

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

## How to create an illustration

 4 minute read



## How to create an illustration

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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 create an illustration



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.

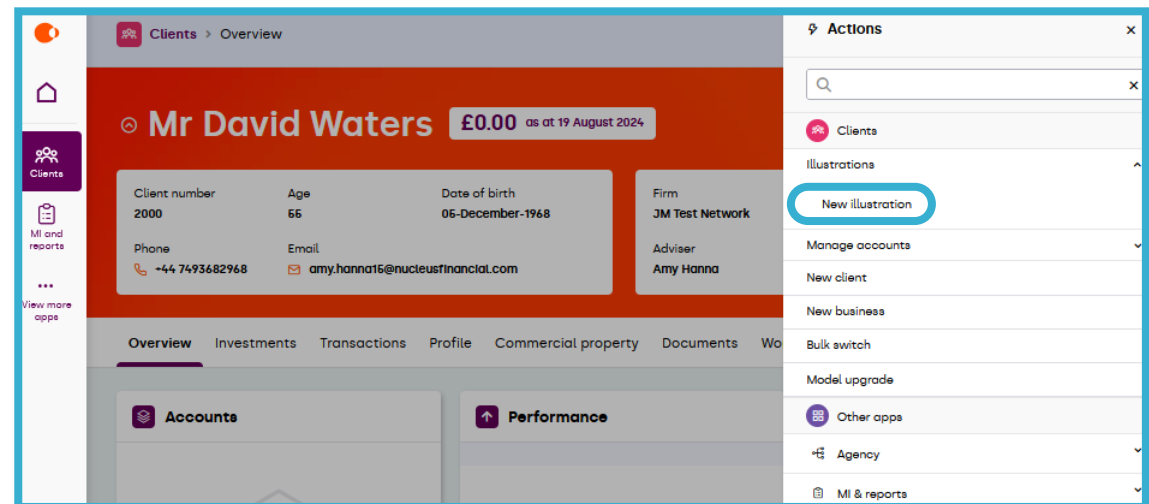
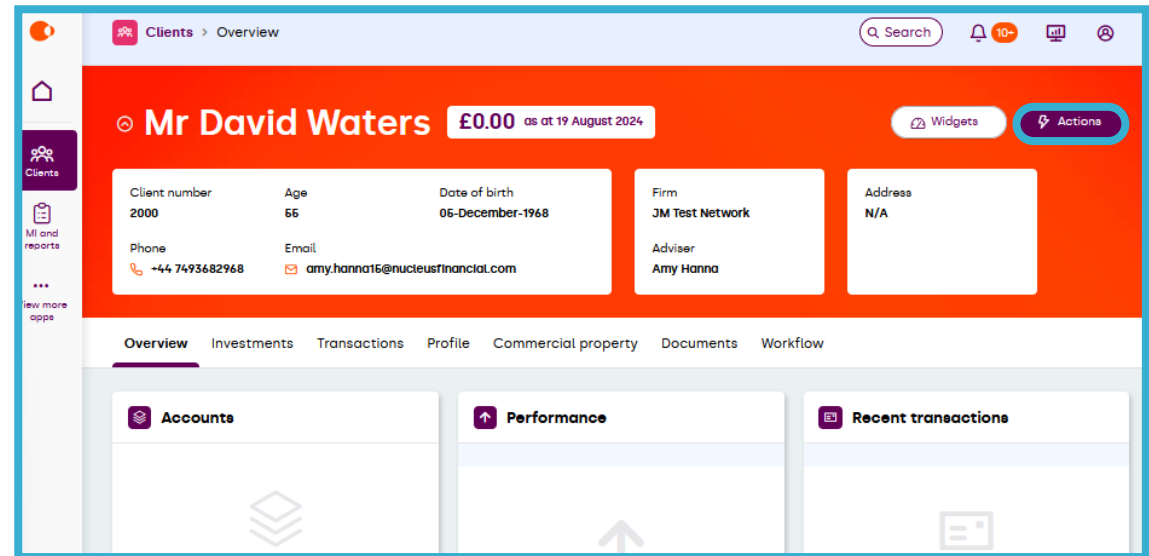


To create an illustration, you first need to create your client. To create a client or to find an existing client please refer to the respective guides.

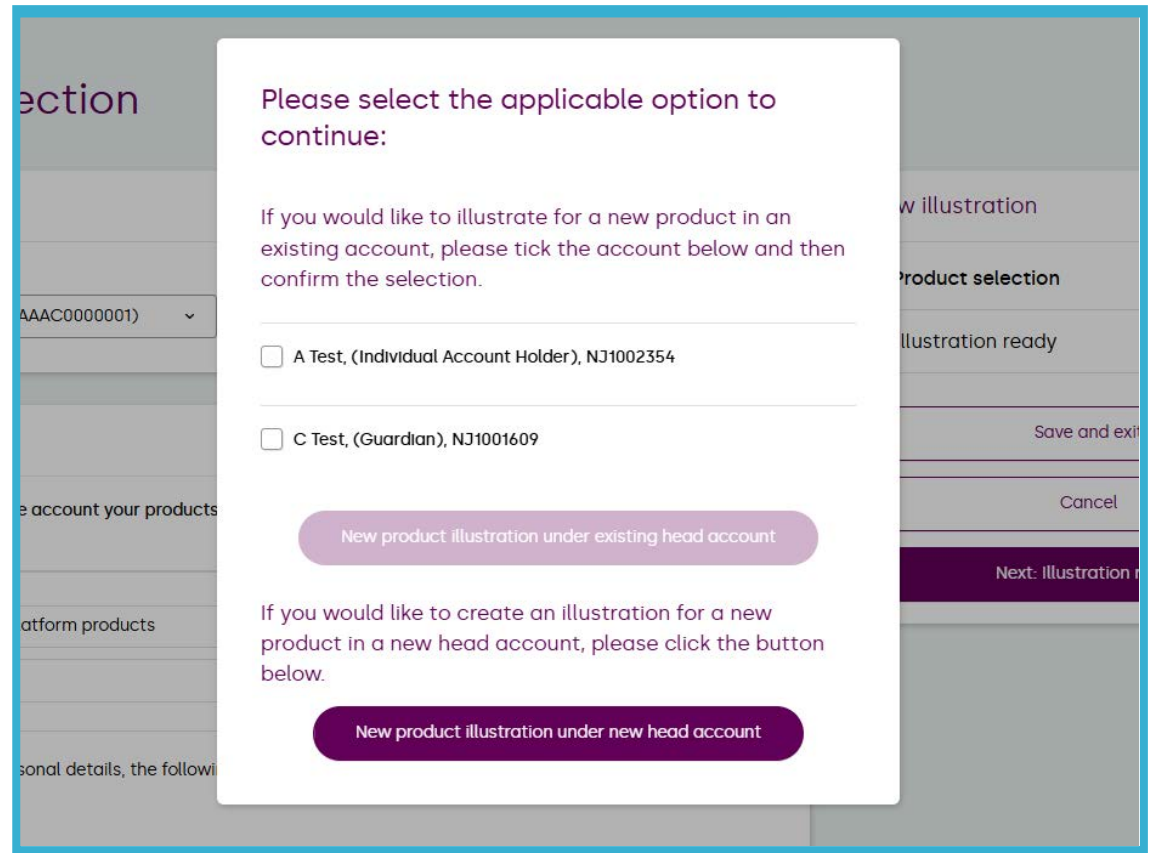
Once you've created or located your client, you can refer to this guide to create an illustration.

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

A list of actions will appear. Select **'Illustrations'**, and then **'New illustration'**.



Select an existing account for which to create a new illustration, or to create an illustration under a new head account.



### Key message

You can save and exit the illustration at any stage. To resume, navigate to the workflow tab within the client's account.

Assign the illustration to an adviser by selecting the individual from the drop down.

New illustration David Waters  
Client ID: 2000

### Product selection

**Hierarchy selection**

**Firm**  
JM Test Network (JHPDAAAAI) ▾

**Assign an adviser**  
Amy Hanna (JHPDAAAAI0000010) ▾

**Product selection**

Would you like to name the account your products will be held in?  
 Yes  No

**New illustration**

1. Product selection
2. SIPP
3. Illustration ready

Save and exit

Cancel

Next: Payments in

## Product selection

Confirm if you'd like to give the account 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 differentiate the accounts on your client's landing page. This name will be visible in your client's customer portal.

### Product selection

Would you like to name the account your products will be held in?

Yes  No

Standard Nucleus Platform products

Nucleus Flexi SIPP

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

Nucleus GIA

Nucleus SIPP

Nucleus ISA

### SIPP options

**i** Please note, that we'll fully crystallise all contributions. Only lump sum contributions and uncrystallised transfers can be included.

None  Take pension benefits  Take immediate tax-free lump sum

Has the client opted out or declined to join a pension where their employer would contribute? ⓘ

Yes  No

Are any transfers subject to disqualifying pension credits?

Yes  No

Are the pension contributions made by your client subject to the basic rate for tax relief? ⓘ

Yes  No

Gender

Male

### New illustration

- Product selection
- SIPP
- Illustration ready

Save and exit

Cancel

Next: Payments in

Select the product you would like to create an illustration for.

This guide will demonstrate a SIPP illustration, taking an immediate tax-free lump sum.

### Key message

You can select multiple products within the illustration. The available products are dependant on the proposition selected and the products the client already holds.

Select '**Nucleus SIPP**' and confirm all SIPP options details.



Transfers that are subject to disqualifying pension credits can be illustrated but the applications can't be submitted online. Please submit a paper application.

Transfers subject to disqualifying pension credits will be held in a separate account to other SIPPs held by the client on the Nucleus Platform.



If your client is taking benefits, ensure you have their drawdown, crystallisation and annuity details. This information will be required during the illustration journey.

Confirm if you would like to add a quote reference to the illustration.



Adding a reference to the illustration will make it easy for you and your client to distinguish between multiple illustrations in the customer document library.

Once you're happy with your account selections, select '**Next: Payment in**'.

**Product selection**

Would you like to name the account your products will be held in?  
 Yes  No

Standard Nucleus Platform products  
 Nucleus Flexi SIPP

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

Nucleus GIA  
 Nucleus SIPP  
 Nucleus ISA

**SIPP options**

*Please note, that we'll fully crystallise all contributions. Only lump sum contributions and uncrystallised transfers can be included.*

None  Take pension benefits  Take immediate tax-free lump sum

Has the client opted out or declined to join a pension where their employer would contribute? ⓘ  
 Yes  No

Are any transfers subject to disqualifying pension credits?  
 Yes  No

Are the pension contributions made by your client subject to the basic rate for tax relief? ⓘ  
 Yes  No

Gender  
Male

**New illustration**

1. Product selection
2. SIPP
3. Illustration ready

Save and exit

Cancel

**Next: Payments in**

**Reference**

Do you want to add a quote reference number?  
 Yes  No

SIPP Illustration D Waters 1  
(Maximum 30 characters)

## Payments in

Confirm all the retirement assumptions.

New illustration

### Payments in

Retirement assumptions

Selected retirement and intended annuity purchase ⓘ

Age  Date

Expected retirement age

This date/age is used for illustration purposes.

Select different annuity purchase age? ⓘ

Yes  No

Annuity payments

Advance  Arrears

Annuity increases

Annuity guarantee period

Add a spouse's pension?

Yes  No

New illustration

- Product selection ✓
- SIPP
  - Payments in
  - Adviser charges
  - Drawdown details
  - Income payment details
- Illustration ready

Save and exit

Cancel

Next: Adviser charges

## Single payments

Select a payment in option for each payment type.



You can select multiple payment in options for each payment type, when completing the illustration.

This SIPP illustration guide will demonstrate one payment type for each payment method. If you need further information on how to complete the other payment types, please refer to the specific product new business guide.

### Client and third-party single payment

Enter single payment (net) details and confirm if the pension contribution is eligible for tax relief.

### Employer single payment

Enter single payment (gross) details.

Single payments in

Single payment  
 None  Client  Employer  Third party

Client

Single payment (net)  
£ 10000

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

£12,500.00 including tax relief (gross)

Employer

Employer (gross)  Employer paying client (net) contributions

Single payment (gross)  
£ 200

Third Party

Single payment (net)  
£ 300

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

£375.00 including tax relief (gross)

New illustration

1. Product selection ✓

2. SIPP

Payments in

Adviser charges

Investment selection

3. Illustration ready

Save and exit

Cancel

Next: Adviser charges

## Regular payments in

Select the payment source(s) required; Client, Employer, and/or Third party.

Confirm the payment details for each regular payment.

The screenshot shows a web form titled "Regular payments in" with the following sections:

- Regular payment**
  - None  Client  Employer  Third party
- Client**
  - Regular payment (net): £ 50
  - Payment frequency: Monthly
  - Is your client eligible for tax relief on pension contributions?
    - Yes  No
  - £62.50 including tax relief (gross)
  - First collection date: 21/01/2026
  - Continue: Until further notice
- Employer**
  - Employer (gross)  Employer paying client (net) contributions
  - Regular payment (gross): £ 100
  - Payment frequency: Monthly
  - First collection date: 21/01/2026
  - Continue: Until further notice

On the right, a progress sidebar shows:

- 1. Product selection ✓
- 2. SIPP
  - Payments in
  - Adviser charges
  - Investment selection
- 3. Illustration ready

Buttons at the bottom right: "Save and exit", "Cancel", and "Next: Adviser charges".

## Transfer payments

Enter the ceding provider's name into the search bar and select the provider from the search list.

### Key message

If you're unable to locate the ceding provider, you can add the details manually by selecting 'add provider manually'.

Select the ceding scheme type from the drop-down.

Confirm if the transfer contains any safeguarded benefits.



We can't accept transfers that contain safeguarded benefits if advice - and a personal recommendation - hasn't been provided to your client.

Transfer 1

Transferring scheme  
James Hay Pension Trustees Limited [Add provider manually](#)

Electronic transfer supported?  
No

Transferring scheme type  
Self-invested Personal Pension

Does the transfer 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.

Transfer type  
 Cash  Re-register assets

Estimated current value  
£ 100000

Status of transfer ⓘ  
 Uncrystallised  Crystallised

New illustration

1. Product selection ✓

2. SIPP

Payments in

Adviser charges

Investment selection

3. Illustration ready

Save and exit

Cancel

Next: Adviser charges

For a cash transfer, select '**Cash**'. Then enter the estimated value.

For a re-registration transfer, select '**Re-register assets**'. The estimated value will auto populate as the assets are entered below.

Confirm if the transfer is for uncrystallised or crystallised funds.

Enter the Account number.

Confirm the transfer details.

For a re-registration transfer, enter the assets to be re-registered into the search bar to locate them and add the unit amounts.

Confirm the cash portion of the transfer.

### Key message

If you have transfers with both uncrystallised and crystallised funds, please enter separately by selecting '**Add another transfer**'.

Transfer type  
 Cash    Re-register assets

Estimated current value  
 £ 100000

Status of transfer ⓘ  
 Uncrystallised    Crystallised

Status of transfer ⓘ  
 Uncrystallised    Crystallised

Uncrystallised details  
 Account number ⓘ  
 XXXXX0000001  
 Providing the account number will help to process the transfer.

Full or partial transfer  
 Full    Partial

Block transfer ⓘ  
 Yes    No

Assets to be re-registered ⓘ  
 Funds   Exchange traded   Other investments

☆ Favourites

Q

Advanced search

Code	Investment	Quantity (units)	Value (£) for illustration purposes
GU0A.GB	BlackRock Balanced Growth Portfolio D Acc	5000	30646.19

Cash portion of the transfer  
 £ 250

➕ Add another transfer

New illustration

- Product selection ✓
- SIPP
  - Payments in
  - Adviser charges
- Illustration ready

Save and exit

Cancel

Next: Adviser charges



You can also add multiple transfers from different providers by selecting **'Add another transfer'**.

Uncrystallised details

Account number ⓘ  
1234567

Providing the account number will help to process the transfer.

Uncrystallised transfer value  
£ 105000

Full or partial transfer  
 Full  Partial

Block transfer ⓘ  
 Yes  No

[+ Add another transfer](#)

Income payment details

3. Illustration ready

Save and exit

Cancel

Next: Adviser charges

Confirm if a critical yield calculation should be included in the illustration.

Once you're happy with your payment preferences, select **'Next: Adviser charges'** to move on to the adviser charges page.

Illustration

Critical yield

Always include critical yield on drawdown accounts  
 Yes  No

## Adviser charges

Confirm if any ongoing adviser charges will be deducted from the head account or the product.



For more information about adviser charges at either head or product level, please refer to our Adviser Charges helpsheet.

### Key message

Flat rates and annual rates can only be applied to products. Head account ongoing adviser charges will require tiering.

New illustration
David Waters  
Client ID: 2000

### Adviser charges

#### Adviser charges

**Ongoing adviser charge**

Ongoing adviser charge (OAC) charged upon

Head Account  Product

**Tiers**

Default tier v

**Add lower limit**

£ 50000 Insert tier

Tiering group	Rate	Action
First £50,000.00	0.5 %	<span style="float: right;">🗑️</span>
From £50,000.00	0.25 %	<span style="float: right;">🗑️</span>

**Frequency**

Monthly v

Do you want to exclude assets when calculating OAC?

Yes  No

Do you wish to redirect the charges from SIPP? ⓘ

Yes  No

#### New illustration

1. Product selection ✓
2. SIPP
  - Payments in ✓
  - Adviser charges
  - Investment selection
  - Drawdown details
  - Income payment details
3. Illustration ready

Save & exit
Cancel
Next: Investment selection

## Head account ongoing adviser charge

If the ongoing adviser charge will be charged on the head account via a tiered arrangement, select the tier from the drop-down list.

Enter the lower limit amount and then select **'Insert tier'**.

Enter the first tiering group percentage rate.

Repeat the steps to add a lower limit amount for each tiering group.

Enter a percentage rate for each tiering group.

Enter the frequency.

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

Confirm if the charges should be redirected from the SIPP.

New illustration
David Waters  
Client ID: 2000

### Adviser charges

**Adviser charges**

**Ongoing adviser charge**

Ongoing adviser charge (OAC) charged upon

Head Account  Product

Tiers

Default tier v

Add lower limit

£ 50000 Insert tier

Tiering group	Rate	Action
First £50,000.00	0.5 %	🗑️
From £50,000.00	0.25 %	🗑️

Frequency

Monthly v

Do you want to exclude assets when calculating OAC?

Yes  No

Do you wish to redirect the charges from SIPP? ⓘ

Yes  No

**New illustration**

1. Product selection ✓

2. SIPP

Payments in ✓

Adviser charges

Investment selection

Drawdown details

Income payment details

3. Illustration ready

Save & exit

Cancel

Next: Investment selection

## Product ongoing adviser charge

Select £ or %.

Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge is not tiered, enter the annual rate amount, and the frequency.

### 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 and if the charges should be redirected from the SIPP.

Once you're happy with your adviser charge preferences, select '**Next: Investment selection**' to move on to the investment selection page.

Client ID: 1295

### Adviser charges

**Adviser charges**

**Ongoing adviser charge**

Ongoing adviser charge (OAC) charged upon

Head Account  Product

£ %

Do you wish to set up tiers?

Yes  No

Annual rate

2 %

Frequency

Monthly

Do you want to exclude assets when calculating OAC?

Yes  No

Do you wish to redirect the charges from SIPP? ⓘ

Yes  No

### New illustration

1. Product selection ✓

2. SIPP

Payments in ✓

**Adviser charges**

Investment selection

Drawdown details

Income payment details

3. Illustration ready

Save & exit

Cancel

Next: Investment selection

## Investment selection

The amount available for investment after any initial adviser fees will show at the top of the page. If you don't wish to invest all available cash, you can select an amount to be retained. Select the investment type across the headings shown.

### Key message

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

#### Investment selection

Total initial lump sum and cash transfers    £152,375.00  
 Initial adviser fees    £0.00  
 Amount available for investment    £152,375.00

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 + Cash transfer
<input type="radio"/> <a href="#">ZIM AAP Moderately Adventurous C Inc</a>	25 % ⓘ <input type="button" value="🗑️"/>
<input type="radio"/> <a href="#">ZIM AAP Adventurous C Acc</a>	25 % ⓘ <input type="button" value="🗑️"/>
<input type="radio"/> <a href="#">BlackRock Consensus 100 D Acc</a>	25 % ⓘ <input type="button" value="🗑️"/>
<input type="radio"/> <a href="#">BlackRock Asia D Acc</a>	20 % ⓘ <input type="button" value="🗑️"/>
Cash	5 % ⓘ
<b>Total</b>	<b>100%</b>

#### 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

#### New illustration

1. Product selection ✓
2. SIPP
  - Payments in ✓
  - Adviser charges ✓
  - Investment selection**
  - Drawdown details
  - Income payment details
3. Illustration ready

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%.

Confirm that a personal recommendation has been provided to the client. This will only be required if complex investments have been selected.

### 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.

Once you're happy with your investment preferences, select **'Next: Drawdown details'** to move on to the review page.

#### Investment selection

Total initial lump sum and cash transfers    £152,375.00  
 Initial adviser fees    £0.00  
 Amount available for investment    £152,375.00

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 + Cash transfer
<input checked="" type="radio"/> <a href="#">7IM AAP Moderately Adventurous C Inc</a>	25 % ⓘ <span style="float: right;">🗑️</span>
<input checked="" type="radio"/> <a href="#">7IM AAP Adventurous C Acc</a>	25 % ⓘ <span style="float: right;">🗑️</span>
<input checked="" type="radio"/> <a href="#">BlackRock Consensus 100 D Acc</a>	25 % ⓘ <span style="float: right;">🗑️</span>
<input checked="" type="radio"/> <a href="#">BlackRock Asia D Acc</a>	20 % ⓘ <span style="float: right;">🗑️</span>
Cash	5 % ⓘ
<b>Total</b>	<b>100%</b>

#### 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

#### New illustration

1. Product selection ✓
2. SIPP
  - Payments in ✓
  - Adviser charges ✓
  - Investment selection
  - Drawdown details
  - Income payment details
3. Illustration ready

Save and exit

Cancel

Next: Drawdown details

## Drawdown details

Confirm all drawdown details.



If your client has taken benefits before 6 April 2006, please contact our Customer Service Centre.

Crystallisation details will be pre-populated.

New illustration David Waters  
Client ID: 2000

### Drawdown details

**Drawdown details**

Pension options ⓘ  
 UFPLS  Drawdown

Does your client have a pension drawdown or annuity that started before 06/04/2006 that you have not informed us about previously?  
 Yes  No

Have there been any Benefit Crystallisation Events (BCEs) off platform prior to 6 April 2024?  
 Yes  No

Drawdown type  
Flexi-Access single

**Crystallisation details**

Crystallised value  
£0.00

Value available to crystallise ⓘ  
£157,375.00

Crystallisation options  
 Full

Crystallisation amount  
£ 157375

**New illustration**

- Product selection ✓
- SIPP
  - Payments in ✓
  - Adviser charges ✓
  - Investment selection ✓
  - Drawdown details**
  - Income payment details
- Illustration ready

Save & exit

Cancel

Next: Income payment details

Confirm if your client has used any Lump Sum Allowance (LSA).

Confirm if your client has used any Lump Sum and Death Benefit Allowance (LSDBA).

### Allowance details

#### Lump Sum Allowance (LSA) details

LSA previously used in this account, as at 6 April 2024  
£0.00

LSA previously used in this account, on or after 6 April 2024  
£0.00

LSA used by benefits that commenced before 6 April 2006  
£0.00

Other LSA used on or after 6 April 2024 you need to tell us about  
£ 0

LSA used by this crystallisation  
£0.00

LSA used following this crystallisation  
£0.00

#### Lump Sum and Death Benefit Allowance (LSDBA) details

LSDBA previously used in this account, as at 6 April 2024  
£0.00

LSDBA previously used in this account, on or after 6 April 2024  
£0.00

LSDBA used by benefits that commenced before 6 April 2006  
£0.00

Other LSDBA used on or after 6 April 2024 you need to tell us about  
£ 0

LSDBA used by this crystallisation  
£0.00

LSDBA used following this crystallisation  
£0.00

### New illustration

1. Product selection ✓
2. SIPP
  - Payments in ✓
  - Adviser charges ✓
  - Investment selection ✓

#### Drawdown details

  - Income payment details
3. Illustration ready

Save & exit

Cancel

Next: Income payment details

Confirm the Pension Commencement Lump Sum (PCLS) value your client wishes to take.

Select any assets that are to be sold in order to pay the PCLS. If you wish to use all the cash available select **'Sell all'**.

Once you're happy with the drawdown details, select **'Next: Income payment details'** to move on to the income payment page.

**Tax-free lump sum payment**

Pension Commencement Lump Sum (PCLS) entitlement  
£38,093.75

Current PCLS entitlement  
£38,093.75

Select value of PCLS to take ⓘ

£ 38093.75

Available cash after deduction of tax-free lump sum  
£0.00

**Assets to sell**

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all
Cash	£7,618.75	20 % ⓘ	<input checked="" type="checkbox"/>
<u>7IM AAP Moderately Adventurous C Inc</u>	£38,093.75	20 % ⓘ	<input type="checkbox"/>
<u>7IM AAP Adventurous C Acc</u>	£38,093.75	20 % ⓘ	<input type="checkbox"/>
<u>BlackRock Consensus 100 D Acc</u>	£38,093.75	20 % ⓘ	<input type="checkbox"/>
<u>BlackRock Asia D Acc</u>	£30,475.00	20 % ⓘ	<input type="checkbox"/>
<b>Total</b>			<b>100%</b>

3. Illustration ready

Payments in ✓

Adviser charges ✓

Investment selection ✓

**Drawdown details**

Income payment details

Save and exit

Cancel

**Next: Income payment details**

## Income payment details

Confirm whether you would like to add/amend income.

Confirm the gross income required per payment.

Confirm the payment frequency and first payment date.

Enter the value of assets to sell to pay income.

Enter a percentage for each asset to be sold - ensuring the total equals 100%.

Once you're happy with the income details, select '**Next: Illustration ready**' to submit the illustration.

### Income payment details

Would you like to add/amend income?

Yes     No

### Payment details

**Gross income required per payment**

£

**Payment frequency**

Monthly
▼

**First payment date** ⓘ

09/05/2025
📅

### Assets to sell to pay income

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell	Sell all
Cash	£31,475.00	0 %	<input type="checkbox"/>
<a href="#">7IM AAP Moderately Cautious C Acc</a>	£31,475.00	25 %	<input type="checkbox"/>
<a href="#">7IM AAP Adventurous C Acc</a>	£31,475.00	25 %	<input type="checkbox"/>
<a href="#">BlackRock Consensus 100 D Acc</a>	£31,475.00	25 %	<input type="checkbox"/>
<a href="#">BlackRock Asia D Acc</a>	£31,475.00	25 %	<input type="checkbox"/>
Total		100%	

## Review

The illustration has been submitted.


Please review the application details for accuracy. You can use the **'pencil icon'** to make any necessary changes.

New illustration David Waters  
Client ID: 2000

### Illustration ready

---

Success



#### Your illustration instruction has been submitted

Created: 24 Apr 2025  
Products: SIPP  
Quote number: 187515  
Reference: SIPP Illustration D Waters 1

---


Details

Title:	Mr
First name:	David
Surname:	Waters
Date of birth:	5 December 1968

---

Illustrations

Supporting documents

 [SIPP Illustration \(386019\)](#)

'**Copy illustration**' will copy the details you have entered onto another illustration. This feature could be used when you'd like to amend payment methods, investment selection, and fees. This illustration will remain viewable on the clients document page.

'**Create new illustration**' will let you create a new illustration.

'**Start new business**' will use the information provided on the illustration to prepopulate fields in a new business application.

'**Client dashboard**' will take you to the client landing page.

Your illustration can be downloaded as a PDF from the documents section.


To return to the illustration, head to the workflow sub header on your clients landing page. To the right of the illustration under the actions header, select the vertical ellipsis. To open the illustration from here, select 'view'. You'll have the same 'further options' as before.

The screenshot displays a client illustration interface with the following sections:

- Drawdown details:**

Pension, drawdown or annuity that started before 6 April 2006, that you haven't told us about before?	No
Pension benefits type	Drawdown
Drawdown type	Flexi-access
Crystallisation options	Full
Crystallisation amount	£157,375.00
Lump sum allowance used by this crystallisation	£39,343.75
Tax-free Lump Sum	£39,343.75
- Income payment details:**

From	Crystallisation	
Income per payment	£150.00	
Income frequency	Monthly	
First payment date	9 May 2025	
Assets to sell	Investment	
	Allocation of disinvestment amount	
	71M AAP Moderately Cautious C Acc	25%
	71M AAP Adventurous C Acc	25%
	BlackRock Consensus 100 D Acc	25%
	BlackRock Asia D Acc	25%
	<b>Total</b> ⓘ	<b>100%</b>
- Further options:**
  - Copy illustration
  - Create new illustration
  - Start new business
  - Client dashboard

 03455 212 414

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

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

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