

For advisers

Our new
platform

nucleus^o platform

How to process
a Flexi Junior
Self-Invested
Personal Pension
(JSIPP) new
business application

 8 minute read



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



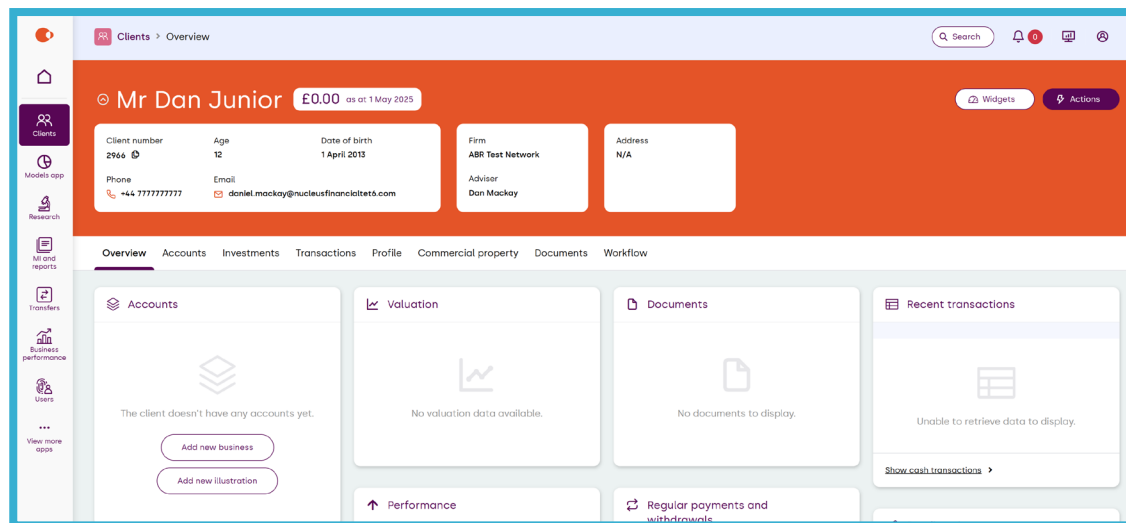
To start the Flexi (JSIPP) new business application, you first need to create your client. To create and search for your client please refer to the guides on our website.



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

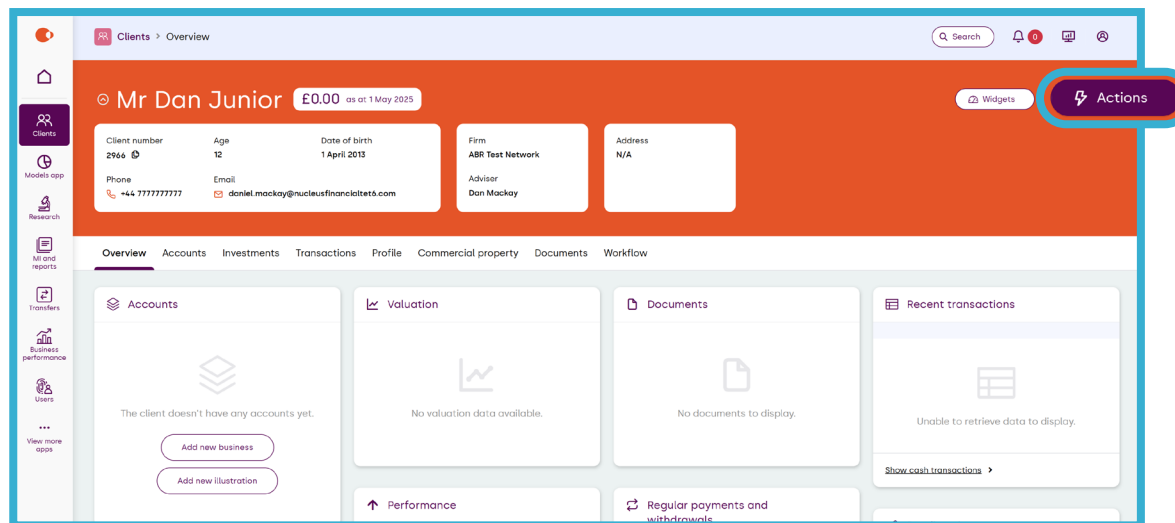


For all junior accounts, the registered contact/guardian (18+) will need to be created or be an existing client, prior to proceeding further with the application.



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

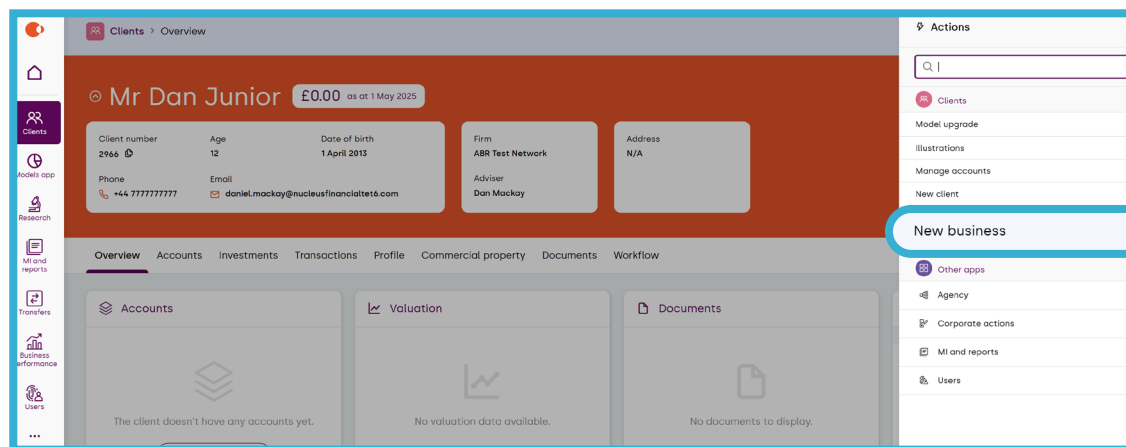
From the client home page select the 'Actions' button.



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

Key message

The assigned firm and 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'**.

The screenshot shows a web interface for processing a new business application. The main title is 'Full client details' under the heading 'New business'. The client's name 'Dan Junior' and 'Client ID: 2966' are displayed in the top right corner. The form is divided into several sections:

- Hierarchy selection:** Contains two drop-down menus. The first is labeled 'Firm' and has 'ABR Test Network (JHPDAAAAC)' selected. The second is labeled 'Assign an adviser' and has 'Dan Mackay (JHPDAAAAC0000056)' selected.
- Adviser:** Contains a question: 'Did you give financial advice to your client in relation to this instruction?'. There are two radio button options: 'Yes' (which is selected and circled in blue) and 'No'.
- Child's details:** Contains two fields: 'Name' with the value 'Mr Dan Junior' and 'Date of birth' with the value '1 April 2013'.

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

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 Flexi JSIPP 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.

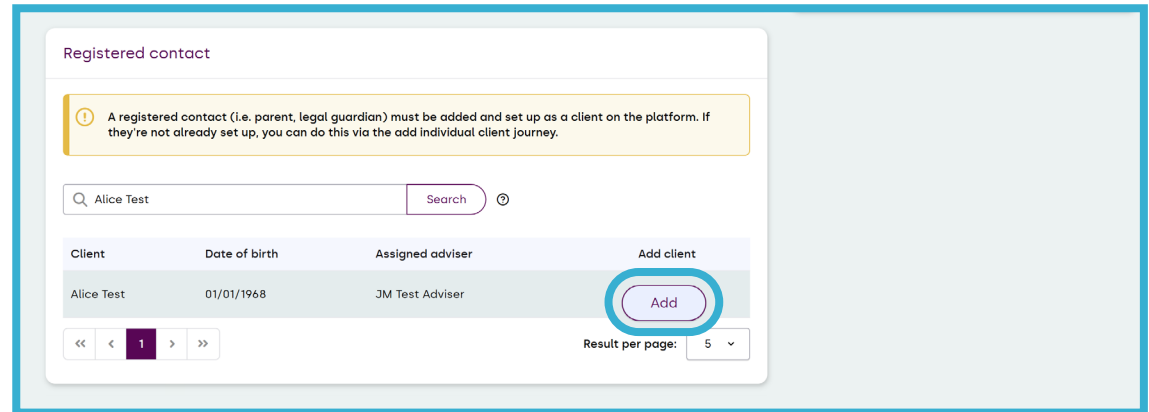
If your client has dual citizenship select 'Add another'.



We can't accept undischarged bankrupt clients.

Enter the registered contact/legal guardian into the search bar and select the registered contact 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.

The screenshot shows a web form with two main sections: 'Registered contact' and 'New business'.

Registered contact section:

- A yellow warning box: "A registered contact (i.e. parent, legal guardian) must be added and set up as a client on the platform. If they're not already set up, you can do this via the add individual client journey."
- A search bar: "Search for a client by name" with a "Search" button and a magnifying glass icon.
- Pre-filled details:
 - Name: Miss Alice Test
 - Date of birth: 1 January 1968
 - Email address: Alice@test.com
 - Phone: Mobile (dropdown), Country: UK (+44) (dropdown), Phone number: 07792692555
 - Address: 1 Millar Crescent, Edinburgh, EH10 5HN, UK
- Another yellow warning box: "Please note PO boxes, 'care of' or financial adviser business addresses can't be used."
- A third yellow warning box: "If your client wishes to use an alternative address for correspondence, we need to receive written confirmation directly from the client. They can send this to us by secure message or in writing to Nucleus, Suite 202, Warner House, 123 Castle Street, Salisbury, SP1 3TB."
- A question: "Use this address for all correspondence?" with radio buttons for "Yes" (selected) and "No".

New business section:

- A list of steps:
 1. Full client details
 2. Product selection
 3. Review
 4. Documents and declarations
 5. Confirmation
- Buttons: "Save and exit", "Cancel", and "Next: Product selection" (highlighted in purple).



All Flexi JSIPP 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.

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

Guardian's regulatory

New business

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

Save and exit

Cancel

Next: Product selection

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 ⓘ

JJ110203A

No National Insurance number

Country of nationality

UK

Is this the client's primary citizenship?

Yes No

Is the client an undischarged bankrupt?

Yes No

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.

New business Beth Green
Client ID: 2424

Product selection

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

Please provide an account name

Please select from below

Standard Nucleus Platform products

Nucleus Flexi SIPP

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

Junior Flexi SIPP

Junior SIPP options

Marital status

Gender

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

New business

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

Select **'Nucleus Flexi SIPP.'**

Key messages

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

Select **'Junior 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'**

The screenshot shows a 'New business' application form titled 'Product selection' for client 'Beth Green' (Client ID: 2424). The form is divided into several sections:

- Account Naming:** A question 'Would you like to name the account your products will be held in?' with 'Yes' selected. Below is a text input field containing 'Beth Flexi SIPP'.
- Product Selection:** A section titled 'Please select from below' with a checkbox for 'Standard Nucleus Platform products' (unchecked). Below it, two product options are listed, each with a checked checkbox: 'Nucleus Flexi SIPP' and 'JuniorSipp'. These two options are circled in red.
- Client Details:** A section titled 'Junior SIPP options' with two dropdown menus: 'Marital status' (set to 'Single') and 'Gender' (set to 'Female').
- Confirmation:** A question 'Are the pension contributions made by your client subject to the Basic Amount for tax relief?' with 'Yes' selected.
- Navigation:** On the right side, a progress bar shows six steps: 1. Full client details (checked), 2. Product selection (current step), 3. Junior SIPP, 4. Review, 5. Documents and declarations, and 6. Confirmation. Below the progress bar are 'Save and exit' and 'Cancel' buttons. At the bottom right, a large red button labeled 'Next: Payments in' is circled in red.

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).

New business Dan Junior
Client ID: 3169

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

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

New business

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

Save and exit

Cancel

Next: Investment selection

Please select a payment in option for each payment type.

Key messages

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

Single payments in

Single payment

None Client Employer Third party

Regular payments in

Regular payment

None Client Employer Third party

Transfers

Transfer in

No Yes

! Your client must sign a transfer authority form for each transfer.

Save and exit

Cancel

Next: Investment selection

Client single payments




Single payments must be sent via 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 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

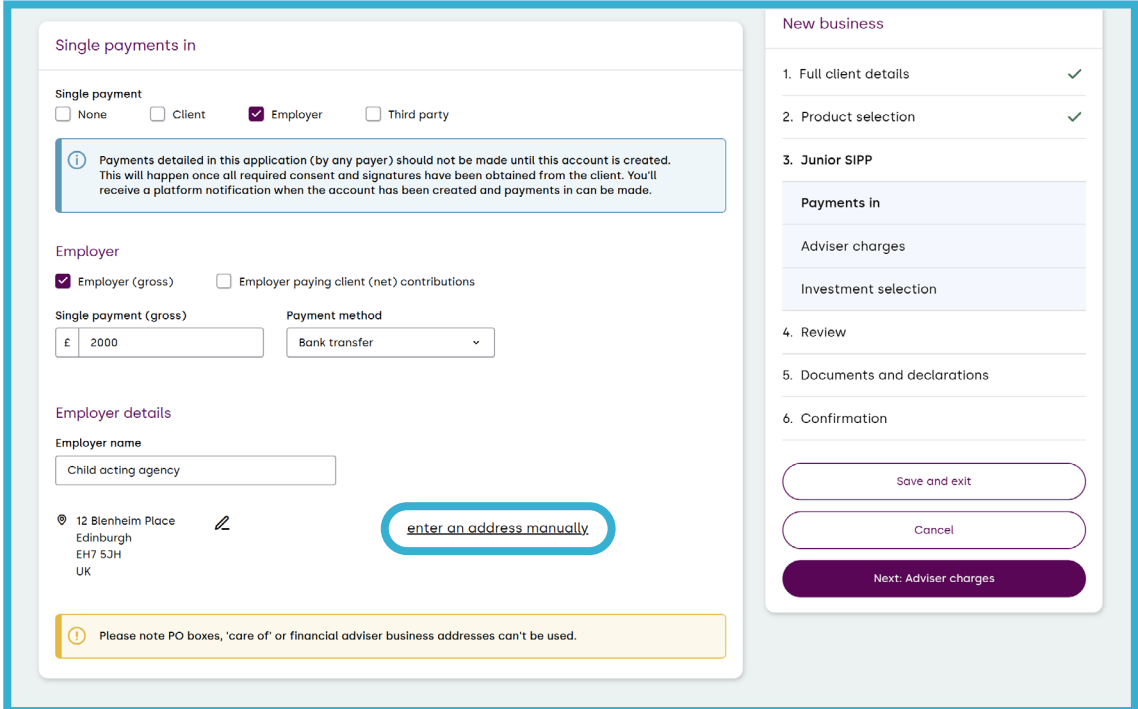


Single payments must be sent via bank transfer using the displayed bank details, also accessible on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter the gross single payment details and the employer's name.

Enter the employer'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.



Single payments in

Single payment
 None Client Employer Third party

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.

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

Single payment (gross) Payment method
£ 2000 Bank transfer

Employer details
Employer name
Child acting agency

12 Blenheim Place
Edinburgh
EH7 5JH
UK

enter an address manually

Please note PO boxes, 'care of' or financial adviser business addresses can't be used.

New business

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

Payments in

Adviser charges

Investment selection

Save and exit

Cancel

Next: Adviser charges

Third-party single payments



Single payments must be sent via 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.

Single payments in

Single payment
 None Client Employer Third party

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) £ 3000 Payment method Bank transfer

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

£3,750.00 including tax relief (gross)

New business

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

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.

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.

£3,750.00 including tax relief (gross)

Third party details

Third party type Individual

Title Mr

First name Dan

Surname Senior

Date of birth 14 10 1994

12 Blenheim Place
Edinburgh
EH7 5JH
UK

enter an address manually

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

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'**.

Regular payments in

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
20/08/2025

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.

Continue
Until further notice

Payment method
Direct Debit

Bank account
Please select

+ Add new bank account

New business

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

Save and exit

Cancel

Next: Adviser charges

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.

Owner
Individual

Bank name
Barclays

Sort code
20 60 30

Account number
03739538

Building society roll number (optional)

Account name
D Junior

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction

Nominated account for withdrawals

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

- New business
- Add product
- Add regular payment

Cancel Save

New business

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

Save and exit

Cancel

Next: Adviser charges

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.

The screenshot shows a web form for entering employer's bank details. The form is divided into two main sections: the main input area on the left and a progress sidebar on the right.

Main Input Area:

- Owner:** A dropdown menu with "Employer" selected.
- Bank name:** A text input field containing "Barclays".
- Sort code:** Three separate input fields containing "20", "69", and "39".
- Account number:** A text input field containing "09876548".
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing "Child acting agency".
- 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, with the text "Direct Debit instruction" next to it.
- Instructions:** A note stating "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.

Progress Sidebar (New business):

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

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

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.

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

Confirm if the pension contribution is eligible for tax relief.

The screenshot shows a web form for setting up a 'Regular payments in' for a 'New business' application. The form is divided into two main sections: the main configuration area and a 'New business' progress sidebar.

Regular payments in

Regular payment

None Client Employer Third party

Third Party

Regular payment (net): £ 300

Payment frequency: Monthly

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

£375.00 including tax relief (gross)

First collection date: 20/08/2025

Continue: Until further notice

Payment method: Direct Debit

Information box: 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.

New business

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

Buttons: Save and exit, Cancel, 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 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'**.

The screenshot shows a 'Third party details' form with the following fields and options:

- Third party type:** Individual
- Title:** Mr (dropdown)
- First name:** Dan
- Surname:** Senior
- Date of birth:** 14 / 10 / 1994
- Address:** 12 Blenheim Place, Edinburgh, EH7 5JH, UK. A button labeled 'enter an address manually' is next to the address field.
- Bank account:** Please select (dropdown). A button labeled '+ Add new bank account' is at the bottom.

On the right side of the form, there is a progress bar with the following steps:

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

Buttons at the bottom right include 'Save and exit' (highlighted in purple), 'Cancel', and 'Next: Adviser charges' (highlighted in purple).

Complete the third party's bank details.

The screenshot shows a web form for entering bank details. The form is divided into two main sections: a data entry area on the left and a progress sidebar on the right.

Owner: A dropdown menu is set to "Third party".

Bank name: A text input field contains "Barclays".

Sort code: Three separate input fields contain "20", "69", and "30".

Account number: A text input field contains "03739538".

Building society roll number (optional): An empty text input field.

Account name: A text input field contains "D Senior".

Address line 1 (optional): An empty text input field.

Address line 2 (optional): An empty text input field.

Progress sidebar (right):

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

Buttons at the bottom of the sidebar:

- Save and exit
- Cancel
- 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 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'**.

The screenshot displays a web form for processing a cash transfer. The form is divided into two main sections: a primary form area on the left and a sidebar on the right.

Primary Form Area:

- 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).
- Action:** A button labeled '+ Add another transfer' is highlighted with a red circle.

Sidebar (3. SIPP):

- Payments in:** A section containing three items: 'Adviser charges', 'Investment selection', and 'Review'.
- Progress list:** A vertical list of steps: '3. SIPP', '4. Review', '5. Documents and declarations', and '6. Confirmation'.
- 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 re-registered asset transfer. The form is divided into two main sections: a main form area on the left and a sidebar on the right.

Main Form 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:**
 - Account number:** A text input field containing '12345678'.
 - Text below: '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).

Sidebar:

- Buttons for 'Adviser charges' and 'Investment selection'.
- Progress steps: 4. Review, 5. Documents and declarations, 6. Confirmation.
- Buttons: 'Save and exit', 'Cancel', and 'Next: Adviser charges' (highlighted in purple).

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 shows a web application interface for processing a transfer. The main section is titled 'Assets to be re-registered' and has three tabs: 'Funds', 'Exchange traded', and 'Investment manager accounts'. The 'Funds' tab is active. Below the tabs is a search bar with a magnifying glass icon and a 'Favourites' link. An 'Advanced search' link is also present. A table lists assets with columns for 'Code', 'Investment', and 'Quantity (units)'. Two assets are listed: 'BFB5.GB' for '7IM AAP Balanced C Acc' with a quantity of 1000, and 'GU0A.GB' for 'BlackRock Balanced Growth Portfolio D Acc' with a quantity of 1500. Below the table is a yellow information box stating: 'If more units are held than specified, we'll transfer all units held for this account number.' Underneath is a 'Cash portion of the transfer' section with a currency symbol '£' and an input field containing '1000'. At the bottom of this section is a purple button with a plus sign and the text 'Add another transfer'. To the right of the main form is a vertical sidebar with a progress indicator showing steps: '2. Product selection' (checked), '3. SIPP', '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 sidebar are three buttons: 'Save and exit', 'Cancel', and 'Next: Adviser charges' (highlighted in purple).

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

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.

The screenshot shows a web form for 'Adviser charges' and 'New business' details. The 'Adviser charges' section includes a disclaimer, an 'Initial adviser charge' field with a value of '1', a 'Charge type' dropdown set to '%', and an 'Estimated £2.50' calculation. The 'New business' section shows a checklist with '1. Full client details', '2. Product selection', and '3. Junior SIPP' (with a sub-item 'Payments in') all marked as complete with checkmarks. 'Adviser charges' and 'Investment selection' are listed as pending items.

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.	
Initial adviser charge ⓘ	
Charge amount should be gross of VAT (for cash transfers and single payments)	Charge type ⓘ
<input type="text" value="1"/> %	<input type="radio"/> £ <input checked="" type="radio"/> %
Estimated £2.50	
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.	

New business	
1. Full client details	✓
2. Product selection	✓
3. Junior SIPP	
Payments in	✓
Adviser charges	
Investment selection	

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).

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

£ 40000

Insert tier

Tiering group	Rate	Action
First £5,000.00	0 %	
From £5,000.00 to £8,000.00	0 %	
From £8,000.00 to £18,000.00	0 %	
From £18,000.00 to £25,000.00	0 %	
From £25,000.00	0 %	

Frequency

Quarterly

Do you want to exclude assets when calculating OAC?

Yes No

New Business

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

Save and 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 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).

Ongoing Adviser Charge (OAC)

Ongoing Adviser Charge (OAC) charged on

Head account Product

Charge type

£ %

Do you wish to set up tiers?

Yes No

Annual rate

Charge amount should be gross of VAT

0.5 %

Frequency

Quarterly

Do you want to exclude assets when calculating OAC?

Yes No

3. Junior SIPP

Payments in ✓

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Investment selection

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**'.

Regular adviser charges

Cancel

i 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

10

Total fee amount: £100.00

Projected end date: 06 Jun 2026

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.

Investment selection

Total initial lump sum and cash transfers: £250.00
 Initial adviser fees: £2.50
 Amount available for investment: £247.50

Would you like to invest all available cash transfers and single payments? Yes No

Funds Exchange traded Managed portfolios Adviser portfolios

Investment manager / stockbroker accounts

Investment

Investment name	Single	Regular monthly
7IM AAP Balanced C Acc	50 %	0 %
Demo Investment Manager	50 %	0 %
Cash	0 %	10 %
Total	100%	100%

Progress sidebar:

- Full client details ✓
- Product selection ✓
- Junior SIPP
 - Payments in ✓
 - Adviser charges ✓
 - Investment selection
- Review
- Documents and declarations
- Confirmation

Buttons: Save and exit, Cancel, Next: Review

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 '%'.

Enter the annual rate amount, and the frequency.



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

Confirm if you'd like to set up tiers.

Select a distribution preference.

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

Ongoing Adviser Charges from Investment Manager - Demo Investment Manager

Do you wish to take Ongoing Adviser Charges payable off platform by Demo Manager?
 Yes No

1 Please note that the ongoing adviser charges that the Investment Manager (IM) will pay is based just on the value of the IM portfolio & will not include the value of any other asset held in the SIPP

1 Please note: Figures entered for off platform paid OAC by the investment manager will be used in post sales illustrations/other disclosures. Payment of this type of OAC is between you & the investment manager. Nucleus will facilitate the passing on the details your client has signed off of the amount payable but should any issues arise with the payment this needs to be taken up directly with the Investment Manager

1 Please note that while ongoing adviser charges are to be paid directly from the Investment Manager to your firm, the amounts entered here will be reflected in customer disclosure documents e.g. illustrations

Charge type
 £ %

Do you wish to set up tiers?
 Yes No

Annual rate
 Charge amount should be gross of VAT
 %

Frequency

Do you want to update the charges & growth rates for Demo Investment Manager? ⓘ
 Yes No

Charges:
 External Asset Manager Initial Charge 0 %
 External Asset Manager AMC 0 %

Growth Rates:
 High 0 %
 Medium 0 %
 Low 0 %

Distribution preference
 Please select from one of the following options: ⓘ
 Reinvest

New business

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

Save and exit

Cancel

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'**.

New business Beth Green
Client ID: 2424

Review

Child details ✎

Did you give financial advice to your client in relation to this instruction?	Yes
Customer portal access	Yes
Title	Miss
Name	Beth Green
Date of birth	19 December 2020
Email address	Not provided
Mobile number	Not provided
Residential address	Milford House, Salisbury, SP1 2BP, UK
Correspondence address	Same as residential
Paperless preference	Yes

Registered contact

Title	Mrs
Name	Amanda Green
Date of birth	12 December 1994
Email address	amanda.green@gmail.com
Mobile number	+44 7123456789
Residential address	Milford House, Salisbury, SP1 2BP, UK
Correspondence address	Same as residential

Junior SIPP

New business

1. Full client details ✓
2. Product selection ✓
3. Junior 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

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 please send to us via secure message

New business
Dan Junior
Client ID: 3169

Documents and declarations

Documents

How do you wish for your client to sign?

Wet signature

! After clicking 'Submit' please access documents that require signing, plus any supporting documents, from the document library. Please arrange for these to be printed and sent to the client to be signed and returned.

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

i Please download and share these document(s) with the client(s) to be signed. Once signed, please send us a secure message with these documents attached to proceed. If you have any concerns or wish to amend the application, please contact us.

Documents available

Documents to be sent to the client requiring signature

- [Review Schedule \(JSIPP\) \(447842\)](#)
- [Adviser Charges Confirmation \(447841\)](#)
- [Client Direct Debit Instruction \(447840\)](#)

Supporting documents to be sent to the client

- [Junior SIPP Illustration \(447839\)](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)
- [Instruction Transmission Policy](#)
- [Expression of Wish \(Blank form\)](#)

New business

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

Save and exit

Cancel

Submit

Read through the declarations and tick to confirm completion.

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

The screenshot shows a digital form for processing a JSIPP application. The form is divided into several sections, each with a heading and a list of declarations to be confirmed with a tick mark. The sections are: 'Additional assistance for client(s)', 'Client(s) online access and electronic communications', 'Disclosure', 'Payments', and 'Investments'. At the bottom of the form is a 'Confirm all' button. To the right of the form is a progress bar with six steps: '1. Full client details', '2. Product selection', '3. Junior SIPP', '4. Review', '5. Documents and declarations', and '6. Confirmation'. The first four steps are marked with a checkmark. The '3. Junior SIPP' section is expanded to show sub-items: 'Payments in', 'Adviser charges', and 'Investment selection', all of which are also marked with a checkmark. Below the progress bar are three buttons: 'Save and exit', 'Cancel', and a large, prominent 'Submit' button.

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 (KIID)/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.
- I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).
- I've told my client(s) about their cancellation rights in relation to buying collective investments.

Payments

- I acknowledge that any single payments into my product should not be made until my product is set up by Nucleus. I understand that Nucleus will notify me and my adviser once my account is created and single payments can be made by bank transfer into my product using the bank details and payment reference advised by Nucleus.

Investments

- I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.

Confirm all

1. Full client details ✓

2. Product selection ✓

3. Junior SIPP

- Payments in ✓
- Adviser charges ✓
- Investment selection ✓

4. Review ✓

5. Documents and declarations

6. Confirmation

Save and exit

Cancel


Submit


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.

The screenshot shows a confirmation page for a new business application. At the top left, it says 'New business' and 'Confirmation'. At the top right, it displays the client's name 'Dan Junior' and 'Client ID: 2966'. Below this, there is a section titled 'Instruction submitted' which contains a green checkmark icon and the text 'New business application submitted for Mr Dan Junior' with 'Client ID: 2966' underneath. A light blue box with an information icon contains the text: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' At the bottom, under the heading 'Other actions', there are four buttons: 'Create a new illustration', 'Start new business', 'Add new client', and 'Back to dashboard'.

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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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