

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

## How to edit a SIPP regular payment

 3 minute read



## How to edit a SIPP regular payment

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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.



All current regular payments will appear on the screen.

Select the vertical ellipses (three dots) under actions on the regular payment you wish to edit or cancel, then select **'Edit'** or **'Cancel'**.

The screenshot displays a client's SIPP account page for Mr Alex Stevens. The page is titled "Mr Alex Stevens" with a balance of £224.84 as at 16 December 2024. The client's details are as follows:

Client number	Age	Date of birth	Firm	Address
2207	55	12-August-1969	ABR Test Network	Dunns House, St. Pauls Road, SP2 7BF
Phone	Email	Adviser	Residence	Primary tax residency
N/A	N/A	Zi Mavindlaze	UK	UK

The page also shows a navigation menu with options: Overview, Investments, Transactions, Profile, Commercial property, Documents, Workflow. Under "Account details", the selected account is "Alex Pension | SIPP - N31002088-001". The "Payments and transfers in" section is active, showing a table of current regular payments:

Payer type	Payment from	Amount	Frequency	Next payment date	Investment allocation	Actions
Client	E example   206030   09876544	£200.00	Monthly	27 Jan 2025	<a href="#">View</a>	<a href="#">Edit</a> <a href="#">Cancel</a>

A red circle highlights the "Edit" and "Cancel" options in the Actions column of the payment table.

## Editing a regular payment



When editing a regular payment the existing payment will be cancelled.

Confirm if advice has been given to your client.

Enter the regular payment details that require amending.



The collection date can be any date from 1 - 28 of the month.

Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

Confirm if the client is eligible for tax relief on the pension contributions.

Select the bank account.



The bank account will be pre-populated if your client only has one authorised nominated bank account.

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

Once you're happy with your payment amendments, select '**Continue**' to move on to the adviser charges page.

## Adviser charges

Adviser charges are pre-populated and can't be amended.



For more information about adviser charges, please visit our website.

Select '**Continue**' to move on to the investment selection page.

The screenshot shows the 'Update regular payment' interface for 'Adviser charges'. The page is titled 'nucleus' in the top left corner. The main heading is 'Update regular payment Adviser charges'. In the top right corner, the client information is displayed: 'Alex Stevens', 'Client ID: 2207', 'Product reference: NJ1002088-001', and 'Product: SIPP'.

The main form area is titled 'Adviser charges' and contains the following sections:

- Regular adviser charges:** A blue box with an information icon and text: '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:** A section with the note 'Charge amount should be gross of VAT'. It includes a text input field for the charge amount, currently set to '£ 12.5'.
- Frequency:** A dropdown menu currently set to 'Monthly'.
- Number of fee payments:** A text input field set to '24'.
- Summary:** A table showing 'Total fee amount: £300.00' and 'Projected end date: 24 Sep 2027'.

On the right side of the form, there is a vertical list of steps for 'Update regular payment':

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

Below the list are two buttons: 'Save and exit' and a large purple 'Continue' button, which is circled in blue.

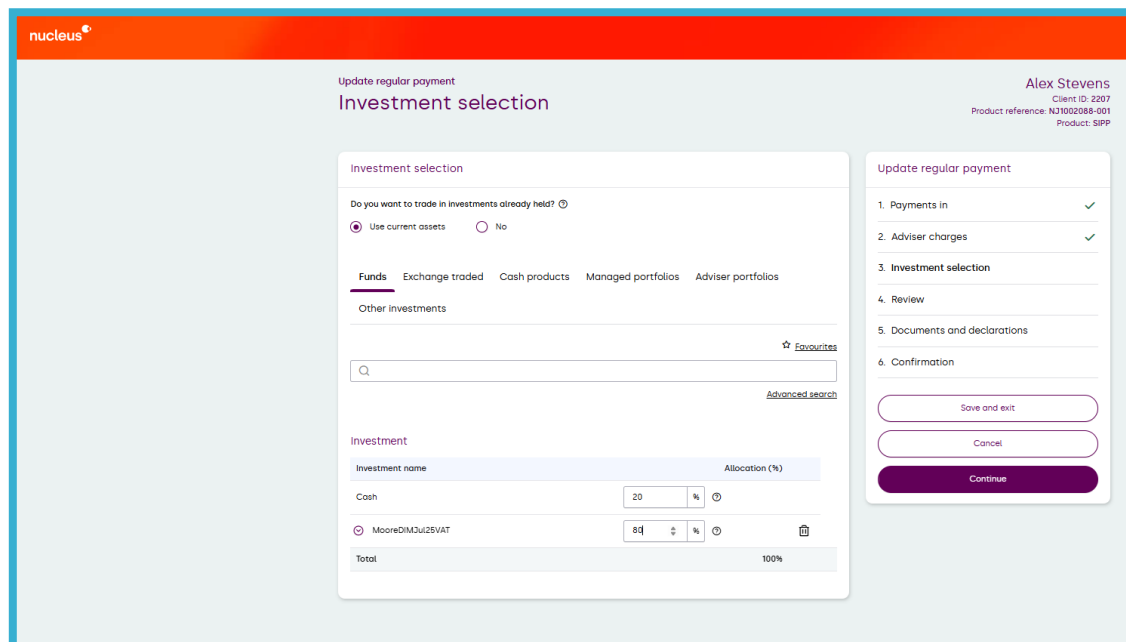
## Investment selection

Confirm if the top up application will be invested into current or new assets.

### Current assets

The current investment selection will appear at the bottom of the page.

Add in the percentage to be allocated to each investment. Ensure the totals entered equal 100%.



## New assets

If you're investing into assets not currently held, select 'No'.

Select the investment type across the headings shown here.

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



Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account. Investments will be purchased when the cash is available.

Enter a percentage for each investment choice. Ensuring the totals equals 100%.

Once you're happy with your investment preferences, select 'Continue' to move on to the review page.

nucleus

Update regular payment  
Investment selection

Alex Stevens  
Client ID: 2207  
Product reference: NJ1002088-001  
Product: SIPP

Investment selection

Do you want to trade in investments already held?

Use current assets  No

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Other investments [Favourites](#)

[Advanced search](#)

Investment name	Allocation (%)
<input type="radio"/> 7IM Moderately Adventurous C Acc	25 %
<input type="radio"/> 7IM Moderately Cautious C Acc	50 %
<input type="radio"/> Baillie Gifford China B Acc	35 %
Cash	<input type="text"/> %
<b>Total</b>	<b>115%</b>

Update regular payment

- Payments in
- Adviser charges
- Investment selection
- Review
- Documents and declarations
- Confirmation

## Review

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

Once you're happy with the accuracy of the application, select '**Continue**' to move on to the declaration and documents page.

Update regular payment

### Review

Alex Stevens  
Client ID: 2207  
 Product reference: NJ1002088-001  
 Product: SIPP

**Important information**

i When editing a regular payment in, the existing payment will be cancelled and a new payment created. The 'Next collection date' must be a minimum of 10 working days in the future. Any regular payments processed within the next 10 working days will continue as set currently.

**Review**

**Financial advice**

Did you give financial advice to your client in relation to this instruction? Yes

**SIPP**

**Regular payments in** ✎

	From	
Regular payment	£200.00	£400.00
Frequency	Monthly	Monthly
Collection starts	27 Dec 2024	27 Jan 2026
Bank account	20-60-30 09876544	20-60-30   09876544   E example

**Investment selection** ✎

Investment	Old allocation (%)	New allocation (%)
7IM AAP Adventurous C Acc	35%	35%
7IM AAP Balanced C Inc	20%	20%
MooreDIMJul25VAT	25%	25%
Cash	20%	20%
<b>Total</b> <span style="font-size: 0.8em;">📊</span>	<b>100%</b>	<b>100%</b>

**Regular initial adviser charge**

Spread fee payment	£12.50
Spread frequency	Monthly
Spread number of payments	24

**Update regular payment**

1. Payments in ✓
2. Adviser charges ✓
3. Investment selection ✓
4. **Review**
5. Documents and declarations
6. Confirmation

Save and exit

Continue

## Declarations and documents

All relevant documents and illustrations will be produced here.



Documents will be available to download within the documents library.

Please read through the declarations and tick to confirm completion.

Select '**Submit**' to submit the changes.

The screenshot shows the 'Update regular payment' interface on the Nucleus platform. The page title is 'Documents and declarations'. The user is identified as Alex Stevens, Client ID: 2207, Product: NJ1002088-001. The interface is divided into several sections:

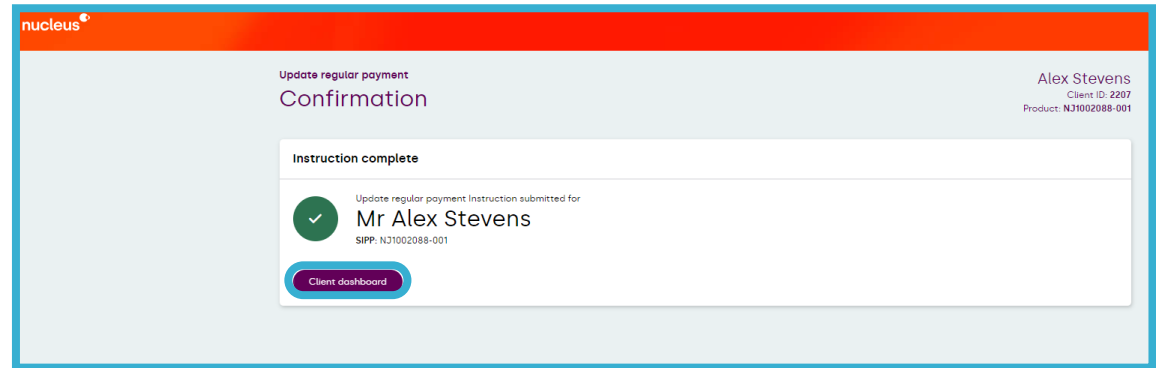
- Documents:** A list of supporting documents to be sent to the client, including 'SIPP Illustration (255487)', 'Direct Debit Advance Notice Confirmation (255488)', and 'Target Market Information'.
- Declarations:** A section for providing information and making disclosures. It includes several checkboxes, all of which are checked:
  - I understand it's my responsibility to complete and send any additional information required to Nucleus in relation to this application, as shown in the previous 'Documents' page or as otherwise required.
  - I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIIDs)/Key Investor Information documents (NURS KII), and cost and charges documents for the relevant product and/or investment for the relevant product and/or investment.
  - I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulation and the terms of the relevant investment provider or issuer, to invest in the chosen investment(s).
  - I've told my client(s) about their cancellation rights in relation to buying collective investments.
  - I have appropriate consent from my client(s) to give this instruction on their behalf.
- Investments:** A section for confirming investment selection, with one checked checkbox:
  - I confirm that I've considered the target market for the investment selection made and that my clients fall within this.
- Confirmation:** A section for confirming all information, with one checked checkbox:
  - Confirm all.

On the right side of the interface, there is a progress bar for 'Update regular payment' with six steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. The 'Submit' button is highlighted with a red circle.

## Confirmation

The new regular payment has been submitted.

You can select '**Client dashboard**' to return to the client's home page.



## How to cancel a SIPP regular payment



To cancel the regular payment, you first need to find your client. Please refer to the guides on our website to search for a client or create a new client.

Once you've located your client, you can refer to this guide to cancel the regular payment.

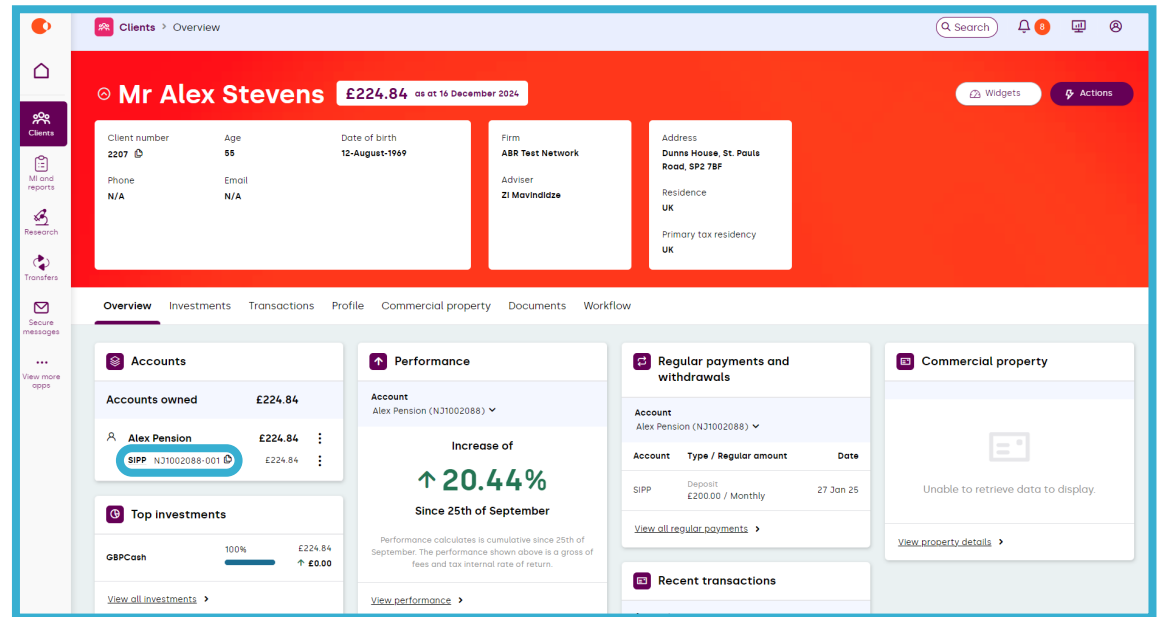


Your client must have an existing active regular payment to proceed.



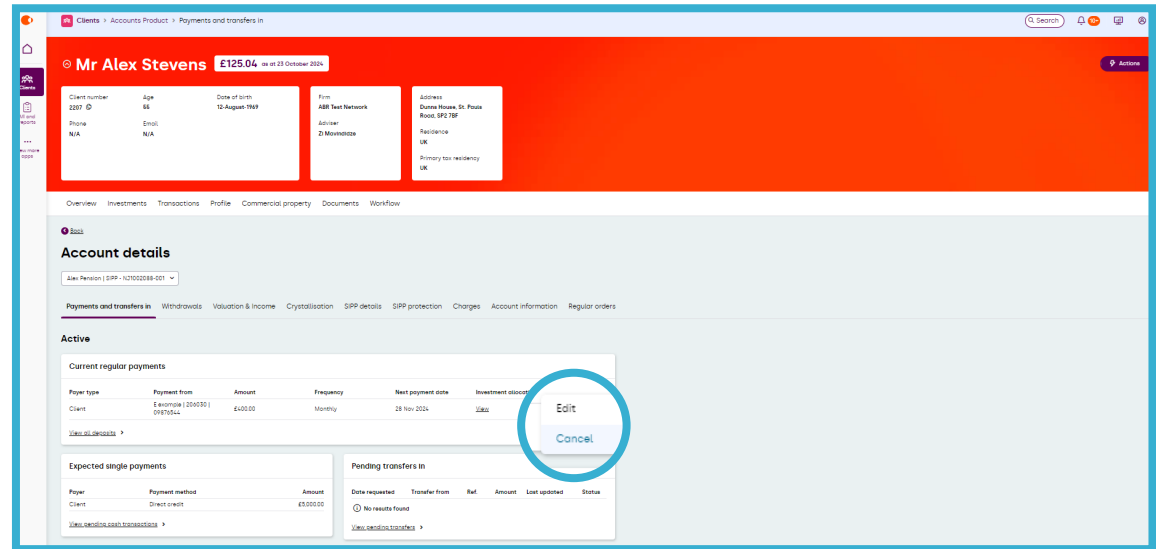
Any payments scheduled in the next eight business days will still be collected.

From the client home page select the account, by selecting the product name e.g. in this example 'SIPP'.



All current regular payments will appear on the screen.

Select the vertical ellipses (three dots) under actions on the regular payment you wish to cancel, then select '**Cancel**'.



## Review

Review the details to ensure you're cancelling the correct regular payment.

Please read through the declaration and tick to confirm completion.

Select '**Yes, I'd like to cancel**' to submit the cancellation.

Select '**No, do not cancel**' to return to your client account.

The screenshot shows a web interface for cancelling a regular payment. At the top left is the 'nucleus' logo. The page title is 'Cancel regular payment' with a sub-header 'Review'. In the top right corner, the user's name 'Alex Stevens' is displayed, along with 'Client ID: 2207' and 'Product: NJ1002088-001'. The main content area is divided into three sections: 1. A confirmation question: 'Are you sure you want to cancel all future regular payments?'. 2. 'Regular payment details' table: Amount (£400.00), Payment frequency (Monthly), Bank account (20-60-30 | 09876544), and Next payment (28 Nov 2024 00:00:00). 3. 'Declarations' section: A 'Disclosure' subsection with a checked checkbox 'I have appropriate consent from my client(s) to give this instruction on their behalf.' and a 'Confirm all' checkbox which is also checked. At the bottom, a note states: 'Any payment scheduled in next 8 business days will be still collected. All future payments will be cancelled.' Below this note are two buttons: 'Yes, I'd like to cancel' (highlighted in red) and 'No, do not cancel'.

Regular payment details	
Amount	£400.00
Payment frequency	Monthly
Bank account	20-60-30   09876544
Next payment	28 Nov 2024 00:00:00

**Declarations**

**Disclosure**

I have appropriate consent from my client(s) to give this instruction on their behalf.

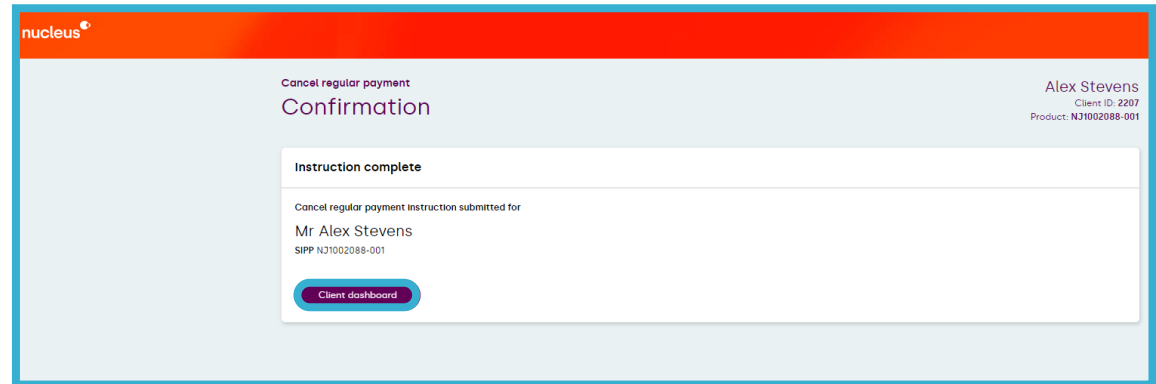
Confirm all

Any payment scheduled in next 8 business days will be still collected. All future payments will be cancelled.

## Confirmation

The instruction has been completed.

You can select '**Client dashboard**' to return to the client's home page.



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 [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.**

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