

For customers

Our new  
platform

**nucleus**<sup>o</sup>  
platform

How to add a  
product –  
Junior SIPP (JSIPP)

 4 minute read



## How to add a product – JSIPP

How to add a product – JSIPP	3	Investment selection	16
Illustration	4	Review	18
Client details	6	Documents and declarations	19
Product selection	8	Confirmation	22
Payments in	9		

### How to use this document



Important information will look like this.

Key messages

Key messages will look like this.

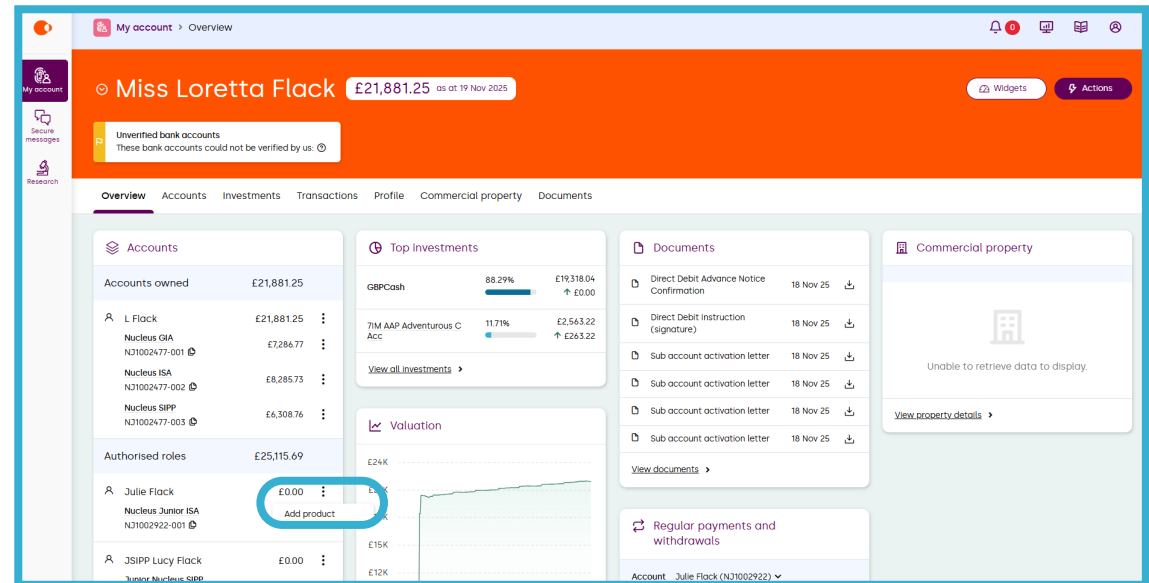


Useful info will look like this.

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

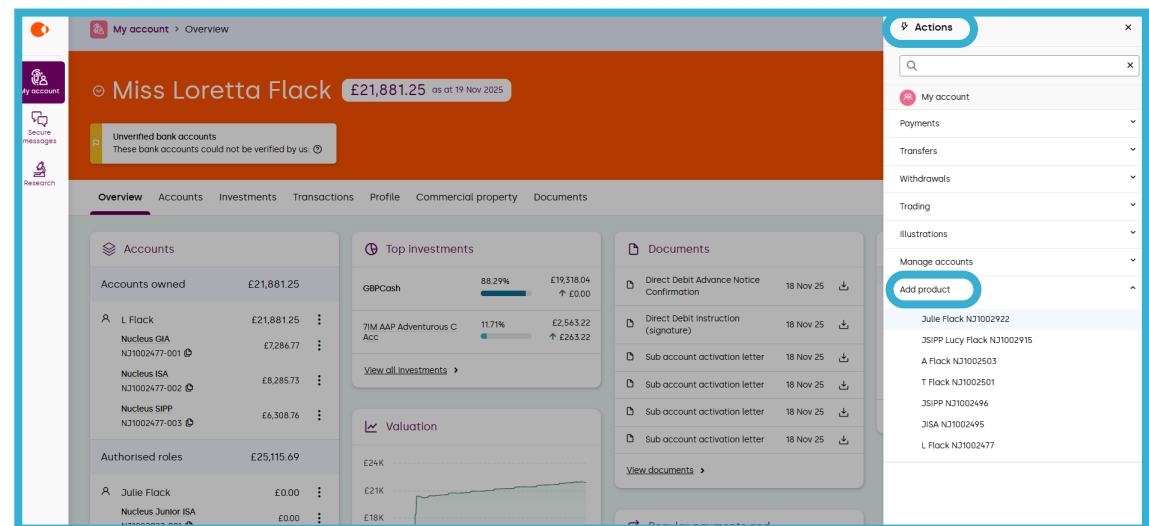
## How to add a product – JSIPP

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



Or select **'Actions'** at the top righthand of the screen.

Then select **'Add product'**, then click on the account in the dropdown list.

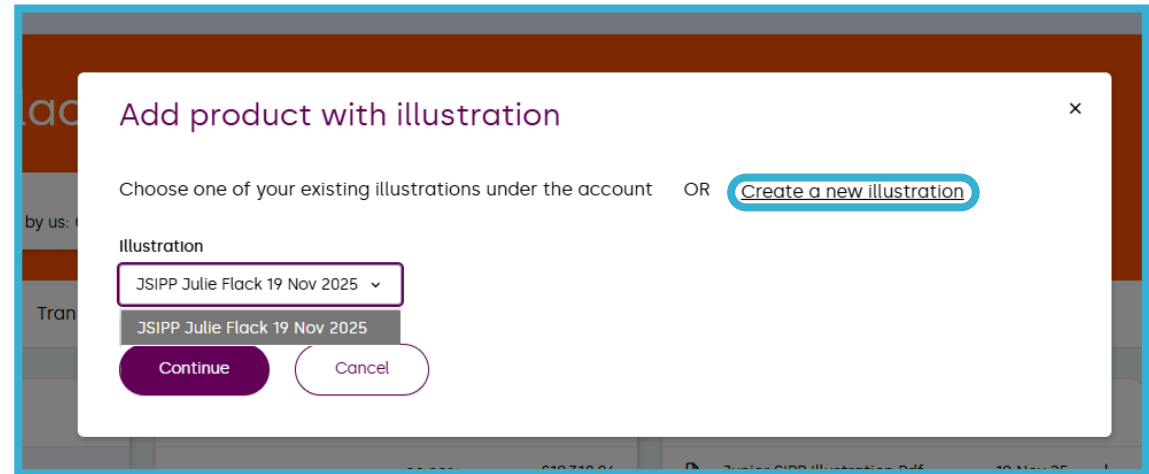


### Key message

You'll need to complete an illustration before proceeding.

## Illustration

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



If you've already completed the illustration, choose the correct one from the dropdown 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

Full details will be pre-populated from your profile.

nucleus

Add new product

**Full client details**

Julie Flack  
Client ID: 3366  
Account number: NJ1002922

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

### Child's details

**Name**  
Miss Julie Flack

**Date of birth**  
17 March 2011

**Email address**

**Phone**  
Not provided

**Marital status**  
Not specified

### Child's address

**Residential address**  
61 Catherine Street  
Salisbury  
SP1 2DH  
UK

**Correspondence address**  
61 Catherine Street  
Salisbury  
SP1 2DH  
UK

Add new product

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

Cancel

Next: Product selection

If all fields are complete, select '**Next: Product selection**'.

The screenshot displays a form with four main sections, each with a title in purple. The first section, 'Child's regulatory', contains the following text: 'Do you hold tax residency status anywhere other than the UK?' with the answer 'No'; 'Country of nationality' with the answer 'UK'; 'Is this your primary citizenship?' with the answer 'Yes'; and 'Reason National Insurance number wasn't provided' with the answer 'Other'. The second section, 'Child's employment', shows 'Employment status' as 'Child under 16'. The third section, 'Guardian's details', lists: 'Name' as 'Miss Loretta Flack'; 'Date of birth' as '17 February 2000'; 'Email address' as 'Loretta.Flack-001@nucleusfinancial.com'; and 'Phone' as '+44 7588265197'. The fourth section, 'Guardian's address', shows 'Residential address' and 'Correspondence address' both as '61 Catherine Street, Salisbury, SP1 2DH, UK'. On the right side of the form, there are two buttons: a white 'Cancel' button and a purple 'Next: Product selection' button.

**Child's regulatory**

Do you hold tax residency status anywhere other than the UK?  
No

Country of nationality  
UK

Is this your primary citizenship?  
Yes

Reason National Insurance number wasn't provided  
Other

**Child's employment**

Employment status  
Child under 16

**Guardian's details**

Name  
Miss Loretta Flack

Date of birth  
17 February 2000

Email address  
Loretta.Flack-001@nucleusfinancial.com

Phone  
+44 7588265197

**Guardian's address**

Residential address  
61 Catherine Street  
Salisbury  
SP1 2DH  
UK

Correspondence address  
61 Catherine Street  
Salisbury  
SP1 2DH  
UK

Cancel

Next: Product selection

## Product selection

Select '**Junior Nucleus SIPP**'.

Confirm '**Junior SIPP options**' and then select '**Next: Payments in**'.

nucleus

Add new product

Julie Flack  
Client ID: 3366  
Account number: NJ1002922

Product selection

Julie Flack

Please select from below

Standard Nucleus Platform products

Available products

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

Junior Nucleus SIPP

Junior SIPP options

Marital status

Single

Gender

Female

Are the pension contributions made by you subject to the Basic Amount for tax relief? ⓘ

Yes  No

Add new product

1. Full client details ✓
2. **Product selection**
3. Junior SIPP
4. Review
5. Documents and declarations
6. Confirmation

Cancel

Next: Payments in

## 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

Julie Flack  
Client ID: 3366  
Account number: NJ1002922

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

Add new product

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

Cancel

Next: Investment selection

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

### Key message

Although this doesn't apply to a junior product application, it still needs to be completed.

#### 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.

Make any changes if required.

Third party payments have been selected for this guide.

### Single payments in

**Single payment**  
 None  Client  Employer  Third party

**Your payment**

Single payment (net) Payment method  
£ 2000 Bank transfer

ⓘ  
Are you eligible for tax relief on pension contributions?  
 Yes  No  
£2,500.00 including tax relief (gross)

### Regular payments in

**Regular payment**  
 None  Client  Employer  Third party

**Third Party**

Regular payment (net) Payment frequency  
£ 50 Monthly

ⓘ  
Are you eligible for tax relief on pension contributions?  
 Yes  No  
£62.50 including tax relief (gross)

First collection date  
03/01/2026

**i** 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.

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

Add details of the third party payer.



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

Select '**Add new bank account**'.

Continue

Until further notice

Payment method

Direct Debit

Third party details

Third party type Individual

Title

Ms

First name

Loretta

Surname

Flack

Date of birth

17 02 2000

61 Catherine Street  
Salisbury  
SP1 2DH  
UK

Bank account

Please select

**+ Add new bank account**

Complete all bank account details.

Tick 'Direct Debit instruction'.

Then select 'Save' to complete.

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

Bank account details

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

Owner  
[Dropdown menu]

Bank name  
Barclays

Sort code  
12 34 56

Account number  
12345678

Building society roll number (optional)  
[Text input]

Account name  
Miss Loretta Flack

Direct Debit instruction

Nominated account for withdrawals

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

- Add product
- Add regular payment

Cancel Save

Bank account

12-34-56 | 12345678 | Barclays ▾

+ Add new bank account

Junior pension transfers may not be common.

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

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

The screenshot displays a web form for adding a pension transfer, divided into three main sections:

- Transfers:** Contains a 'Transfer in' section with radio buttons for 'No' and 'Yes' (selected). Below it is a yellow warning box: 'You must sign a transfer authority form for each transfer.'
- Transfer 1:** Contains a 'Transferring scheme' search box with 'Aviva Life & Pensions UK Limited' and a '+ Add provider manually' link. Below is 'Electronic transfer supported?' (No), 'Type of scheme you are transferring from' (Individual Personal Pension), and 'Please confirm your transfer does not contain any safeguarded benefits.' (No selected).
- Transfer type:** Contains radio buttons for 'Cash' (selected) and 'Re-register assets'. Below is 'Estimated current value' (£ 6000), 'Status of transfer' (Uncrystallised selected, Crystallised, Both), 'Uncrystallised details' (Account number: 12345678), 'Uncrystallised transfer value' (£ 6000), 'Full or partial transfer' (Full selected, Partial), 'Block transfer' (No selected, Yes), and 'Always include critical yield on drawdown accounts' (No selected, Yes). At the bottom is a '+ Add another transfer' link.

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

Full  Partial

Block transfer  Yes  No

Always include critical yield on drawdown accounts  Yes  No

[+ Add another transfer](#)

Source of wealth

Source of wealth

Cancel

Next: Investment selection

## Investment selection

Read the information for non-advised pension customers.

The screenshot shows the 'Add new product' interface for 'Investment selection' in the Nucleus system. The page has 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 card contains the title 'Investment selection' and three tabs: 'Funds', 'Exchange traded', and 'Other investments'. The 'Funds' tab is selected. In the top right corner of the card, there is a 'Favourites' link with a star icon. A light blue information box with a white border contains the following text:

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

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

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

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

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

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

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

You can make any required changes.

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

**Investment selection**

4. Review
5. Documents and declarations
6. Confirmation

Cancel

Next: Review

**Investment**

Investment name	Single + Cash transfer	Regular monthly
<input checked="" type="radio"/> BlackRock Absolute Return Bond D Acc	100 %	100 % <input type="button" value="🗑️"/>
Cash	0 %	0 %
<b>Total</b>	<b>100%</b>	<b>100%</b>

**Distribution preference**

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in Junior SIPP

## Review

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

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

The screenshot displays the 'Review' stage of adding a new product. The top navigation bar is orange with the 'nucleus' logo. The main header area includes the text 'Add new product' and 'Review' on the left, and client information 'Julie Flack' (Client ID: 3366, Account number: NJ1002922) on the right. The main content area is divided into two sections: 'Child details' and 'Registered contact', each with a pencil icon for editing. The 'Child details' section contains fields for Title (Miss), Name (Julie Flack), Date of birth (17 March 2011), Email address (Not provided), Mobile number (Not provided), Residential address (61 Catherine Street, Salisbury, SP1 2DH, UK), Correspondence address (Same as residential), and Paperless preference (No). The 'Registered contact' section contains fields for Title (Miss), Name (Loretta Flack), Date of birth (17 February 2000), and Email address (Loretta.Flack+001@nucleusfinancial.com). On the right side, a progress bar titled 'Add new product' shows six steps: 1. Full client details (checked), 2. Product selection (checked), 3. Junior SIPP (with sub-steps 'Payments in' and 'Investment selection', both checked), 4. Review (current step), 5. Documents and declarations, and 6. Confirmation. At the bottom of the progress bar, there are two buttons: 'Cancel' and 'Next: Documents and declarations'.

## Documents and declarations



For junior products, only wet signatures can be accepted.

Download and print all necessary documents.

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 For Third Party \(Signature\)](#)

Documents to be completed and sent to us by secure message

- [Transfer-Form](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)

**Supporting documents**

- [Junior SIPP Illustration](#)
- [Instruction Transmission Policy](#)
- [Expression of Wish \(Blank form\)](#)

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

### Junior 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**

Any reference to "I/we" within these declarations refers to both the client and you as parent and/or guardian as you are making these declarations on behalf of both parties.

**Information provided**

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

Then select 'Submit' to complete the JSIPP application.

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

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

**Fees**

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

Confirm all

**5. Documents and declarations**

**6. Confirmation**

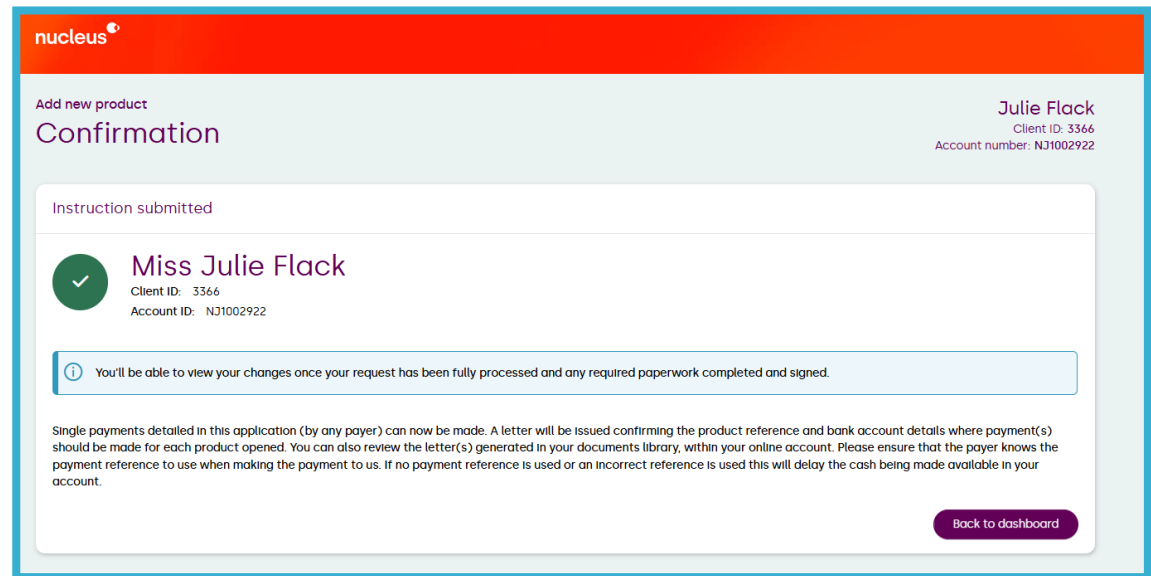
Cancel


Submit

## Confirmation


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

Carefully review the information and complete any actions required.



 03455 212 414

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

 [nucleusfinancial.com](https://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](https://nucleusfinancial.com). (12/25)