client Employer Third party

Employer
 Employer (gross) Employer paying client (net) contributions

Regular payment (gross) **Payment frequency**
 £ 700 Monthly

First collection date
 04/07/2025

ⓘ The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

Continue
 Until further notice

Payment method
 Direct Debit

Employer details
 Employer name
 Nucleus

Employer address
 Milford House
 43-55 Milford Street
 Salisbury
 SP1 2BP
 UK

Bank account
 Please select

+ Add new bank account

New business

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

Save and exit

Cancel

Next: Adviser charges

Enter the employer's bank details.
Select '**Direct Debit instruction**'.
Select '**Save**', to submit bank details.

The screenshot displays a web form for entering bank account details. The form is divided into two main sections: 'Bank account details' on the left and 'New business' on the right.

Bank account details section:

- Owner:** A dropdown menu with 'Employer' selected.
- Bank name:** A text input field containing 'Barclays'.
- Sort code:** Three separate input fields containing '10', '12', and '54'.
- Account number:** A text input field containing '33255412'.
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing 'The Cricketers'.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked, highlighted with a blue border, and circled in red.
- Nominated account for withdrawals:** An unchecked checkbox.
- Buttons:** 'Close' and 'Save' (highlighted with a red circle).

New business section:

- Progress list:**
 1. Full client details ✓
 2. Product selection ✓
 3. SIPP
 - Payments in
 - Adviser charges
 - Investment selection
 4. Review
 5. Declarations & Documents
 6. Confirmation
- Buttons:** 'Save & exit', 'Cancel', and 'Next: Adviser charges' (highlighted with a red box).

Third party regular payment in

Enter the net regular payment amount, payment frequency, first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. There's a minimum of 10 working days required to set up the Direct Debit instruction.

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

Regular payments in

Regular payment
 None Client Employer Third party

Third Party

Regular payment (net) Payment frequency

Is your client eligible for tax relief on pension contributions?
 Yes No

£250.00 including tax relief (gross)

First collection date

The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit Instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

Continue

Payment method

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Adviser charges

The payment method will be pre-selected to Direct Debit.

Confirm if the pension contribution is eligible for tax relief.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'** and complete the third party's bank details.

The screenshot displays a web form for 'Third party details' and a progress sidebar. The form fields include:

- Third party type:** Individual
- Title:** Mrs (dropdown)
- First name:** Jamie
- Surname:** Brown
- Date of birth:** 14 / 10 / 1984
- Address:** Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, UK
- Bank account:** Please select (dropdown)
- Action:** Add new bank account (button)

The progress sidebar on the right shows the following steps:

2. Product selection ✓
3. SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Buttons at the bottom of the sidebar include: Save and exit, Cancel, and Next: Adviser charges.

Enter the third-party's bank details.

Select '**Direct Debit instruction**'.

Select '**Save**', to submit bank details.

The screenshot displays a web form for entering bank details. The form is divided into two main sections: a left-hand input area and a right-hand summary area.

Left-hand input area:

- Owner:** A dropdown menu with 'Third party' selected.
- Bank name:** A text input field containing 'Barclays'.
- Sort code:** Three separate input fields containing '20', '60', and '30'.
- Account number:** A text input field containing '09876544'.
- Building society roll number (optional):** An empty text input field.
- Account name:** An empty text input field.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked and highlighted with a blue circle. Below it, a note states: 'The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:' followed by a bulleted list:
 - New business
 - Add product
 - Add regular payment
- Buttons:** 'Cancel' and 'Save' buttons at the bottom. The 'Save' button is highlighted with a blue circle.

Right-hand summary area:

- NEW BUSINESS** (Section Header)
- 1. Full client details** ✓
- 2. Product selection** ✓
- 3. SIPP**
 - Payments in**
 - Adviser charges
 - Investment selection
- 4. Review**
- 5. Documents and declarations**
- 6. Confirmation**

Buttons at the bottom of the summary area: 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

Transfer payments

Select 'Yes'.

Enter the transferring scheme name into the search bar and select the provider from the search list.

Key message

If you're unable to locate the transferring scheme using the search bar, you can add the details manually by selecting '**Add provider manually**'. Please be aware that adding a transferring scheme manually when it is available from the search bar may lead to delays in processing the transfer.

Select the transferring scheme type from the drop-down.

Confirm if the transfer contains any safeguarded benefits.



We can't accept transfers that contain safe guarded benefits if advice and a personal recommendation haven't been provided to your client.

Confirm whether this is either a cash or in-specie transfer.

The screenshot displays the 'Transfers' section of a new business application form. The 'Transfer in' section has the 'Yes' radio button selected, which is circled in blue. A yellow warning box below it states: 'Your client must sign a transfer authority form for each transfer.' The 'Transfer 1' section includes a search bar for the transferring scheme (Nucleus Financial Group Limited) with an 'Add provider manually' button circled in blue. Below this, 'Electronic transfer supported?' is set to 'No'. The 'Transferring scheme type' is set to 'Self-Invested Personal Pension'. A question 'Does the transfer contain any safeguarded benefits?' has the 'No' radio button selected. A yellow warning box below this question states: '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.' At the bottom, 'Transfer type' has 'Cash' selected. On the right, the 'New business' progress bar shows steps 1 and 2 completed, and step 3 'SIPP' is active, with sub-steps 'Payments in', 'Adviser charges', and 'Investment selection' listed. At the bottom right, there are buttons for 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

Cash transfer payments

Ensure **'Cash'** is selected under Transfer type.

If the cash transfer contains both uncrystallised and crystallised funds, first enter the amount of the uncrystallised element in **'Estimated current value'**.

Enter all transfer details.

Then select **'Add another transfer'** to add the crystallised element.

Under Status of transfer, select **'Crystallised'**, and continue to enter all details of the crystallised element, including the amount.

Once all fields are complete, select **'Next: Adviser Charges'**.

The screenshot displays a web form for processing a SIPP new business application. The main form area is titled 'Transfer type' and includes the following sections:

- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Estimated current value:** A text input field containing '£ 0'.
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised'.
- Uncrystallised details:**
 - Account number:** A text input field containing '12345678'.
 - Uncrystallised transfer value:** A text input field containing '£ 200000'.
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).
- + Add another transfer:** A button with a plus icon, circled in red.

On the right side, a vertical sidebar shows the application progress:

- 3. SIPP** (Current step)
 - Payments in
 - Adviser charges
 - Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

At the bottom of the sidebar, there are three buttons: 'Save and exit', 'Cancel', and a prominent purple button labeled 'Next: Adviser charges'.

Key message

You can add multiple transfers in one application, by selecting **'Add another transfer'**.

Re-registered assets

Select 'Re-registered' under Status of the transfer.

If the re-registered transfer contains both uncrystallised and crystallised funds, select 'Uncrystallised' under Status of transfer.

Enter all transfer details.

The screenshot shows a web form for processing a SIPP transfer. The form is divided into two main sections: a main input area on the left and a summary/next steps area on the right.

Main Input Area:

- Transfer type:** Radio buttons for 'Cash' and 'Re-register assets' (selected).
- Total estimated transfer value:** £0.00
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised'.
- Uncrystallised details:** A sub-section with the label 'Account number' and a text input field containing '12345678'. Below the field is the text: 'Providing the account number will help to process the transfer.'
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).

Summary/Next Steps Area:

- Two summary boxes: 'Adviser charges' and 'Investment selection'.
- A numbered list of steps: '4. Review', '5. Documents and declarations', and '6. Confirmation'.
- Three buttons: 'Save and exit', 'Cancel', and a prominent purple button labeled 'Next: Adviser charges'.

Enter the assets that will be re-registered into the search bar and select.

Enter the asset's units.

Key message

You can use either the fund name, ISIN or SEDOL number to search for a fund. If any fund you require is suspended, please contact us.

Enter the cash portion value of the transfer.

Then select **'Add another transfer'** to add the crystallised element of the transfer.

Under Status of transfer, select **'Crystallised'**, and continue to enter all details of the crystallised element, including the assets to be re-registered and the cash portion.

Key message

You can add multiple transfers in one application, by selecting **'Add another transfer'**.

The screenshot displays a web interface for processing a SIPP application. The main section is titled "Assets to be re-registered" and includes tabs for "Funds", "Exchange traded", and "Investment manager accounts". A search bar is present with a "Favourites" icon and an "Advanced search" link. Below the search bar is a table with columns for "Code", "Investment", and "Quantity (units)".

Code	Investment	Quantity (units)
BFB5.GB	7IM AAP Balanced C Acc	1000
GU0A.GB	BlackRock Balanced Growth Portfolio D Acc	1500

Below the table, a yellow information box states: "If more units are held than specified, we'll transfer all units held for this account number." Underneath, there is a "Cash portion of the transfer" section with a text input field containing "£ 1000". A purple button labeled "Add another transfer" is highlighted with a red circle. To the right, a vertical sidebar shows a progress list: "2. Product selection" (checked), "3. SIPP" (selected), "4. Review", "5. Documents and declarations", and "6. Confirmation". At the bottom of the sidebar are buttons for "Save and exit", "Cancel", and "Next: Adviser charges".

Confirm if critical yield should be included on drawdown accounts.

Once you're happy with the payment preferences, select '**Next: Adviser charges**'.

The screenshot displays a web form for processing a SIPP new business application. The form is divided into several sections:

- Transfers:** This section contains a 'Transfer in' field with radio buttons for 'No' (selected) and 'Yes'. Below this is a yellow warning box with an information icon and the text: "Your client must sign a transfer authority form for each transfer."
- Illustration:** This section contains a 'Critical yield' field with the text "Always include critical yield on drawdown accounts" and radio buttons for 'Yes' (selected) and 'No'.
- Navigation:** On the right side of the form, there are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges". The "Next: Adviser charges" button is highlighted with a dark purple background.
- Header:** At the top left of the form, there is a link labeled "+ Add new bank account".

Adviser charges

If you're applying for an initial adviser charge, please enter the amount and select '£' or '%'.
Confirm if any ongoing adviser charges will be deducted from the head account or product.

Key message

Flat rates and annual rates can only be applied to products.

Head account ongoing adviser charges will require tiering.



For more information about adviser charges at either head or product level, please visit our website.

The screenshot shows the 'Adviser charges' section of a new business application form. The form is titled 'New business Adviser charges' and is for client 'Steve Brown' (Client ID: 3000). The form includes two informational boxes: one stating that initial adviser charges are limited to £500 and ongoing charges are limited to £500 p.a., and another stating that the value of any single payments used to calculate the adviser charge that is paid will be the gross value of the payment i.e. after any tax relief has been applied. The form has a field for 'Initial adviser charge' with a value of '1' and an estimated amount of '£379.63'. The 'Charge type' is set to '%'. The 'Ongoing Adviser Charge (OAC)' is set to 'Head account'.

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New business Steve Brown
Client ID: 3000

Adviser charges

Please note, if this SIPP is being taken out by the adviser for themselves, then any initial adviser charges are limited to £500 and any on-going adviser charges are limited to £500 p.a. Any adviser charges taken over these amounts will be clawed back as set out in our adviser remuneration policy.

Where a % value is entered, please note that the value of any single payments used to calculate the adviser charge that is paid will be the gross value of the payment i.e. after any tax relief has been applied.

Initial adviser charge ⓘ
Charge amount should be gross of VAT (for re-registration transfers)

1
Estimated £379.63

Charge type ⓘ
£ %

Ongoing Adviser Charge (OAC)
Ongoing Adviser Charge (OAC) charged on
 Head account Product

New business

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

Head account ongoing adviser charge

Choose 'Head Account'.

Select the 'Tiers' drop-down, to select a tiering structure that's saved on your network.

To create new tiering groups, enter the lower limit amount, and then select 'Insert tier'.

Repeat step, to set up all tiering groups.

Enter a percentage rate for each tiering group.

Key message

You can set up to a maximum of 11 tier groups.

Select the frequency from the drop-down list.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge (OAC).

Confirm if the charges should be redirected from the SIPP.

Ongoing Adviser Charge (OAC)

Ongoing Adviser Charge (OAC) charged on

Head account Product

Tiers

JHP-65115

Add lower limit

£

Tiering group	Rate	Action
First £5,000.00	1.2 %	<input type="button" value="delete"/>
From £5,000.00 to £8,000.00	1 %	<input type="button" value="delete"/>
From £8,000.00 to £12,000.00	0.8 %	<input type="button" value="delete"/>
From £12,000.00 to £18,000.00	0.6 %	<input type="button" value="delete"/>
From £18,000.00 to £25,000.00	0.4 %	<input type="button" value="delete"/>
From £25,000.00	0.2 %	<input type="button" value="delete"/>

Frequency

Quarterly

Do you want to exclude assets when calculating OAC?

Yes No

Payments in ✓

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Product ongoing adviser charge

Select '£' or '%'.

Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge isn't tiered, enter the annual rate amount and the frequency.

If the ongoing adviser charge is tiered follow the head account tiering steps.

Key message

If there are no adviser charges to be deducted, enter '0' into the fields.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge (OAC).

Confirm if your client wishes to redirect charges from the SIPP.

The screenshot shows a form for configuring the Ongoing Adviser Charge (OAC). The form is divided into two main sections: the left section for OAC configuration and the right section for a summary and navigation.

Ongoing adviser charge (OAC) charged upon

- Head Account
- Product

Unit selection: A dropdown menu is open, showing '£' and '%'. The '%' option is highlighted in purple.

Do you wish to set up tiers?

- Yes
- No

Annual rate: A numeric input field contains '1', followed by a '%' symbol.

Frequency: A dropdown menu is set to 'Monthly'.

Do you want to exclude assets when calculating OAC?

- Yes
- No

Do you wish to redirect the charges from SIPP?

- Yes
- No

Summary and Navigation (Right Panel):

- Payments in: ✓
- Adviser charges
- Investment selection
- 4. Review
- 5. Declarations & Documents
- 6. Confirmation
- Buttons: Save & exit, Cancel, Next: Investment selection (highlighted in purple)

Regular adviser charge



The regular adviser charge appears if a regular payment has been selected.

Enter the fee payment amount, frequency and the number of fee payments.

Once you're happy with your adviser charge preferences, select '**Next: Investment selection**'.

Regular adviser charges

If you want to collect the initial adviser charge in full, you'll need to record the adviser charges here as '0' and then process an ad-hoc adviser charge.

Fee payment
Charge amount should be gross of VAT
£ 10

Frequency
Monthly

Number of fee payments
24

Total fee amount: £240.00
Projected end date: 12 May 2027

Save and exit
Cancel
Next: Investment selection

Investment selection

Confirm if you would like to invest all available cash transfers and single payments.

If no is selected, enter the cash amount to be retained. Select the investment type from the headings shown.



Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account.

Investments will be purchased when funds are available for investment.

Enter the investment name into the search bar and select the investment from the results.

Enter a percentage for each investment choice, ensuring the total equals 100%.

Select a distribution preference.

Once you're happy with your investment preferences, select **'Next: Review'**.

Key message

When multiple products are selected, additional investment fields will appear. If there's an investment which is non-tradable for a product, this will be shown as 0% and can't be amended.

New business
Steve Brown
Client ID: 3000

Investment selection

Investment selection

Total initial lump sum and cash transfers £62,500.00
 Initial adviser fees £0.00
 Amount available for investment £62,500.00

Would you like to invest all available cash transfers and single payments? ⓘ

Yes No

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Other investments

[★ Favourites](#)

[Advanced search](#)

Investment choices

Investment name	Single		
<input checked="" type="radio"/> AXA Defensive Distribution 2 Gross Acc	50	%	<input type="text" value=""/>
<input checked="" type="radio"/> DFML	30	%	<input type="text" value=""/>
Cash	20	%	<input type="text" value=""/>
Total			100%

Declaration

The selection you've made includes Complex Investments as defined by the FCA. Please confirm that you have made a personal recommendation to proceed to the client for the purchase of these Complex Investments.

Personal recommendation declaration

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in SIPP

New business

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

Review

Review the application details for accuracy. Use the 'pencil' icon to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Next: Declaration and documents**'.

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New business
Review

Steve Brown
Client ID: 3000

Full details

Did you give financial advice to your client in relation to this instruction?	Yes
Client portal access	Yes
Name	Mr Steve Brown
Date of birth	4 April 1984
Marital status	Single
National Insurance number	JZ652013A
Country of nationality	UK
Is this client's primary citizenship?	Yes
Tax residency	UK only
Email address	steveb@gmail.com
Mobile number	+44 7500884865
Residential address	Mitford House, Salisbury, SP1 2BP, UK
Correspondence address	Same as residential
Paperless preference	Yes
News and promotions	No
Employment status	Employed

SIPP

Adviser charges

Initial adviser charge	0%
Initial - Re-register transfers	1%
Ongoing adviser charged upon	Product
Ongoing	1%
Frequency	Monthly

New business

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

Save and exit

Cancel

Next: Documents and declarations

Declarations and documents

Select the method your client wishes to use to sign their documents.

Key message

Documents can't be amended once submitted. If there are any amendments to be made to documentation you'll need to resubmit the application to generate new documents.



You'll be notified when documents are sent to your client. Digital documents are available for e-signature for 60 days. After that, they're deleted and you'll need to resubmit the application or use a wet signature instead



If wet signature is selected, download and share the documents with your client to be signed.

Once signed please send to us via secure message.

Read through the declarations and tick to confirm completion.

Select **'Submit'** to complete the new business application.

The screenshot displays a web form for SIPP declarations. The main content area is titled 'Declarations' and contains several sections, each with a list of statements to be confirmed with a checkmark:

- Information provided**
 - I have appropriate consent from my client(s) (applicant) and from any third party referenced in the application to share their personal data and make this application on their behalf.
 - The information provided in this application, including special category data where expressly required, is accurate and complete to the best of my knowledge.
 - I can confirm that I've verified that the email address and mobile number entered in this application are the client's (applicant's) own email and mobile number and not that of a third party.
 - I understand it's my responsibility to complete and send any additional information required to Nucleus in relation to this application, as shown in the previous 'Documents' page or as otherwise required.
 - I acknowledge and accept that if any information supplied in this application form and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfer or invalidate the Product.
- Additional assistance for client(s)**
 - If my client(s) need any additional assistance in relation to their products they hold with Nucleus (for example braille or large print documents) or has any temporary or permanent vulnerabilities that Nucleus should be aware of, I'll inform Nucleus of this but only where I have explicit consent from my client(s) to share such information. I understand that Nucleus may need to contact me or my client regarding this assistance to ensure the most appropriate level of support is provided.
- Client(s) online access and electronic communications**
 - I've agreed with my client(s) that they should register for online access to their Nucleus platform account and explained that they'll receive an email with instructions on how to complete their registration.
 - My client(s) wish to receive correspondence from Nucleus, in an electronic format wherever possible. They've also agreed to ensure they complete their registration for online access as soon as possible in order to be able to reach it. I've told them that they'll receive paper correspondence until they've completed their registration for online access.
- Disclosure**
 - I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIIDs)/Key Investor Information documents (NURS KII), and costs and charges documents for the relevant product and/or investment.
 - I've provided my client(s) with a copy of the relevant Nucleus terms and conditions, charges, key features documents, permitted investments list and the Nucleus privacy notice.

On the right side, a vertical progress bar shows the following steps, all marked with a green checkmark:

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

At the bottom of the progress bar, there are three buttons: 'Save and exit', 'Cancel', and 'Submit' (which is highlighted in a darker purple color).

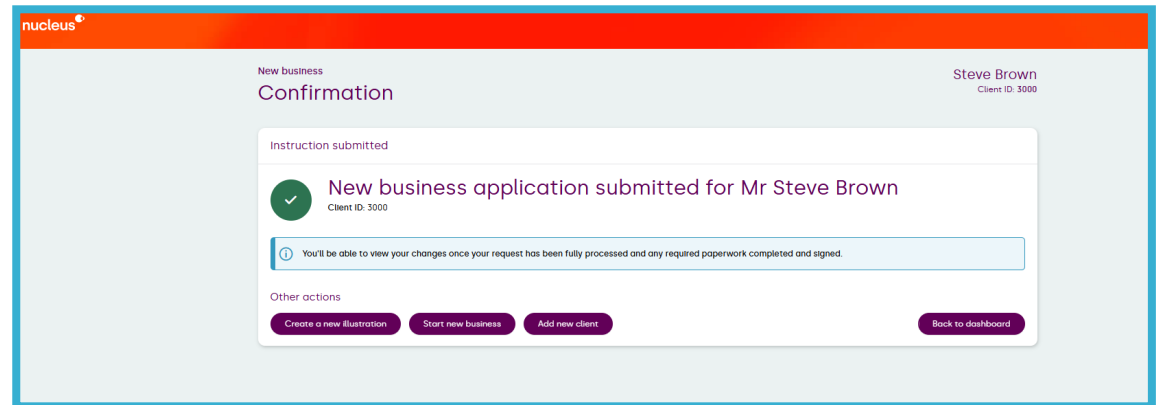
The application has been successfully submitted.

Key message

Submitting this application creates the account.


To activate the account a signature from the client is required and the client must pass regulatory checks.

From this page you can **'Create a new illustration'**, **'Start new business'**, **'Add new client'** or go **'Back to the dashboard'**.



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 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.

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