For advisers

Our new platform

nucleus platform

How to process a Junior Flexi SIPP new business application



8 minute read

How to process a Junior Flexi Self-Invested Personal Pension 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.

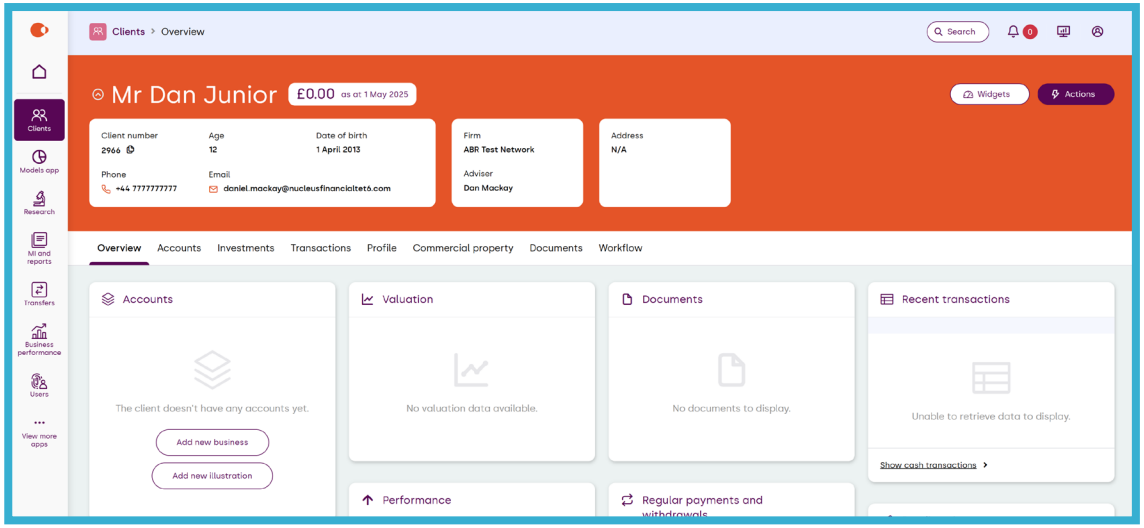
We recommend using the zoom function to view the details on the platform screens in this guide.

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 Junior Flexi SIPP new business application, you first need to create your client. To create and search for your client please refer to the guides on our website.

The client must be a maximum age of 17 + 11 months to proceed with the Junior Flexi SIPP.

For all junior accounts, the registered contact/guardian (18+) will need to be created or be an existing client, prior to proceeding further with the application.



Key message

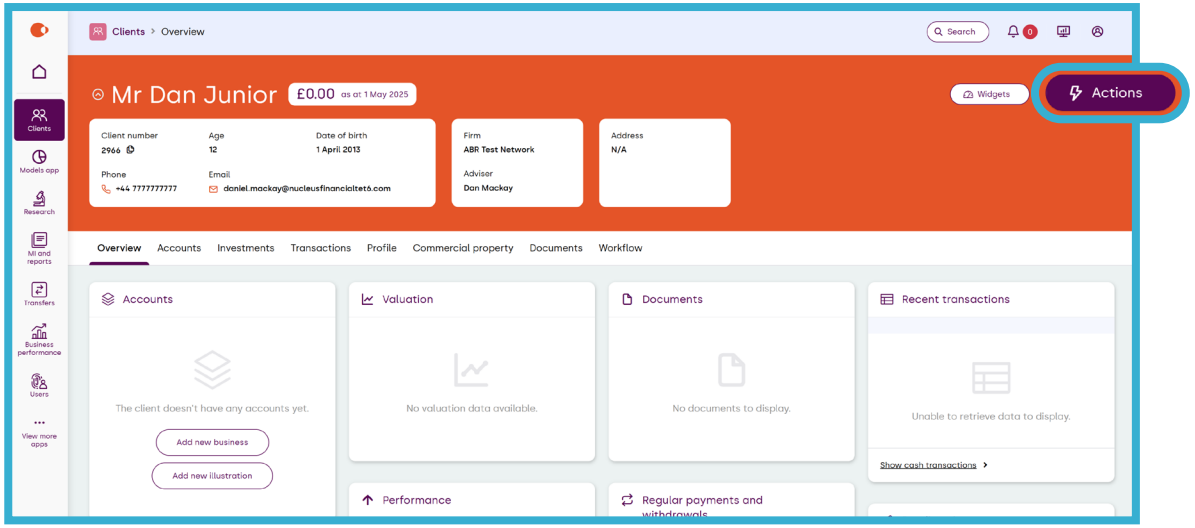
If you wish to top up a Junior Flexi SIPP please follow the how to process a single or regular top up application guide.

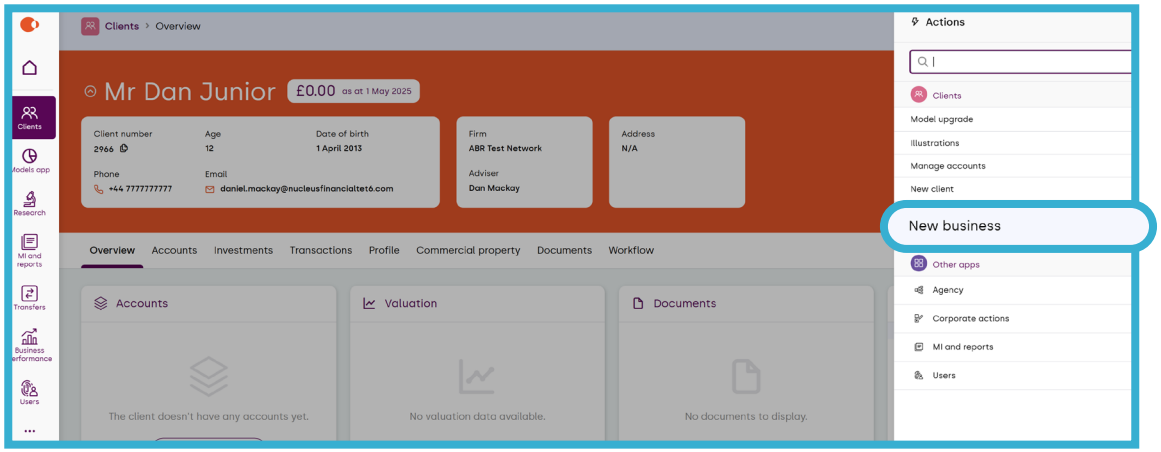
Once you've created or located your client, you can refer to this guide to proceed with submitting the new business Junior Flexi SIPP.

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

A list of actions will appear.

To create the new business application, select **'New business'**.



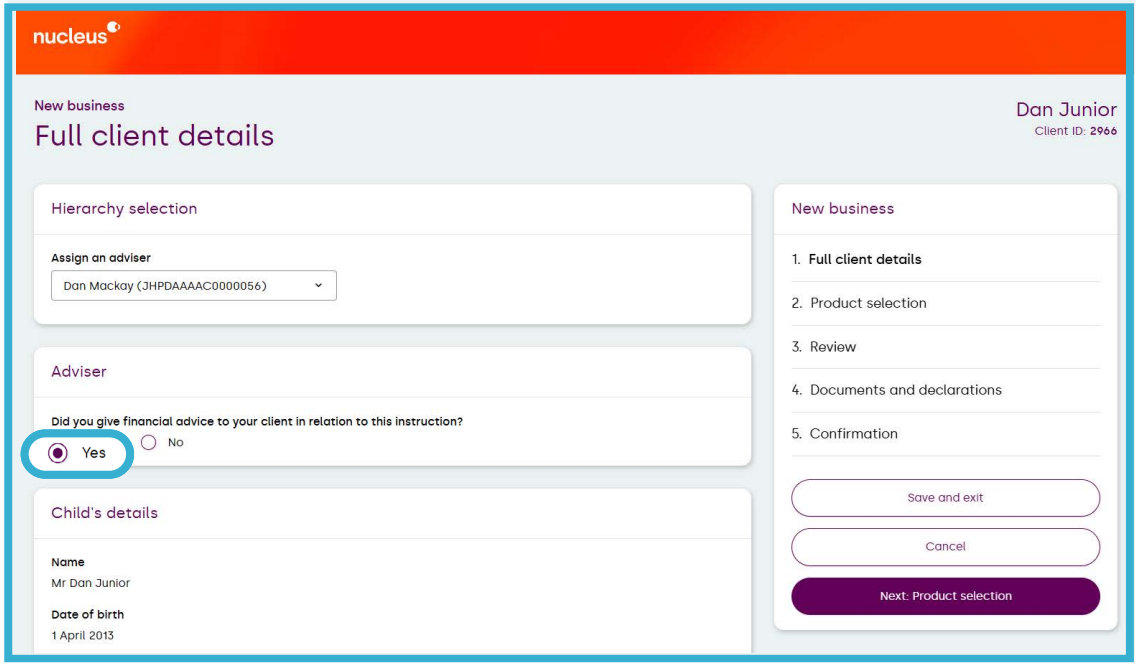


Full client details

Key message

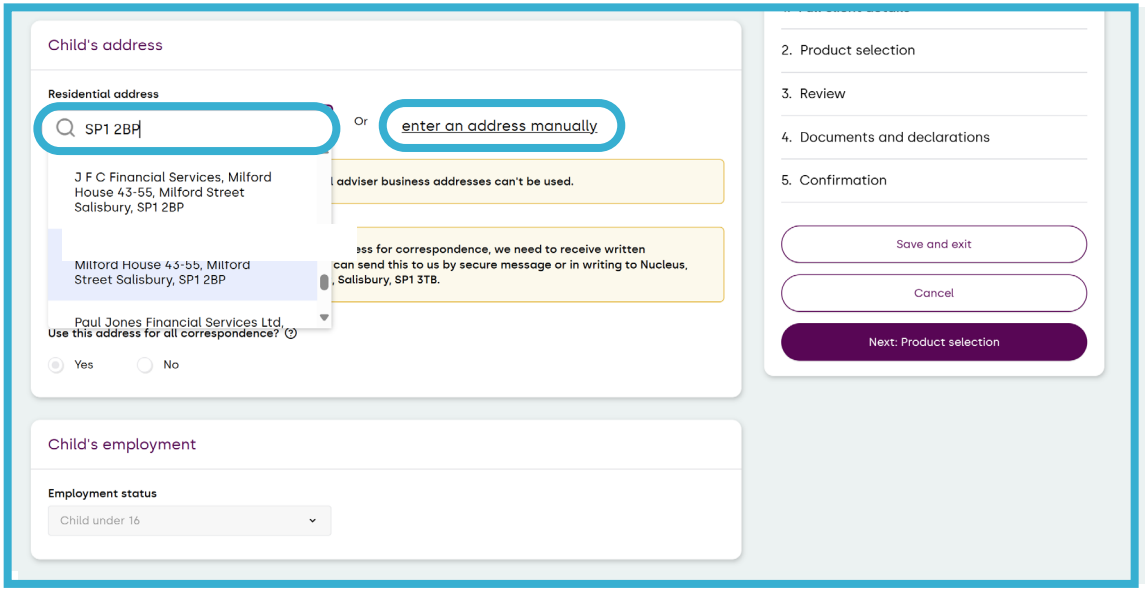
The assigned adviser can be changed using the drop-down lists.

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



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.



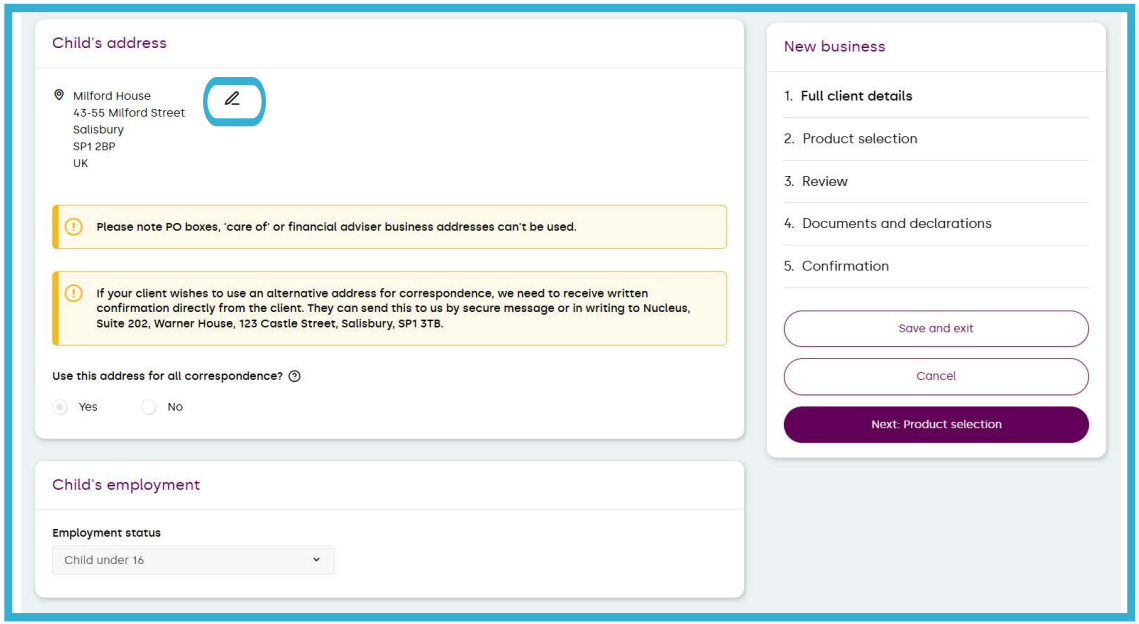
Key message

The client's address can be amended by selecting the **'pencil'** icon next to the address.

If the client requires an alternative correspondence address, please contact us.

Employment status will be pre-selected to 'Child under 16' if the client is under 16.

Note, employment details will be required for clients over 16.



All Junior Flexi SIPP applicants must be UK resident, or a Crown employee serving overseas. If this doesn't apply, or your client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

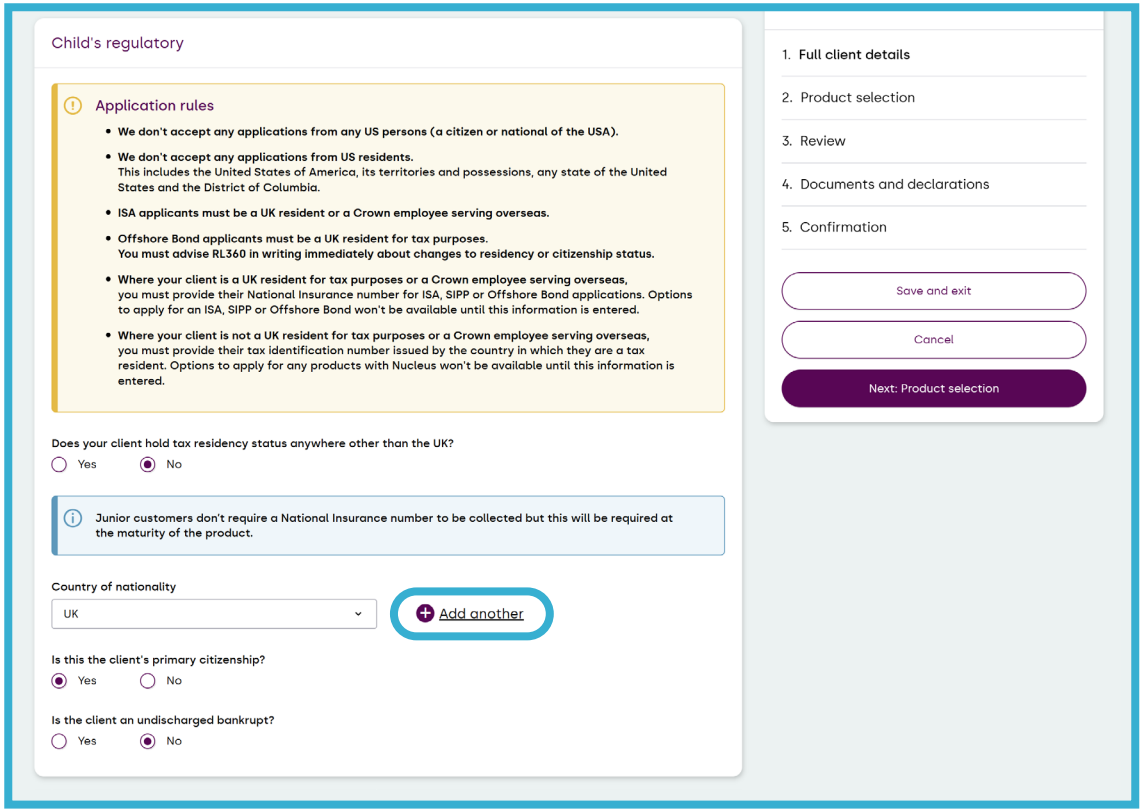
We don't accept applications from US citizens or nationals.

Enter all your client's regulatory and residency information.

If the client is under 16, the National Insurance number isn't required. If the client is over 16 enter the National Insurance number.

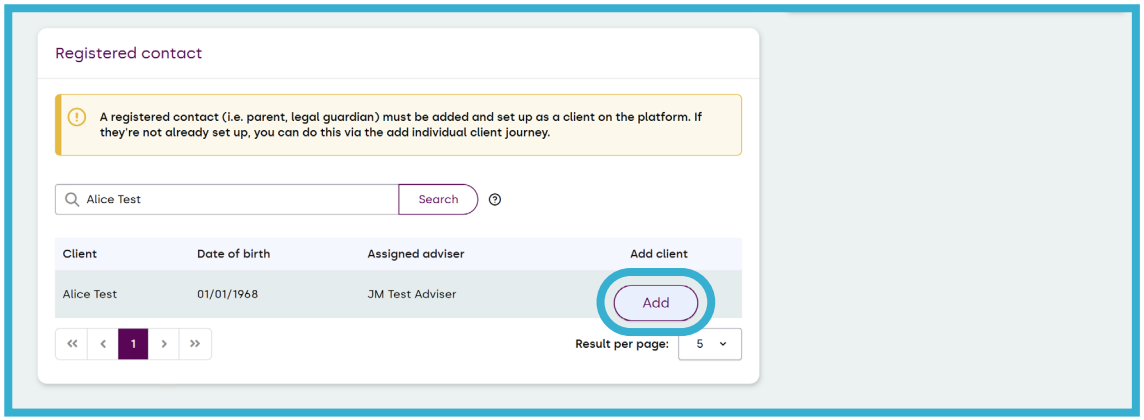
If your client has dual citizenship select **'Add another'**.

We can't accept undischarged bankrupt clients.



Enter the registered contact/legal guardian into the search bar and select their name from the list.

Select **'Add'**.

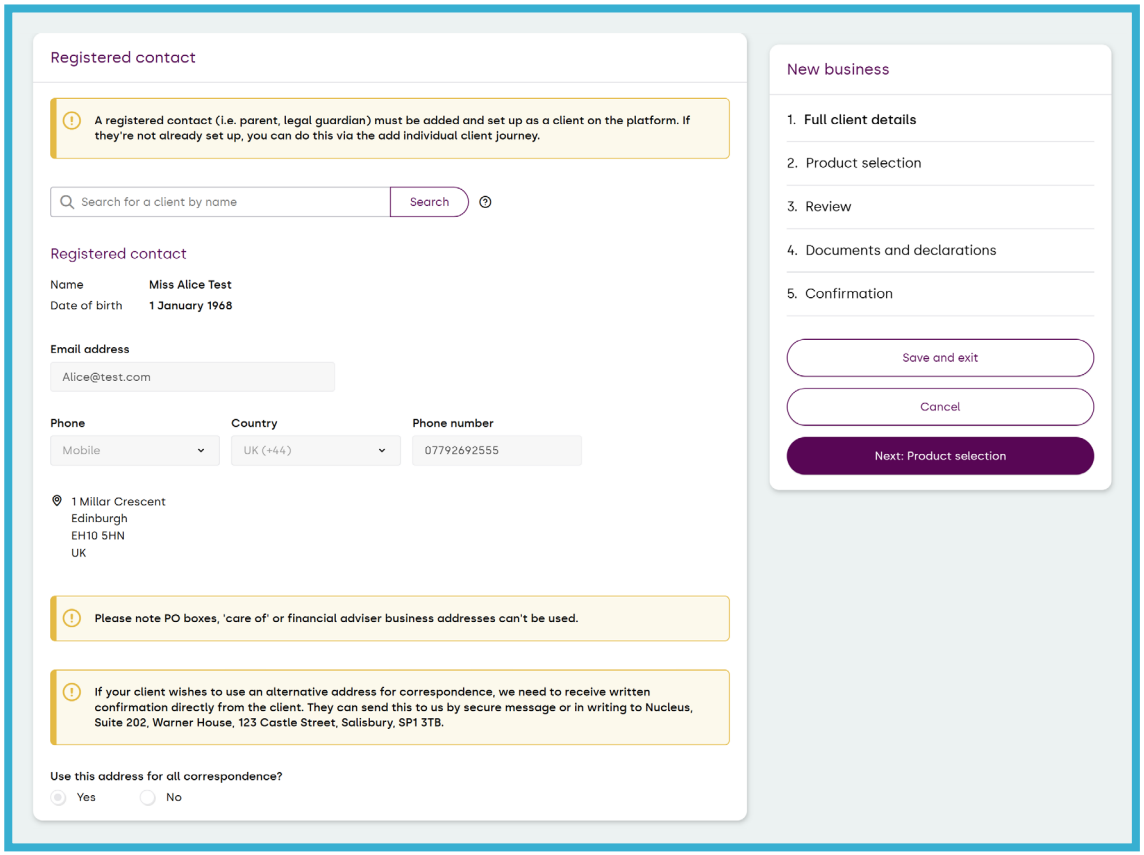


Please complete the form presented on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us a copy of their signature.

If the registered contact/legal guardian is an active client their contact information, address, regulatory and residency information will be pre-populated.

If the details aren't pre-populated, complete all registered contact/legal guardian's contact information, address, regulatory and residency information.

If the guardian requires an alternative correspondence address, please contact us.



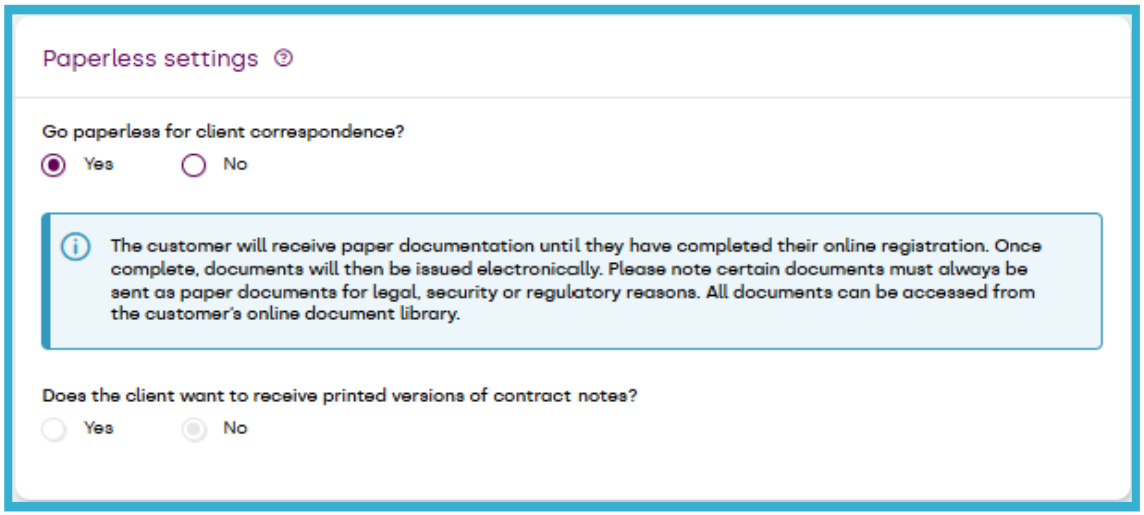
Confirm whether your client would like to receive paperless correspondence, through the customer portal. If so, then also confirm if they want printed versions of contract notes?

Key message

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

Confirm whether portal access is required for the registered contact/ legal guardian. 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.

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



All Junior Flexi SIPP applicants must be UK resident, or a Crown employee serving overseas. If this doesn't apply, or your client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

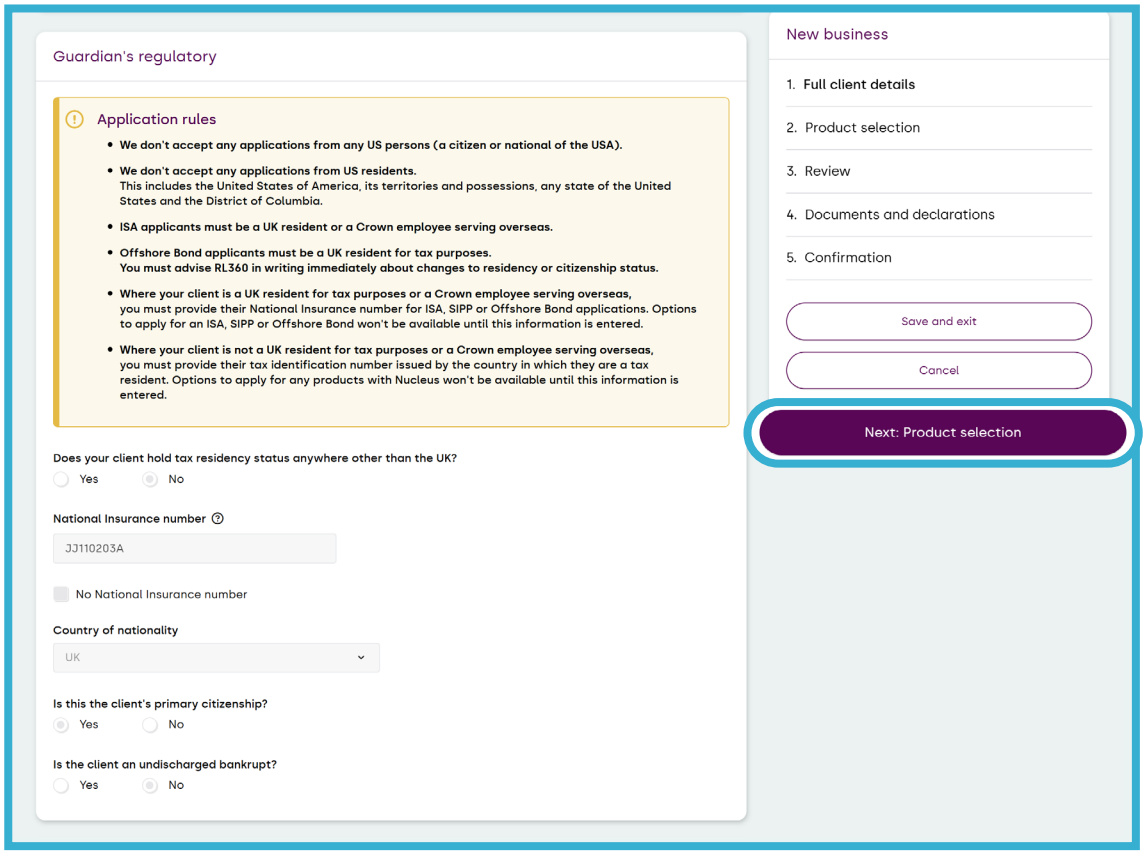
We don't accept applications from US citizens or nationals.

We can't accept undischarged bankrupt clients.

Key message

You can **'Save and exit'** the application once the specific section has been completed. To resume the application, navigate to the workflow tab within the client's account.

Once you're happy with the registered contact/legal guardian details, select **'Next: Product selection'**.



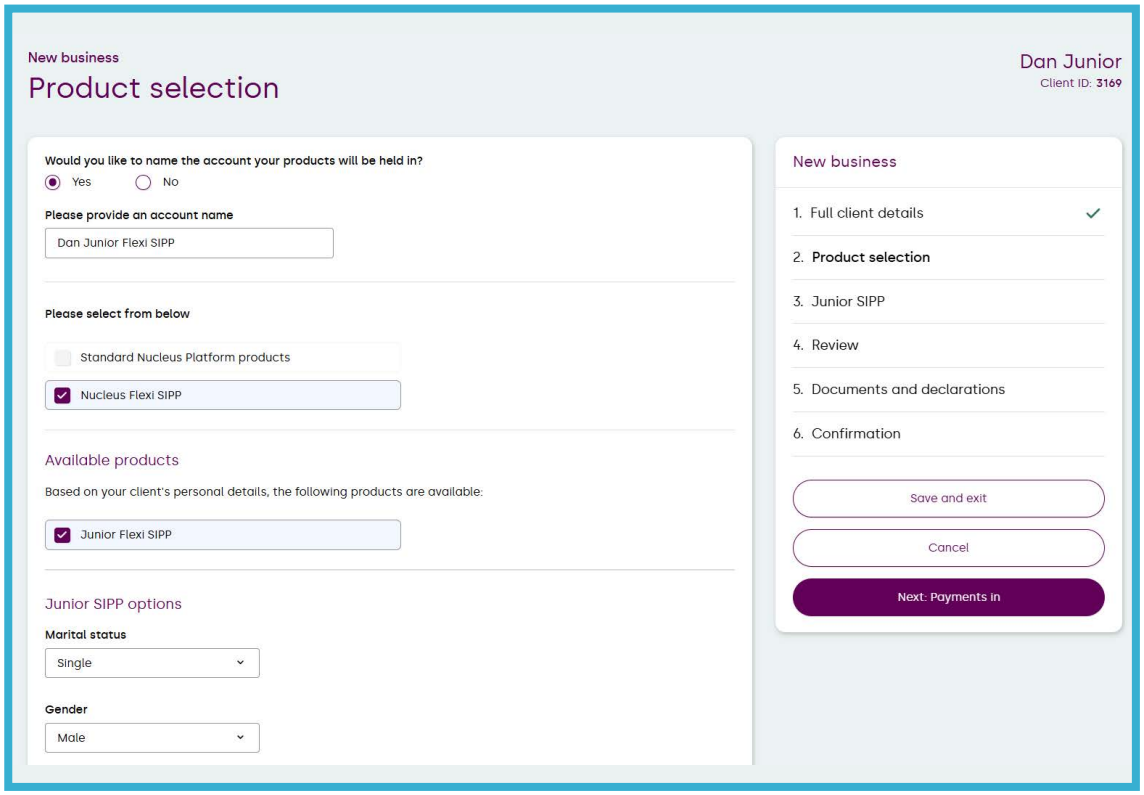
Product selection

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

Key messages

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 homepage. This name can be seen on your client's customer portal.



Select **'Nucleus Flexi SIPP.'**

Key messages

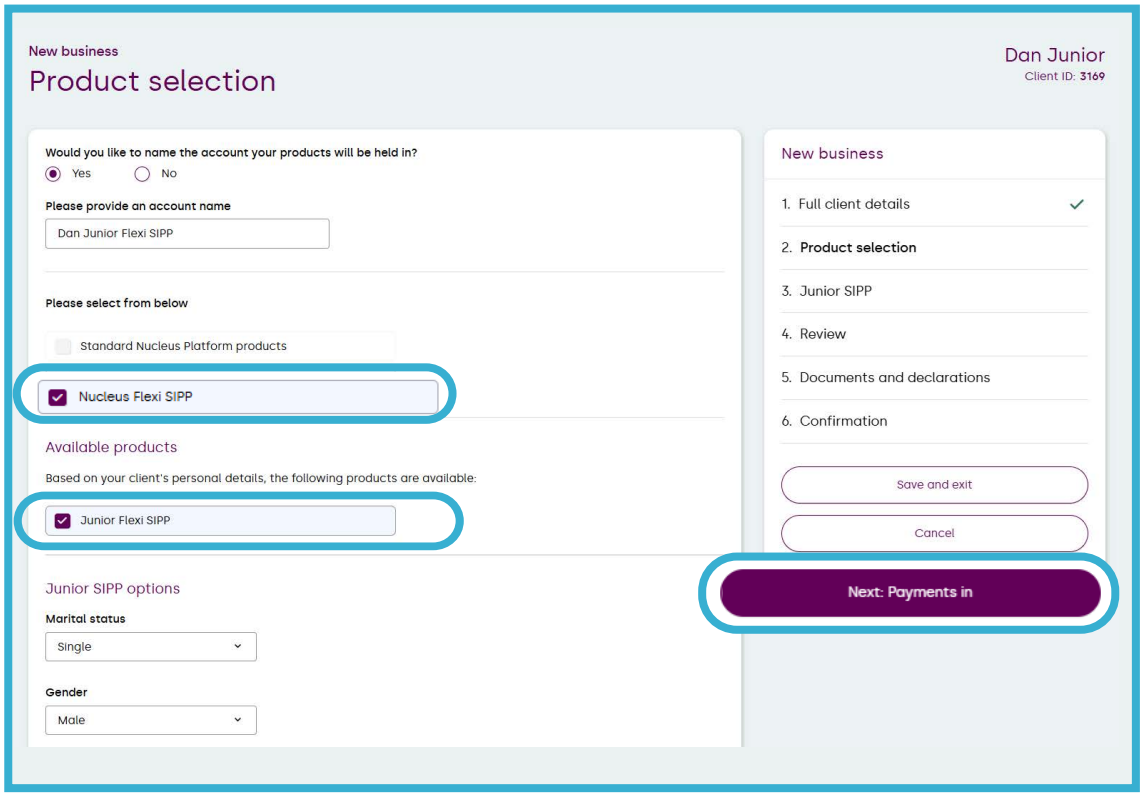
The adviser firm the client is associated with determines what propositions are available for selection.

Select **'Nucleus Flexi SIPP'** the from the available products select **'Junior Flexi SIPP'**

Select the client's '**Marital status'** from the drop-down list.

Select the client's **'Gender'** from the drop-down list.

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

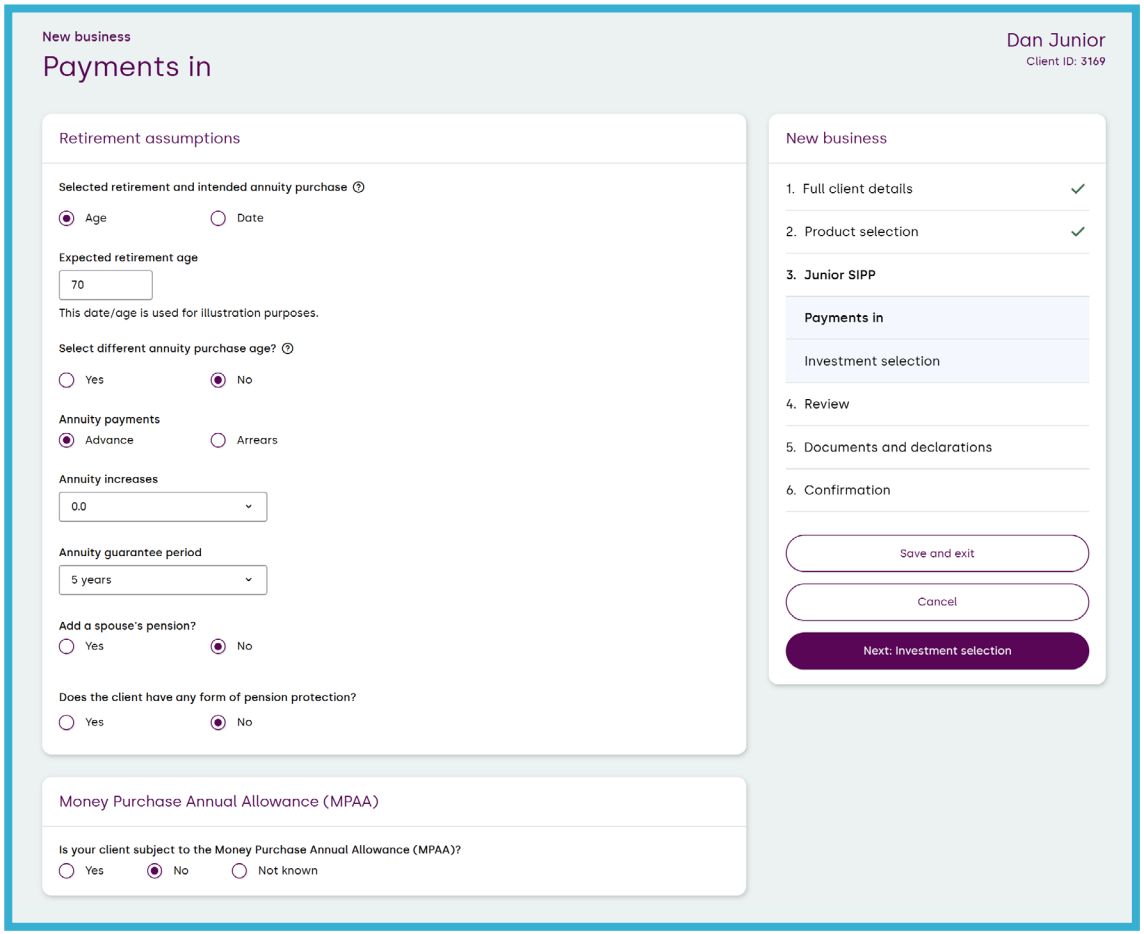


Payments in

Confirm all the Retirement assumptions fields.

A retirement age must be entered to generate illustration documents.

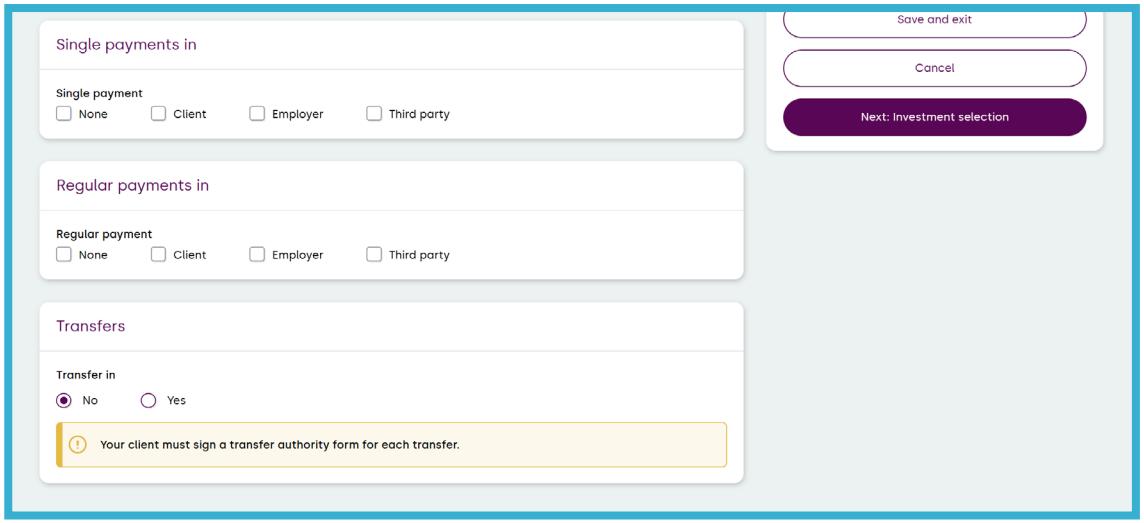
Confirm if your client is subject to the money purchase annual allowance (MPAA).



Please select a payment in option for each payment type.

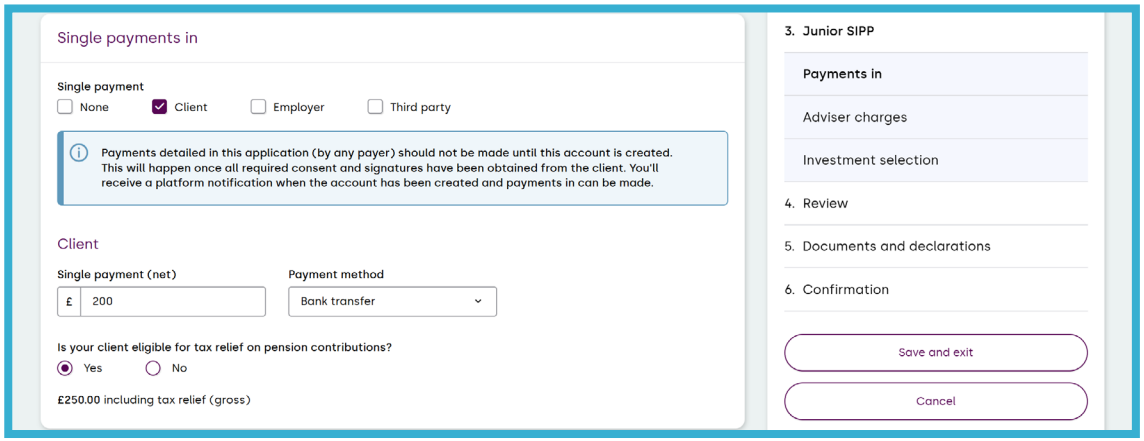
Key messages

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



Client 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.



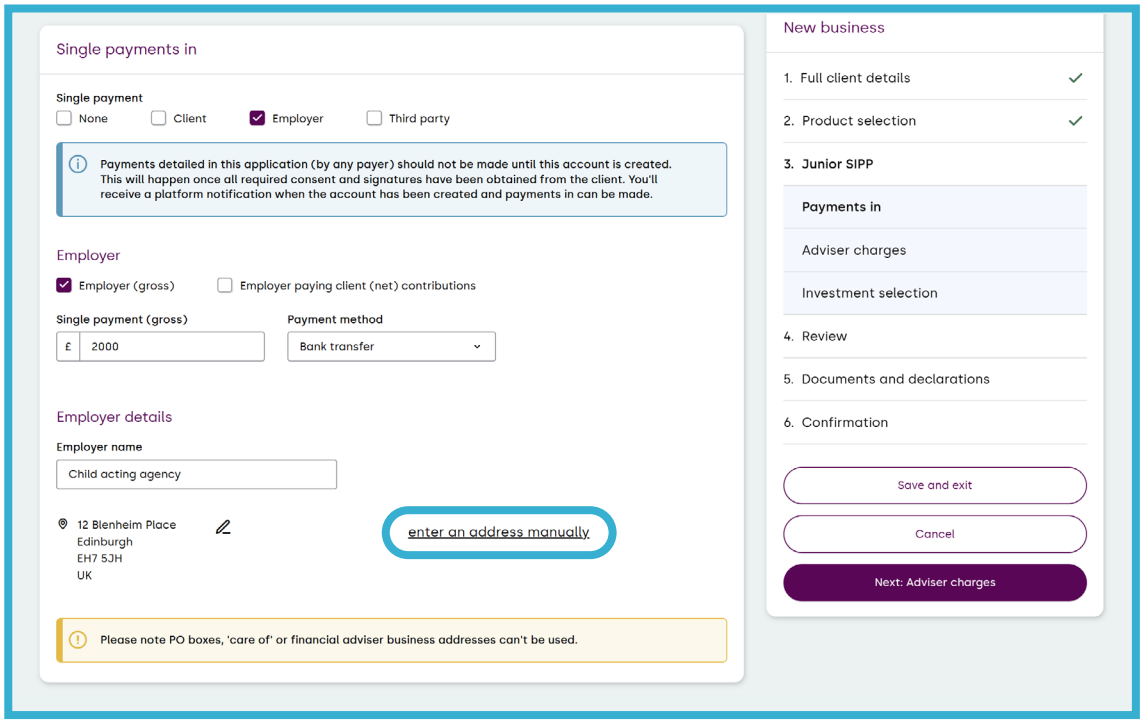
Enter the (net) single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Employer 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.



Select **'Employer'.**

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

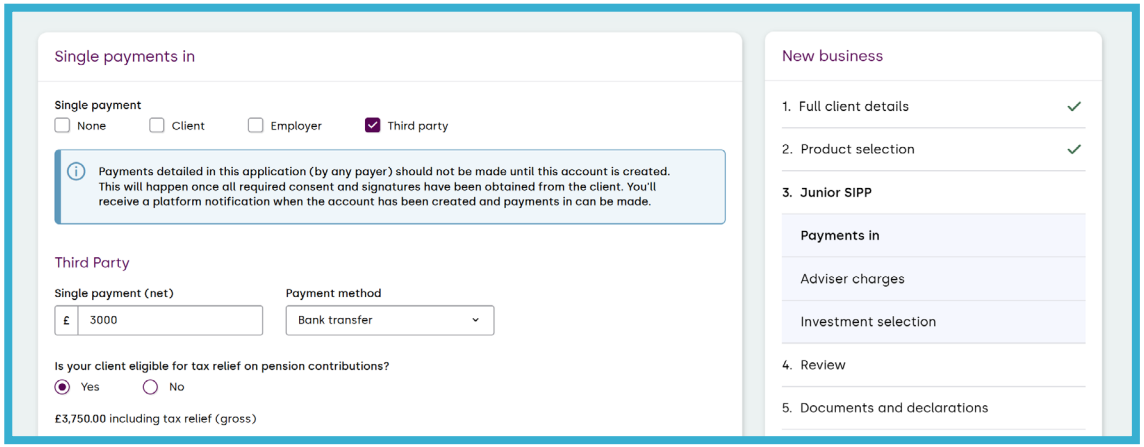
Enter the single payment amount.

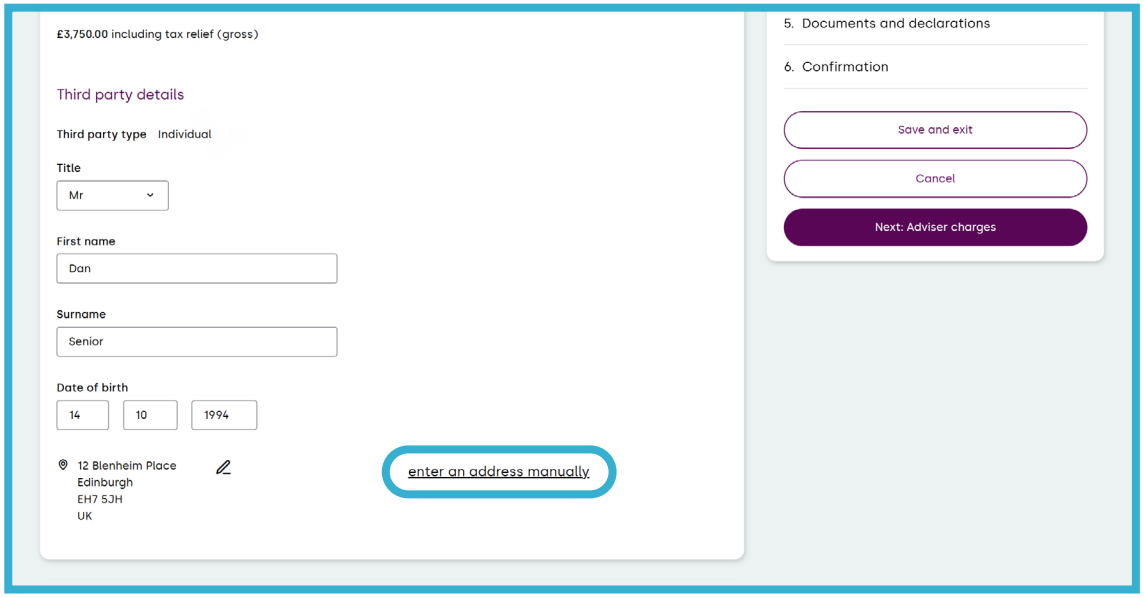
Enter the employer's name and the address into the search bar. Select the address from the search results.

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

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.





Select **'Third Party'.**

Enter the third party single payment (net) amount.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

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.

Client regular payment in

Select **'Client'.**

Enter the regular payment (net) amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

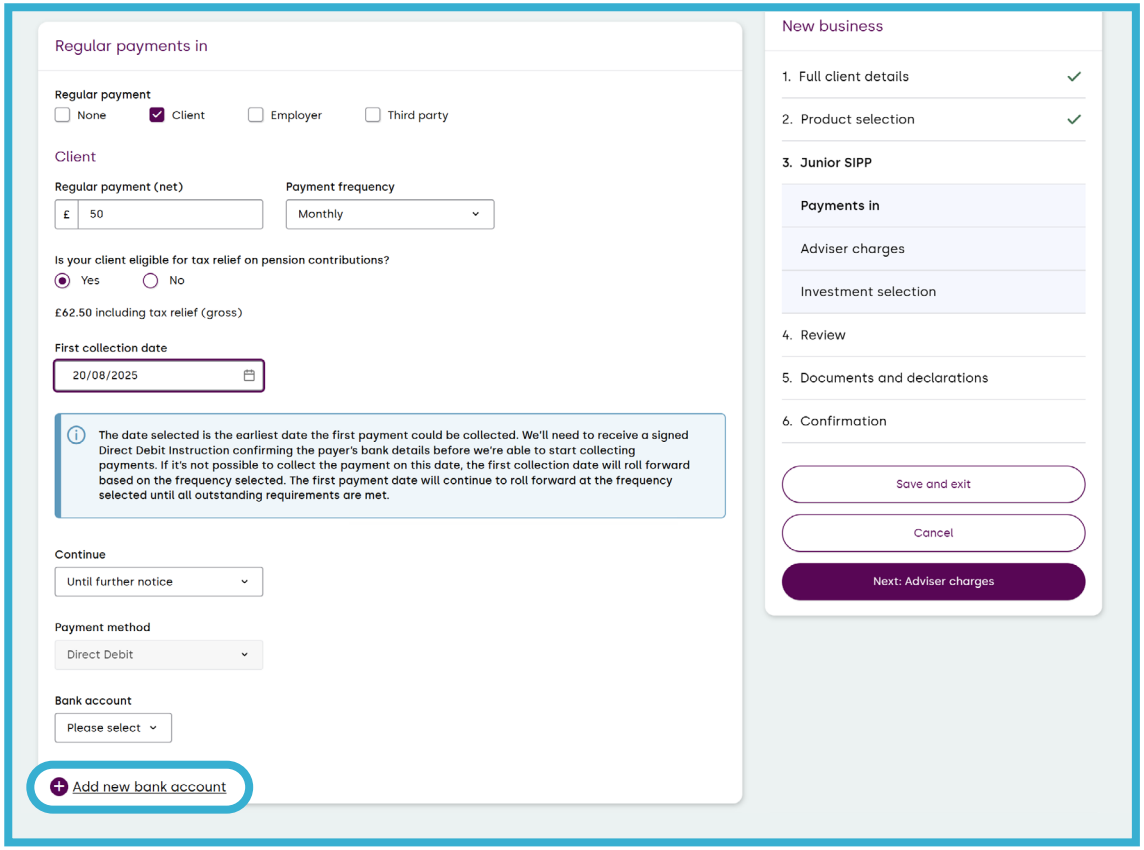
Enter the first collection date and the duration.

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'**.



Complete the client's bank details.

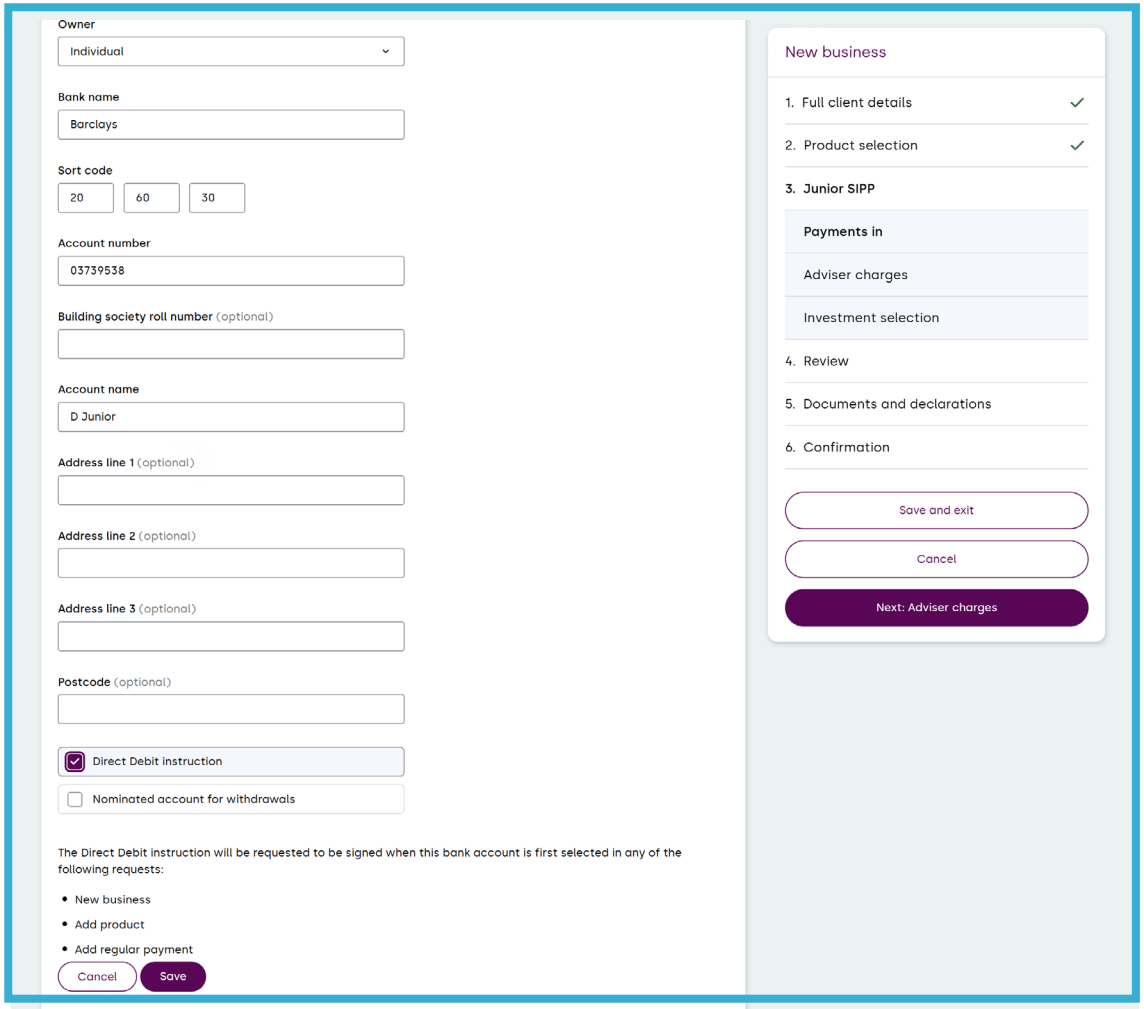
Non-UK bank accounts can't be set up through the platform. Please visit the Literature app to find the relevant form to download, complete and return to us for this bank account to be added.

Select **'Direct debit instruction'.**

Key messages

A Direct Debit instruction (DDI) will need to be signed when the bank account is first selected.

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



Employer regular payment in

Select **'Employer'.**

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

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.

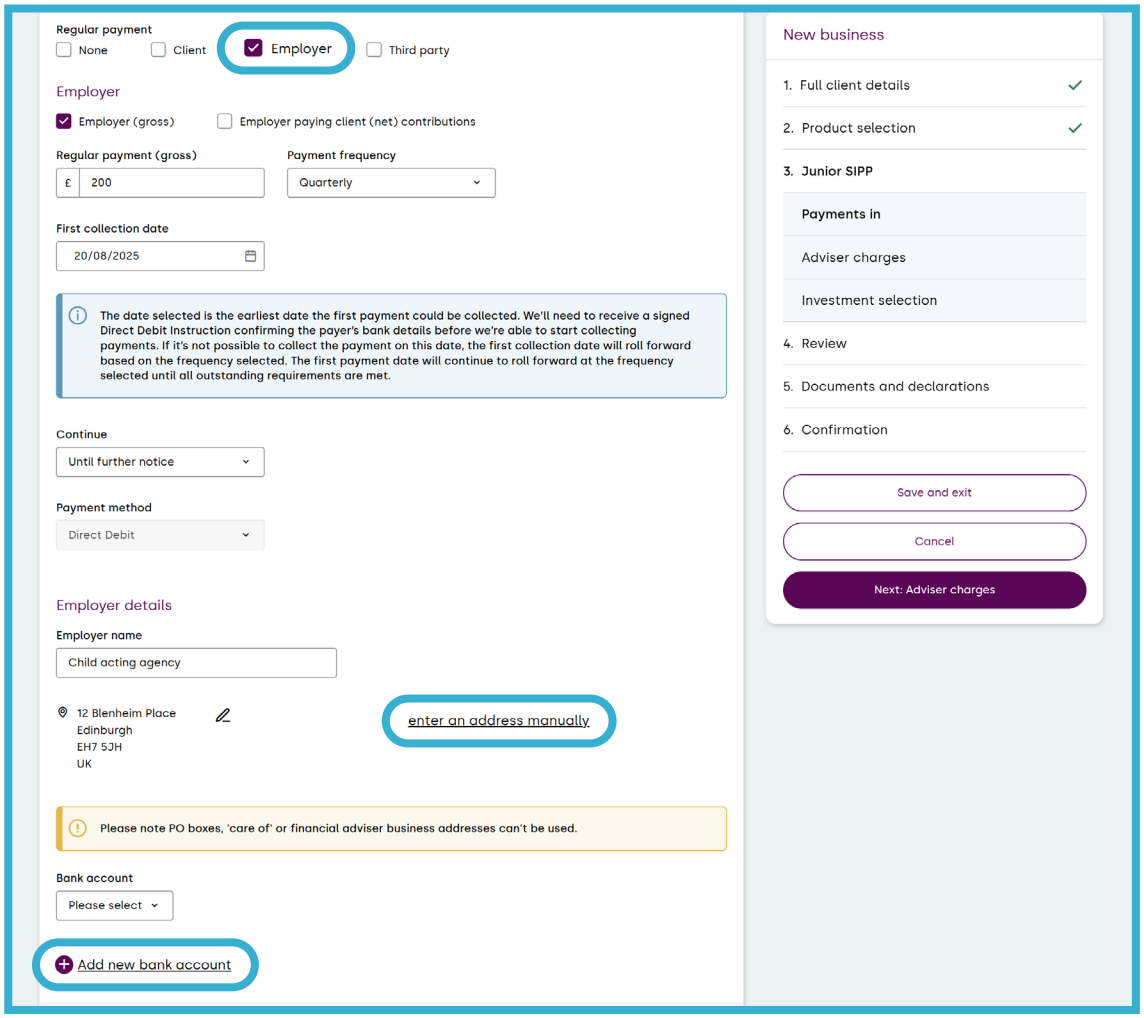
Enter the employer's name.

Enter the employer's address into the search bar and select the address from the results.

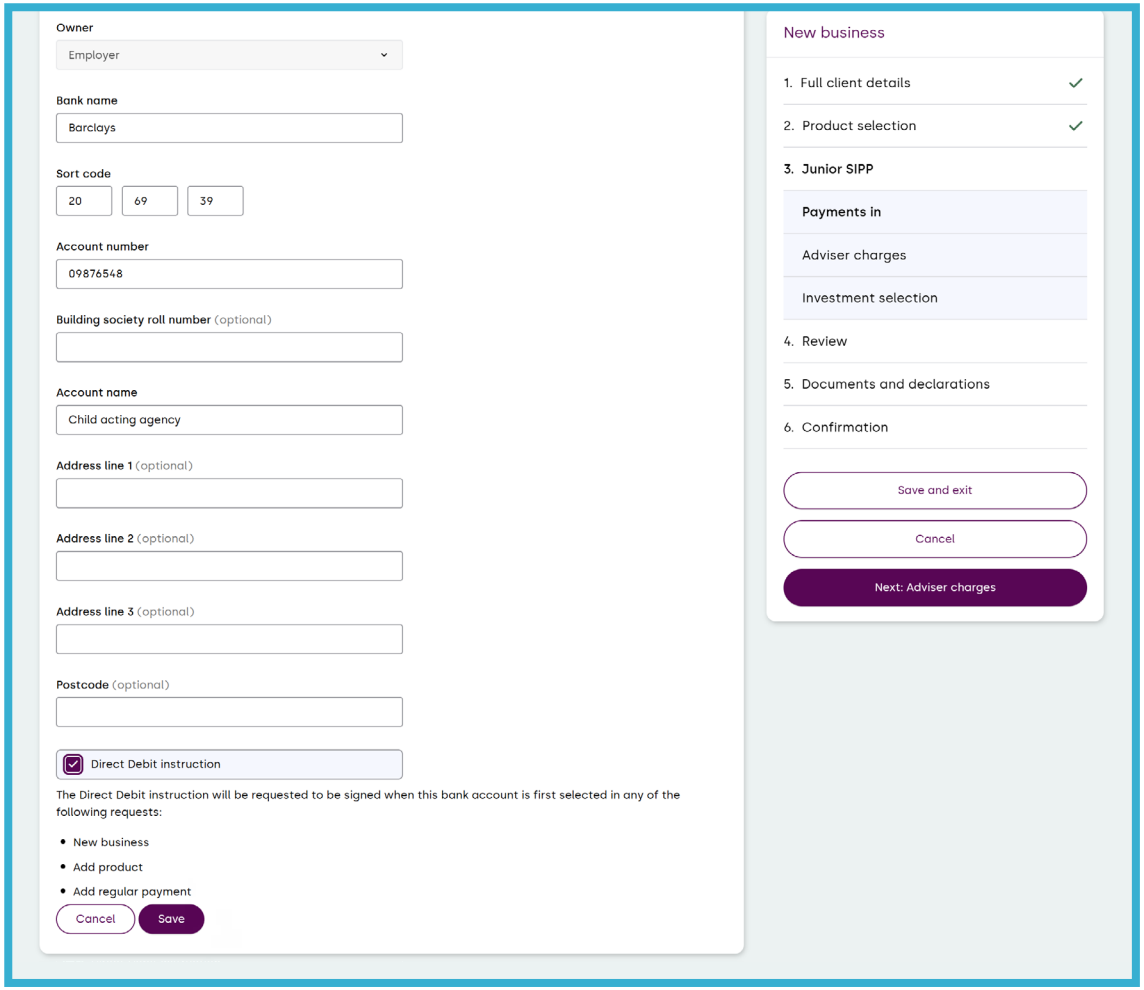
If the address can't be found, select **'enter an address manually'** and complete the address details.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'**.



Complete the employer's bank details.



.

Select **'Direct Debit instruction'**.

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

Third party regular payment in

Select **'Third party'.**

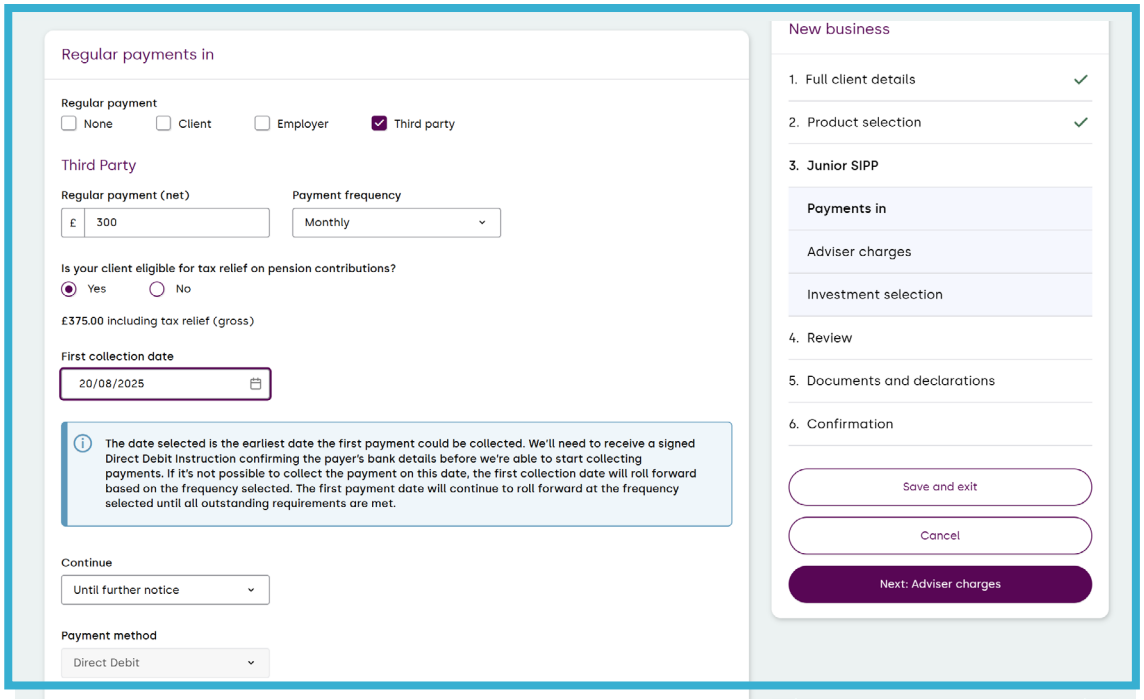
Enter the net regular payment amount, and payment frequency.

Confirm of 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.



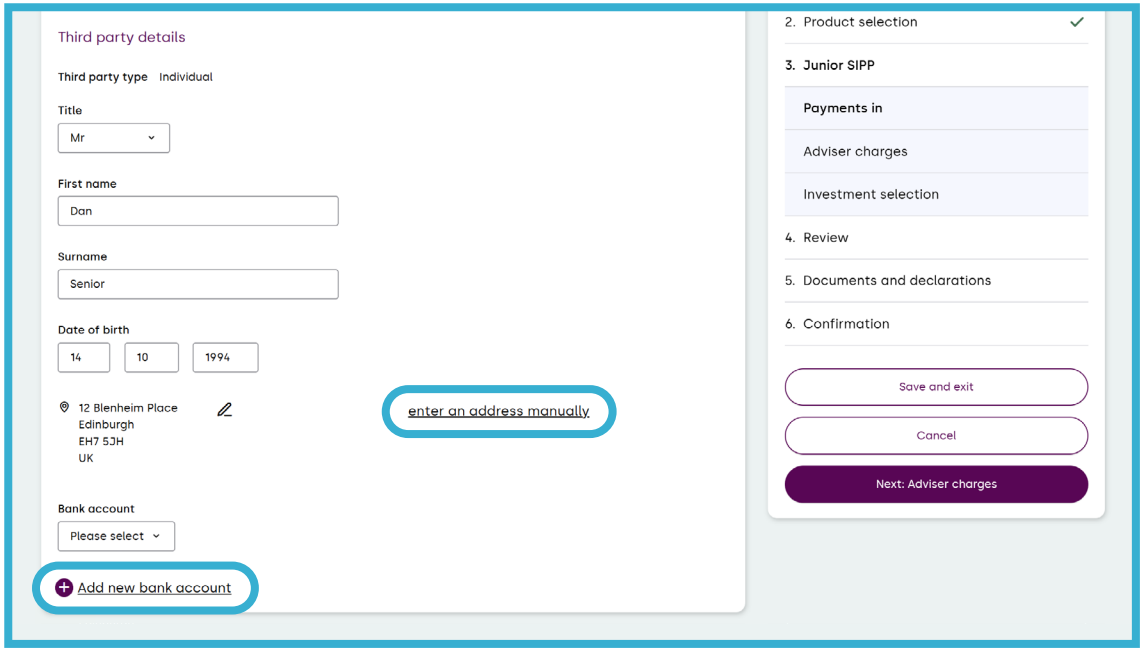
Enter the third party's personal details.

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

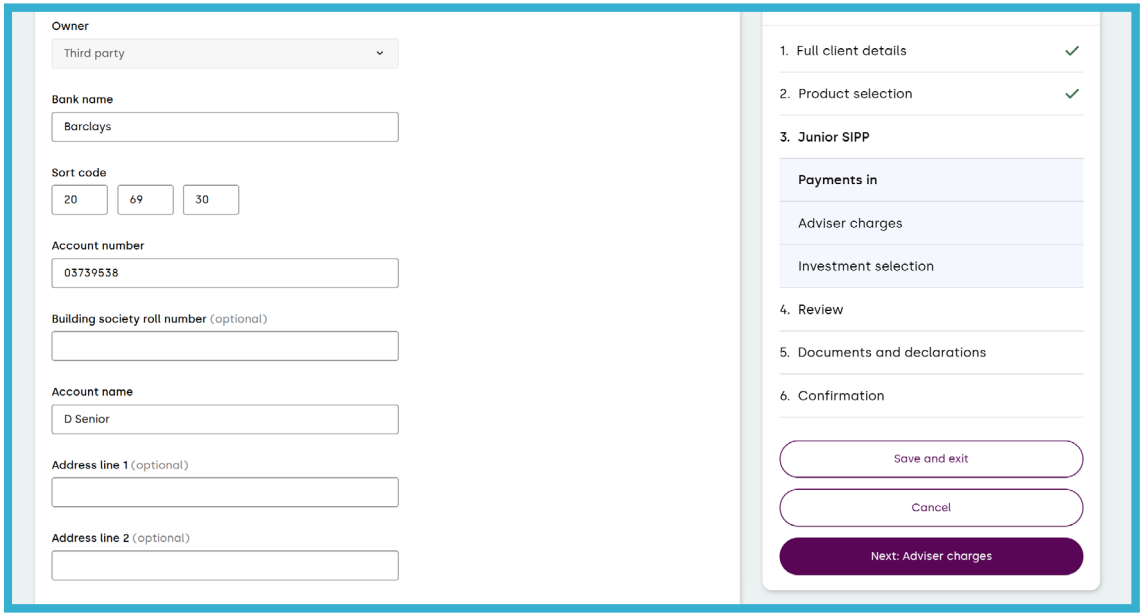
If the address can't be found, select **'enter an address manually'** and complete the address details.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'**.

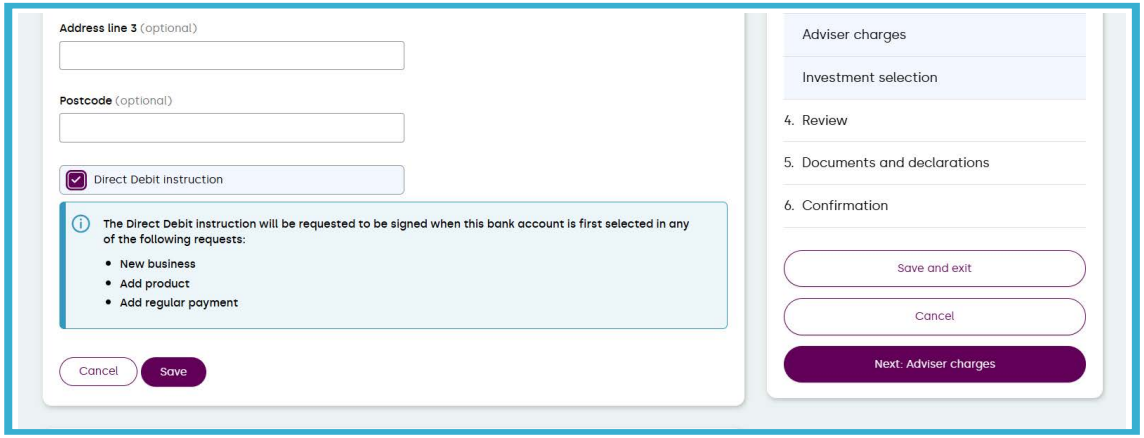


Complete the third party's bank details.



Select **'Direct Debit instruction'**.

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



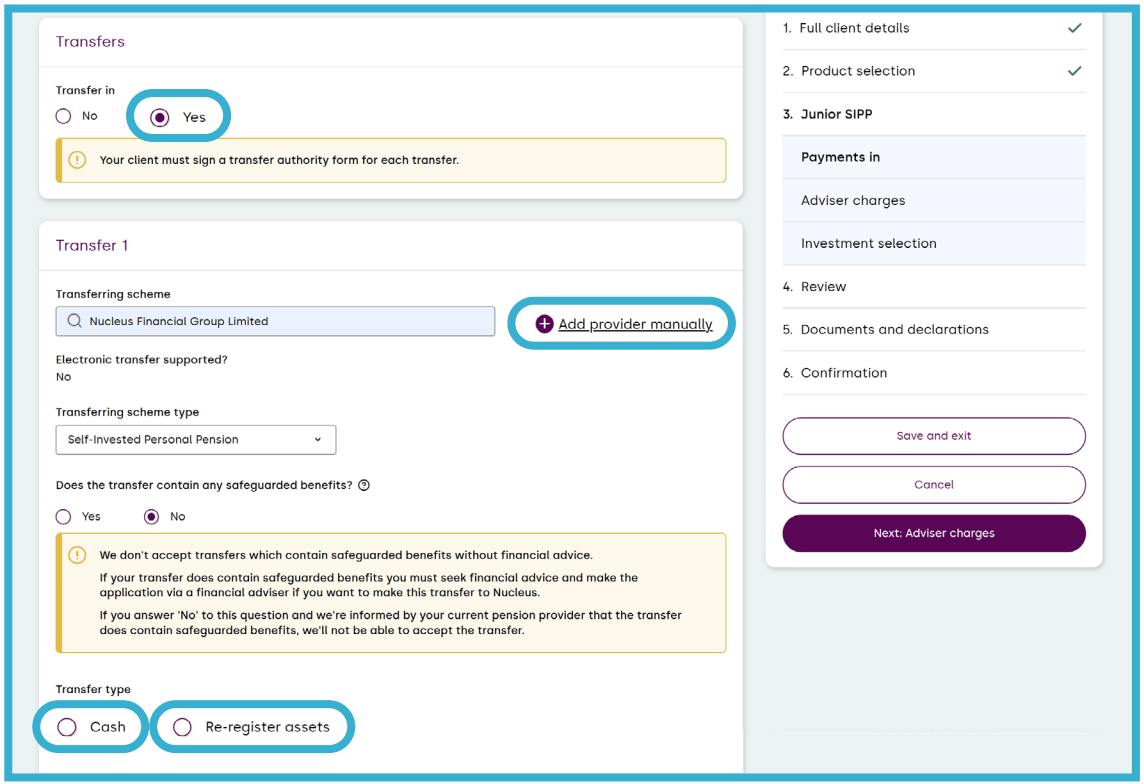
Transfer payments

Select **'Yes'**.

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

Key messages

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's 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 hasn't been provided to your client.

Select either a **'Cash'** or **'Re-register assets'** transfer.

Cash transfer payments

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

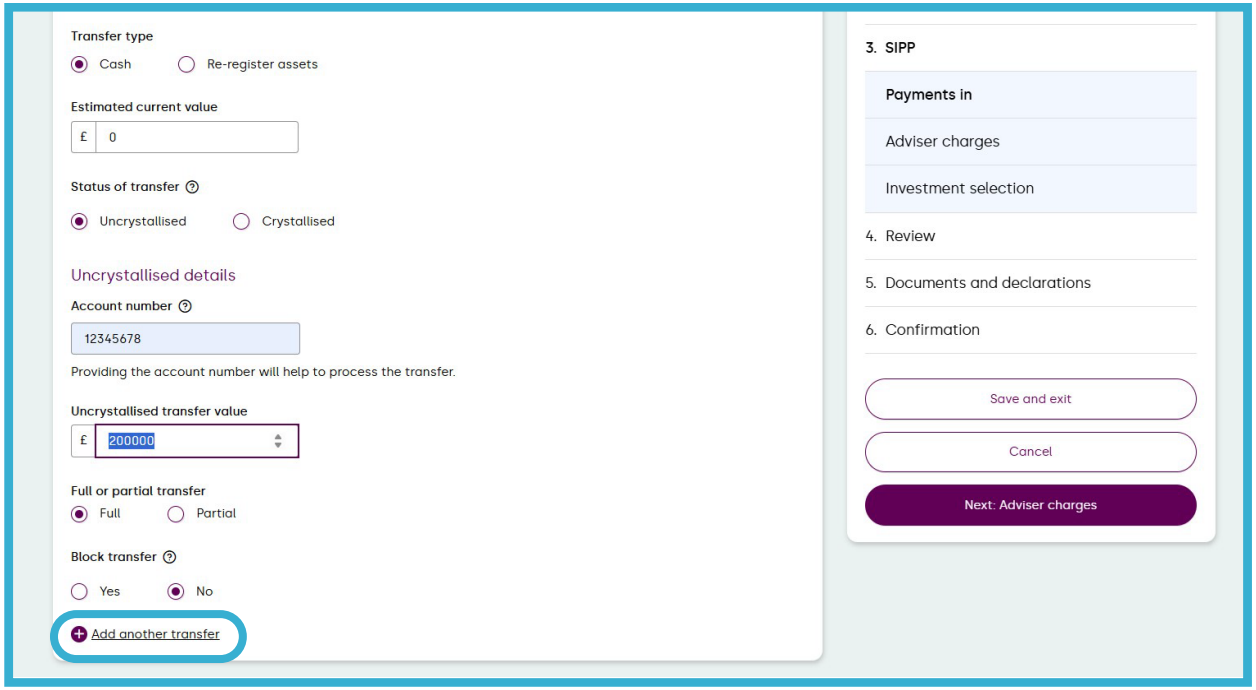
If the cash transfer contains both uncrystallised and crystallised funds, first enter the amount of the uncrystallised element in '**Estimated current value**'.

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**'.



Key message

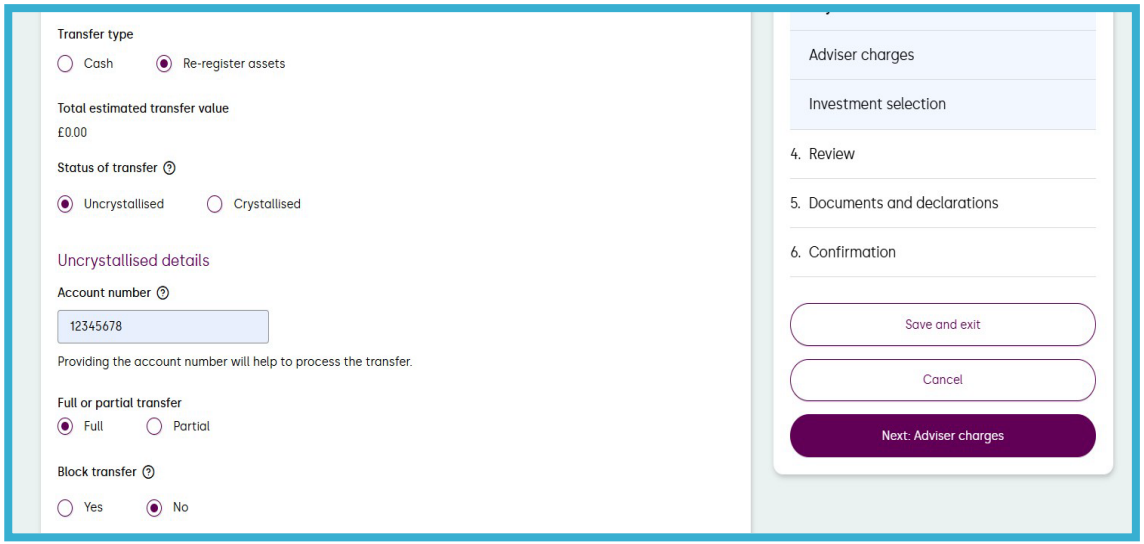
You can add multiple transfers in one application, by selecting **'Add another transfer**'.

Re-registered assets

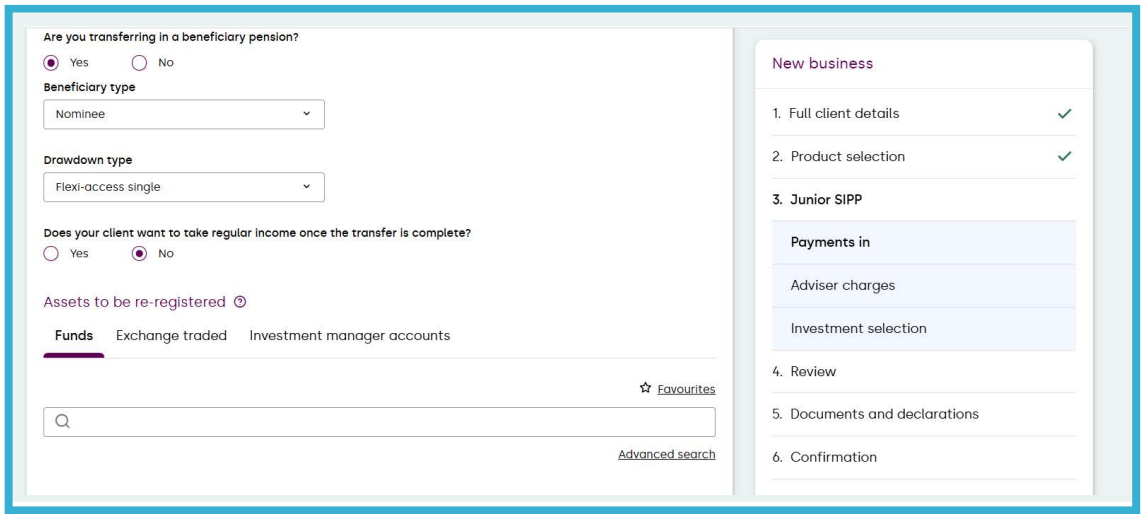
Select '**Re-registered assets**' under Transfer type.

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

Enter all transfer details.



If you are transferring in a beneficiary pension, select '**Yes**' and add the Beneficiary and Drawdown types.



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.

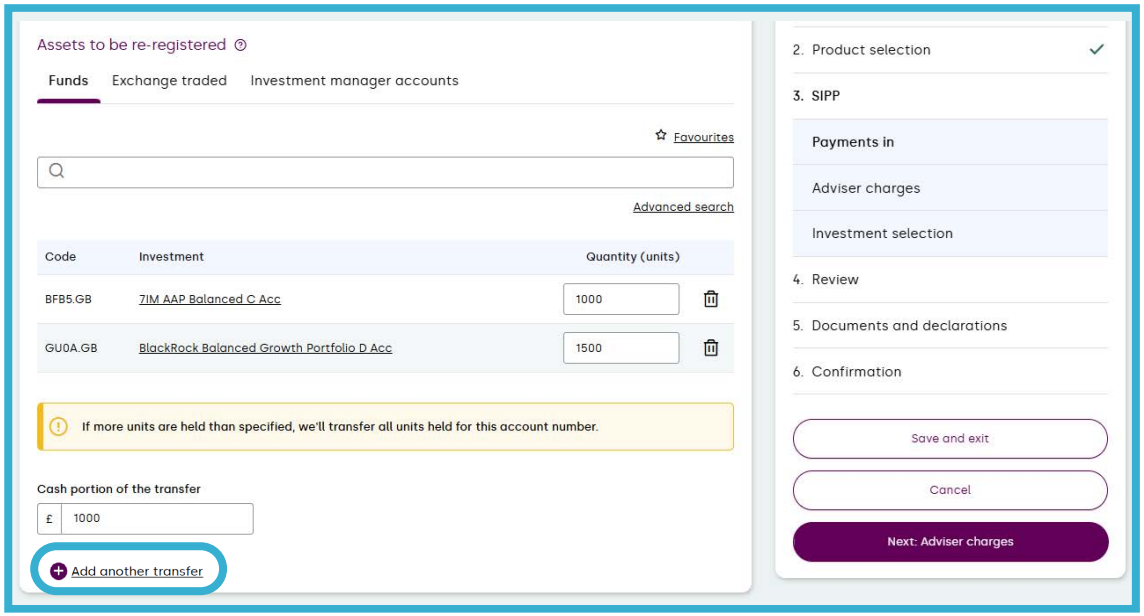
Enter the cash portion value of the transfer.

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**'.

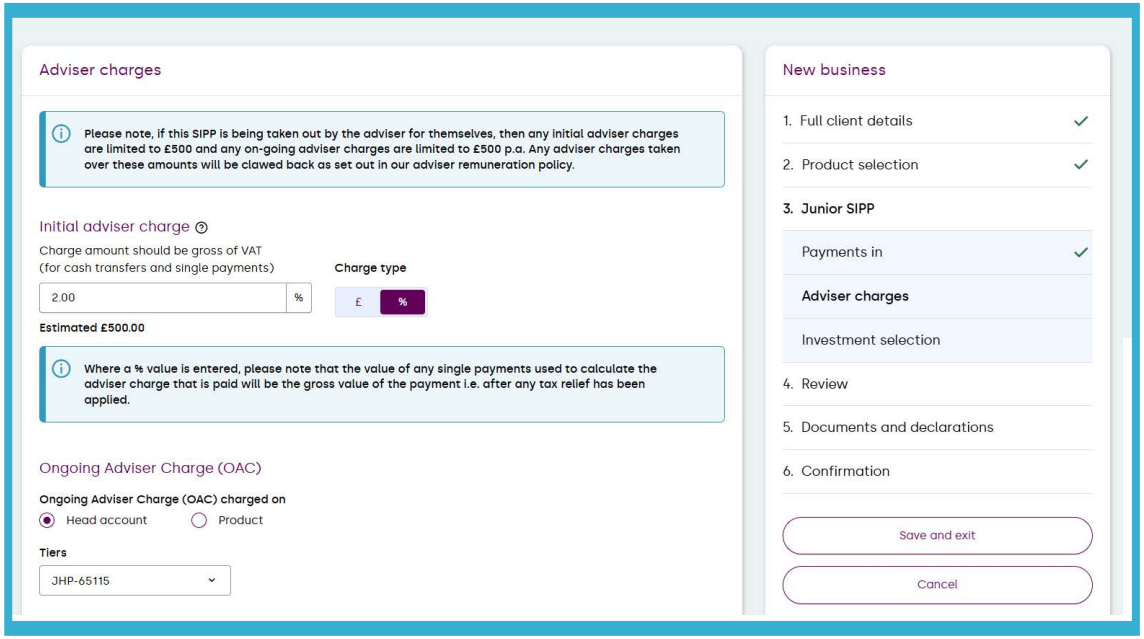


Adviser charges

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.

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



Key messages

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

Head account ongoing adviser charge

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.

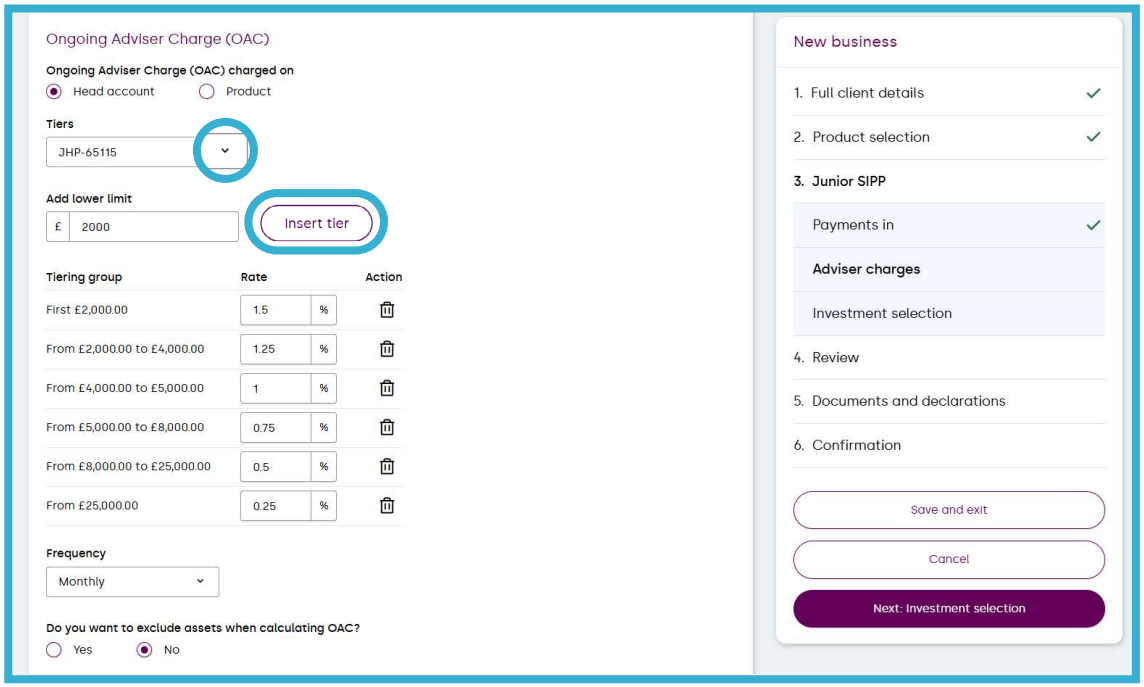
Enter a percentage rate for each tiering group.

Key messages

You can set up 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).



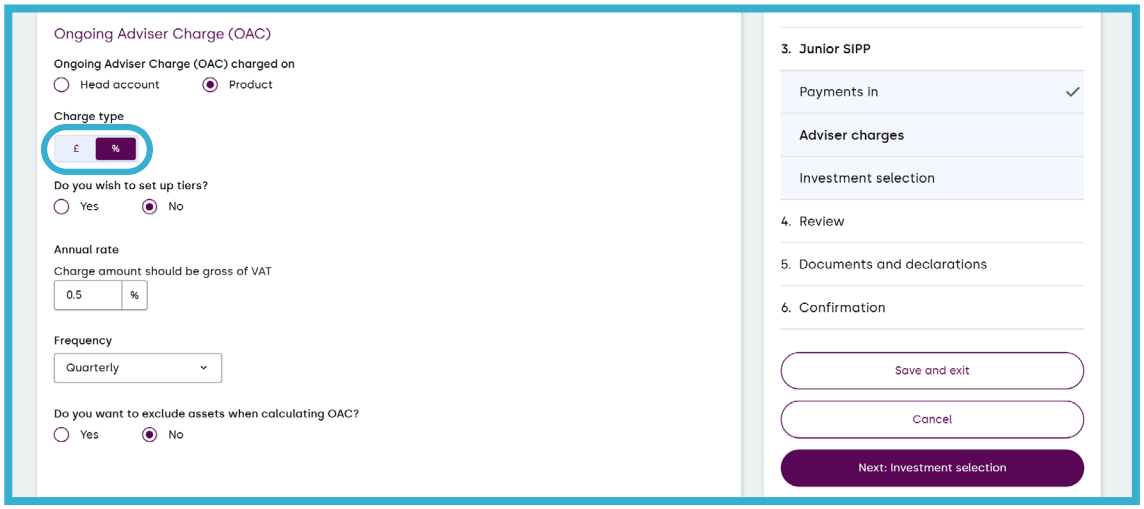
Product ongoing adviser charge

Select **'Product'.**

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 messages

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).

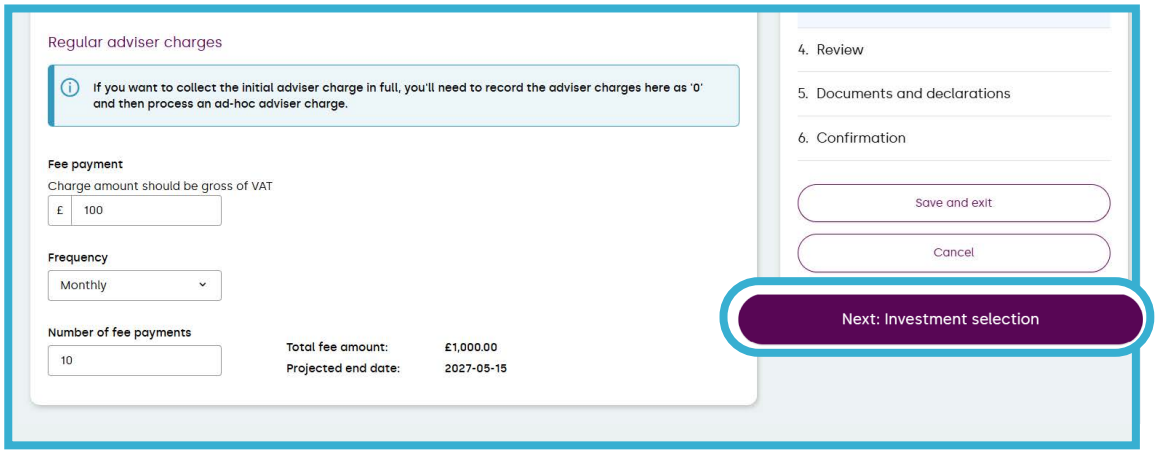
Regular adviser charge

Key messages

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 your adviser charge preferences, select **'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.

Your investment management account will show as the investment choice. You can also select additional investments from the headings shown.

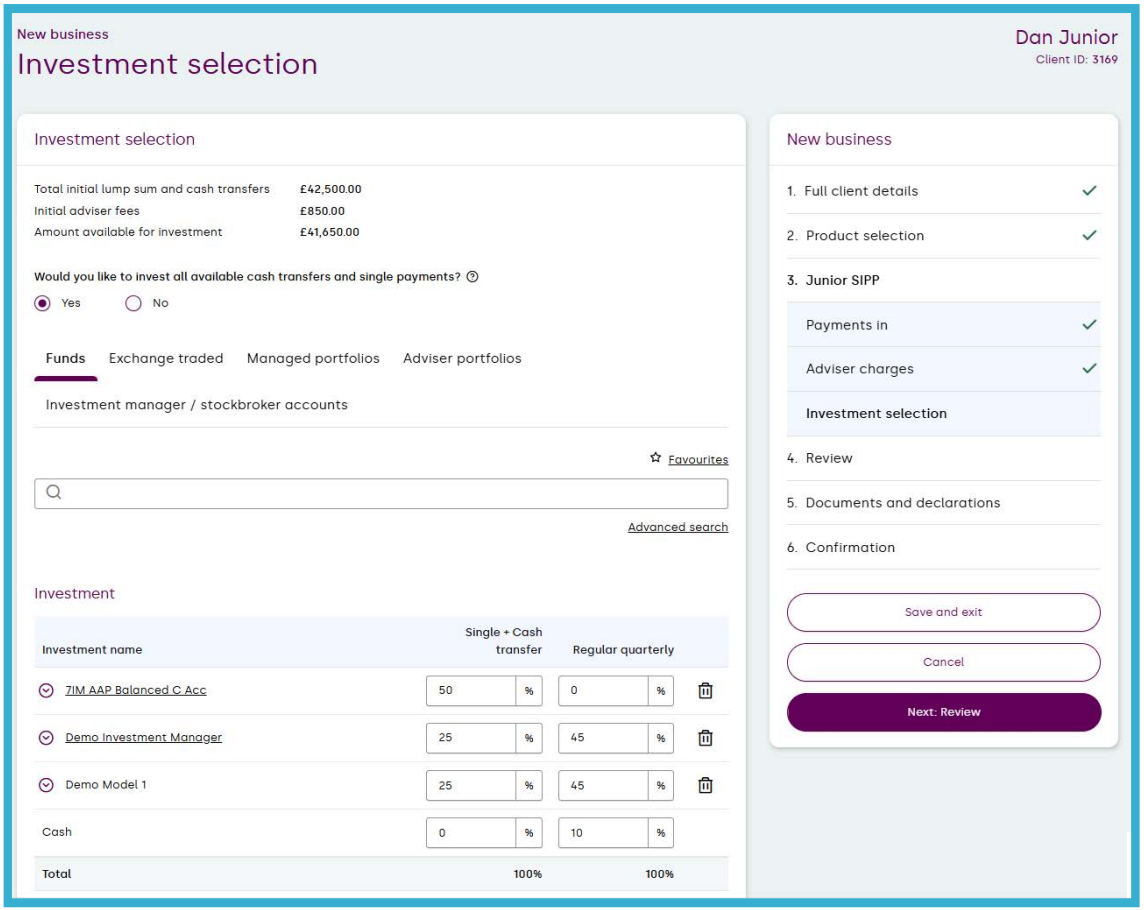
Key messages

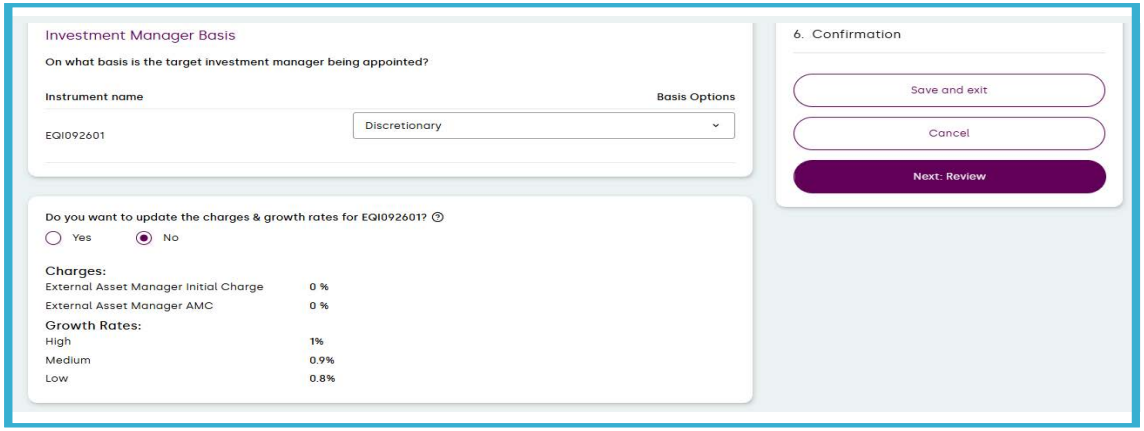
Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account.

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 the bases the Investment Manager is being appointed and if you want to update the charges and growth rates.





Investment Manager Basis

Key messages

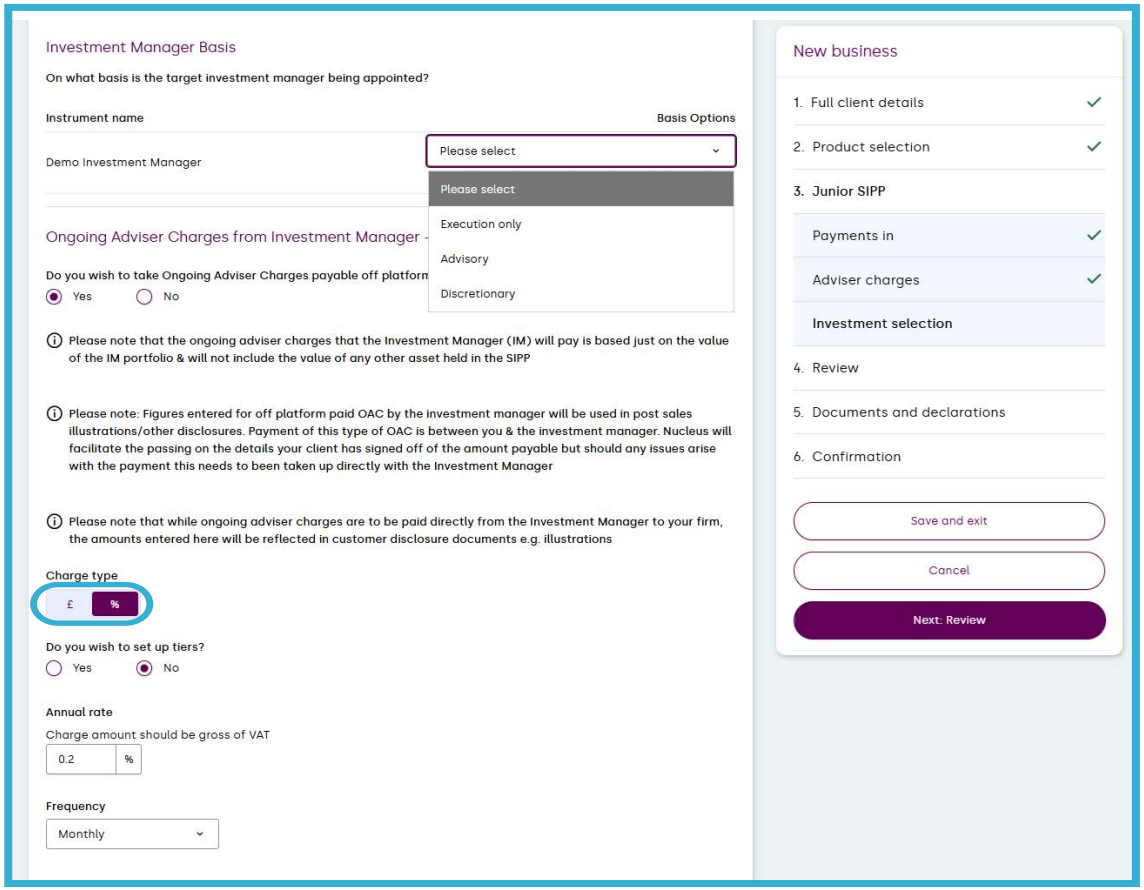
When multiple products are selected, additional investment fields will appear. If there's an investment which is non-tradable for a product, this will be shown as 0% and can't be amended.

Confirm if you wish to take ongoing adviser charges from the investment manager.

Select '**£**' or **'%'**.

Confirm if you'd like to set up tiers.

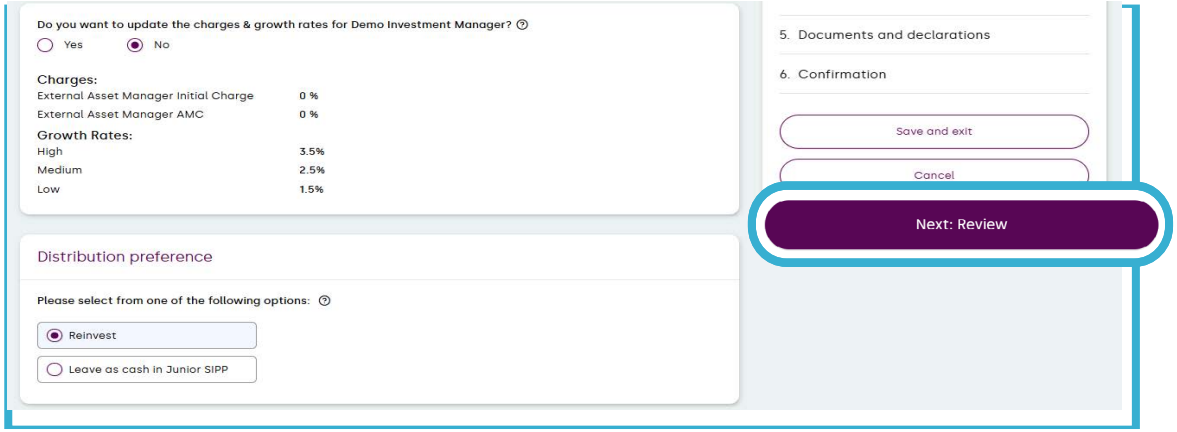
Enter the annual rate amount, and frequency.



The annual rate for an off platform ongoing adviser charges must be 0.5% or below.

Select a distribution preference.

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

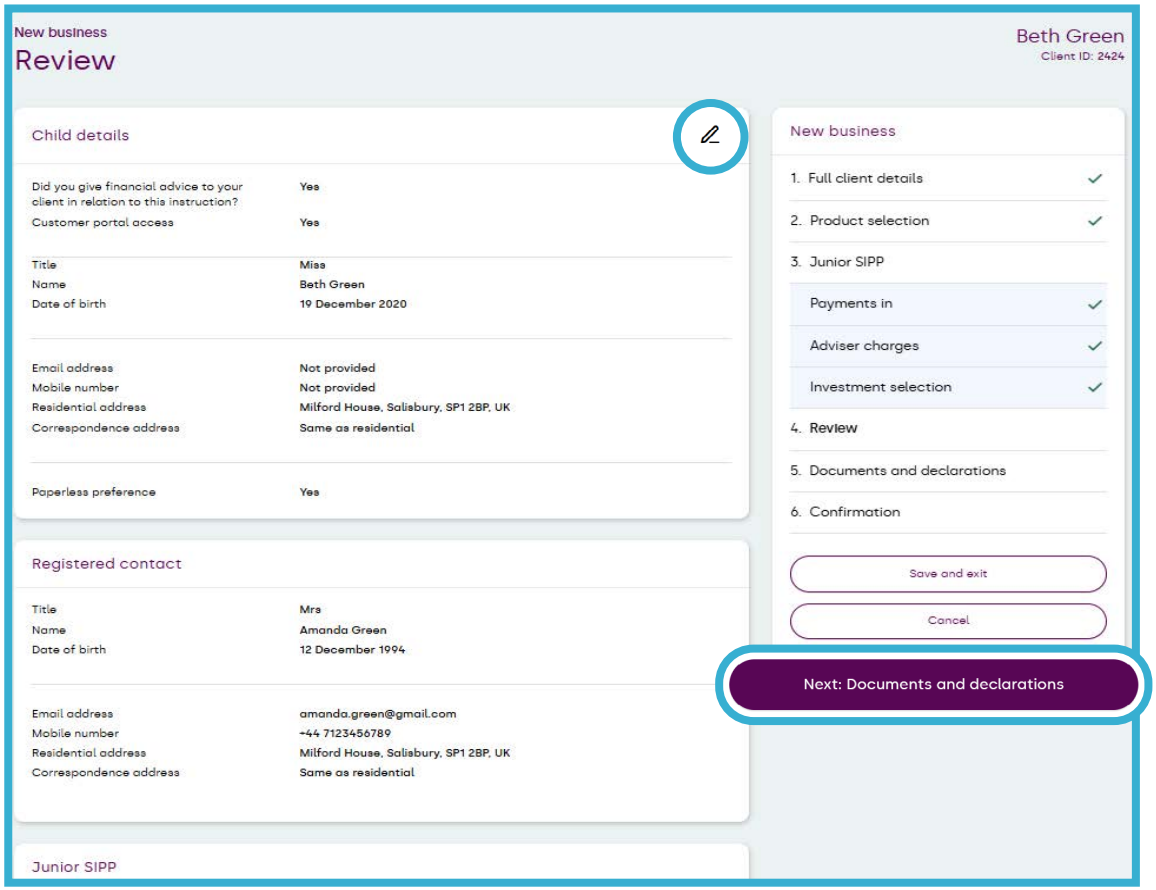


Review

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: Documents and declarations'**.



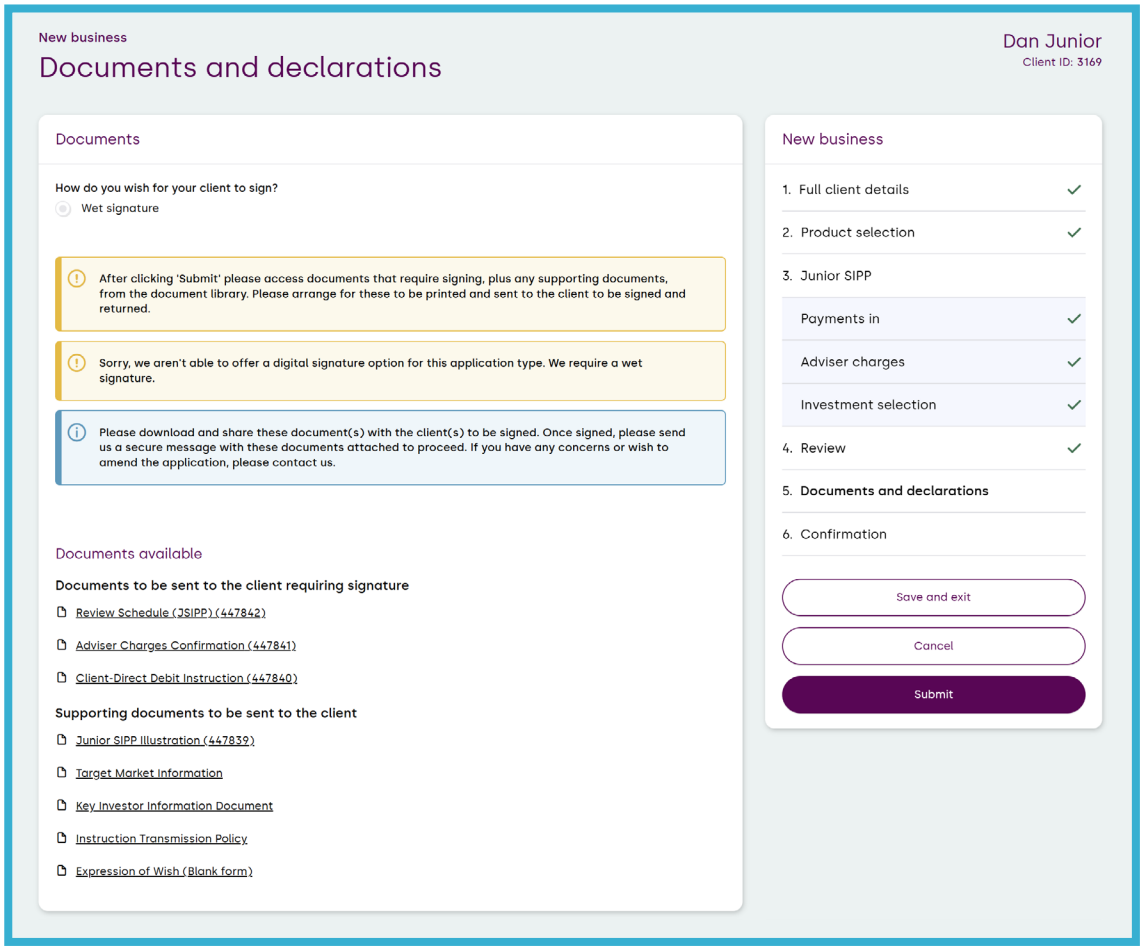
Documents and declarations

Wet signature will be automatically selected for this journey.

Key messages

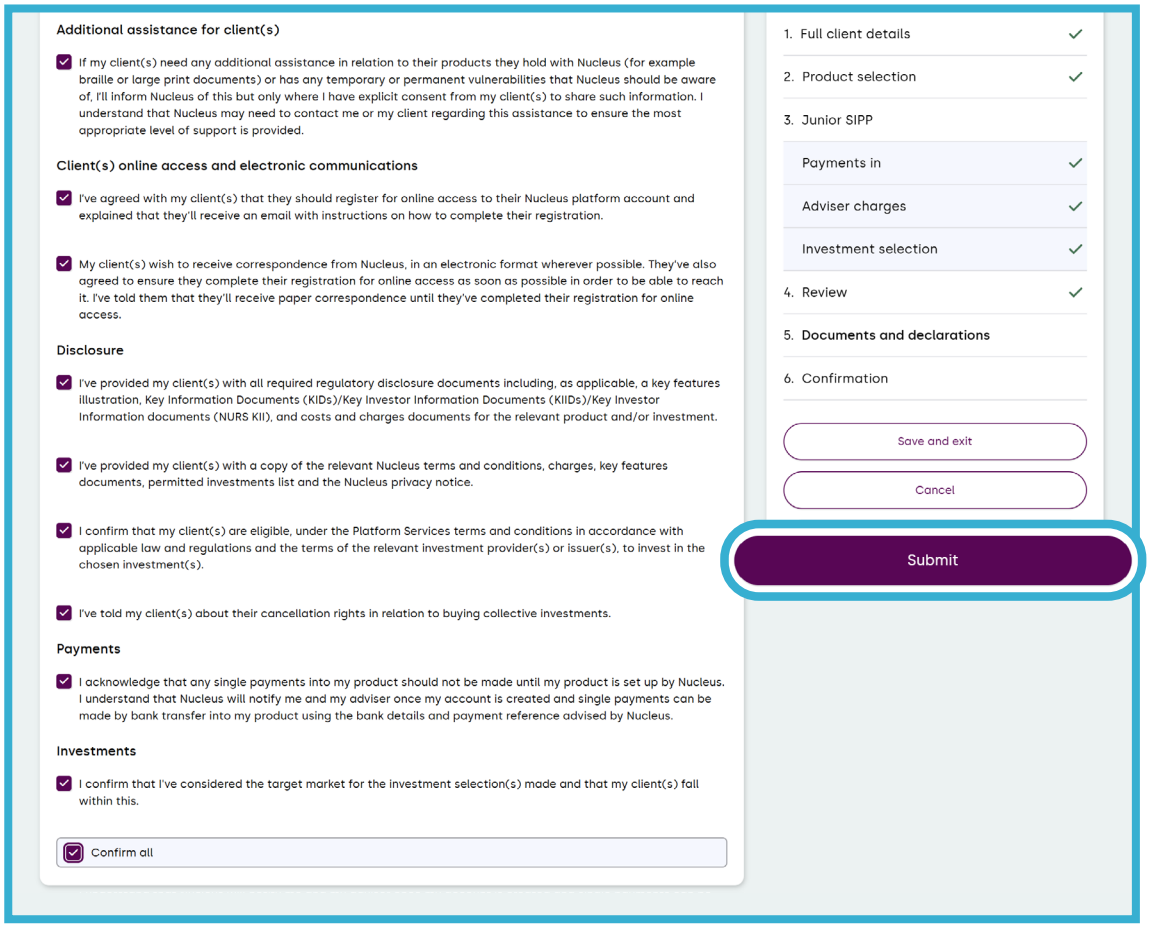
Documents can't be amended once submitted. If there are any amendments to be made to documentation, you'll need to resubmit the application to generate new documents.

Download and share the documents with your client to be signed. Once signed, send them to us using secure message.



Read through the declarations and tick to confirm completion.

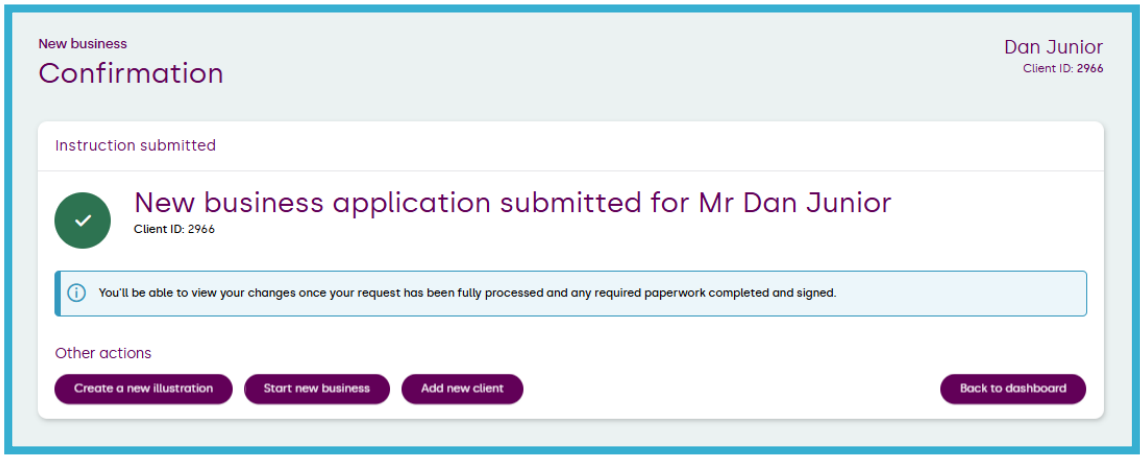
Select **'Submit'** to complete the new business application.



The application has been submitted.

Key messages

Submitting this application creates the account. To activate the account, a signature from the parent/guardian is required and the client must pass regulatory checks.



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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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