

For customers

Our new
platform

nucleus^o platform

How to create a new
SIPP illustration

🕒 4 Minute read



How to create a new SIPP illustration

How to create an illustration	3
SIPP options	5
Retirement assumptions	6
Single payments	7
Regular payments	8
Transfer in	9
Investment selection	10
Illustration ready	11

How to use this document



Important information will look like this.

Key messages

Key messages will look like this.



Useful info will look like this.



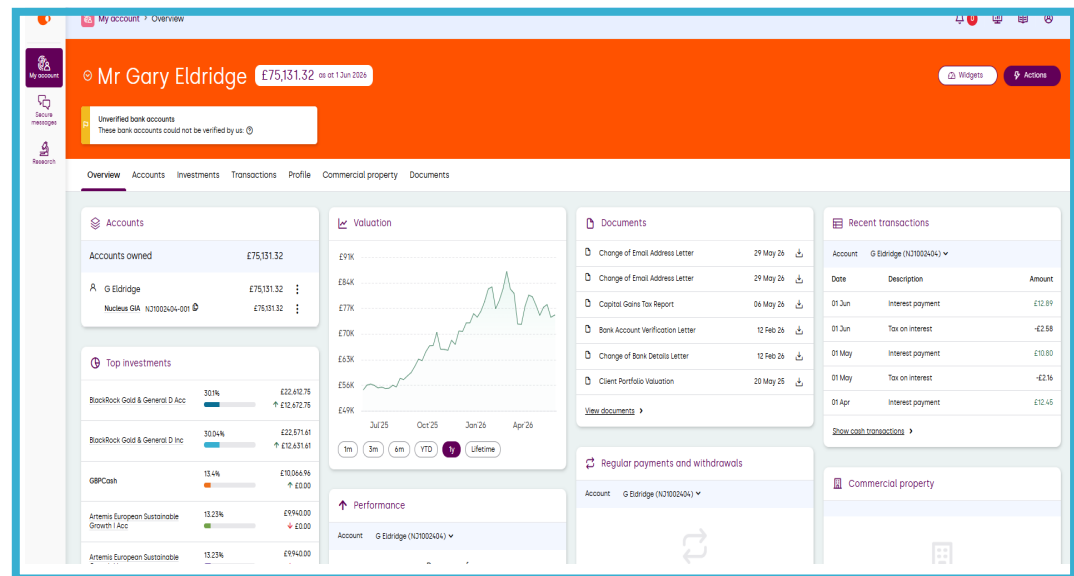
We recommend using the zoom function to view the details on the platform screens in this guide.

How to create an Illustration



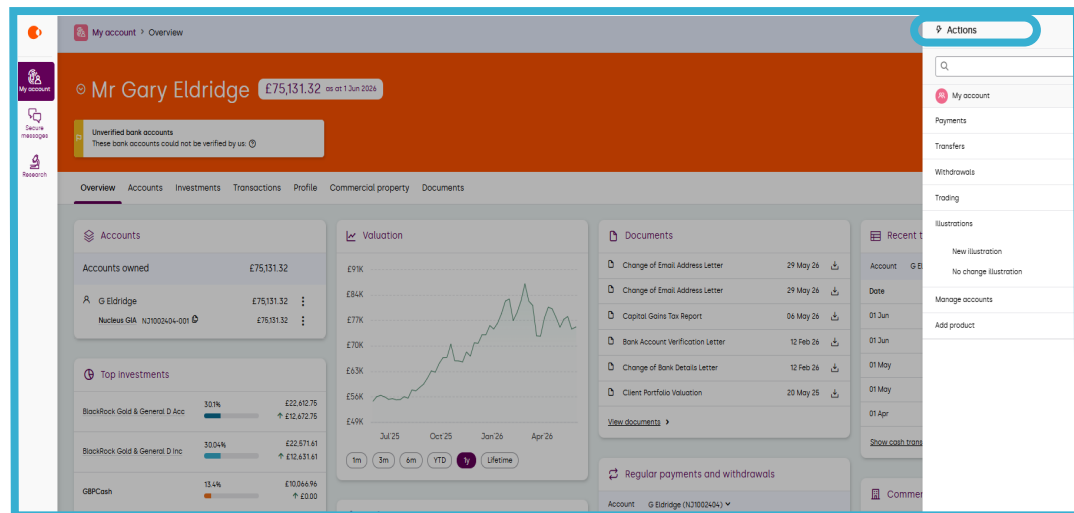
Before following this guide please ensure you've created an online account.

Once you've logged into your account, you'll arrive at the Overview page



Select the '**Actions**' button in the top right of the screen.

Then select '**Illustrations**', and '**New illustration**'.



Select an existing account to create a new illustration for.



Click on the question mark icons for more information.

New illustration

Gary Eldridge
Client ID: 2766

Product selection

Product selection

Would you like to name the account your products?

☐ Yes ☐ No

☐ Standard Nucleus Platform products

☐ Nucleus Flexi SIPP

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

No product available

Reference

Do you want to add a quote reference number?

☐ Yes ☐ No

Please select the applicable option to continue:

If you would like to illustrate for a new product in an existing account, please tick the account below and then confirm the selection.

☒ G Eldridge, (Individual Account Holder), NJ1002404

New product illustration under existing head account

Cancel

Next: Illustration ready

From the options available, select the product you'd like to create an illustration for.

New illustration

Gary Eldridge
Client ID: 2766
Account number: NJ1002404

Product selection

Product selection

G Eldridge

☒ Standard Nucleus Platform products

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

☐ Nucleus GIA

☒ Nucleus SIPP

☐ Nucleus ISA

SIPP options

☒ None

New illustration

1. Product selection
2. SIPP
3. Illustration ready

Cancel

Next: Payments in

SIPP options



Under SIPP Options, You won't be able to select options like taking your pension or a tax-free lump sum here, as these need to be set up by a financial adviser.

Please speak to your adviser if you'd like help with this.

Confirm options for the next questions and then confirm your gender.

Confirm if you would like to add a quote reference to the illustration, then select **'Next: Payments in'**

The screenshot shows a web interface for creating a new SIPP illustration. At the top, it says 'New illustration' and 'Product selection'. The client's name 'Gary Eldridge' is displayed in the top right corner, along with 'Client ID: 2766' and 'Account number: NJ1002404'. The main content area is titled 'Product selection' and shows a list of available products: 'Standard Nucleus Platform products', 'Nucleus GIA', 'Nucleus SIPP' (which is selected with a checkmark), and 'Nucleus ISA'. Below this, there are 'SIPP options' with radio buttons for 'None', 'Yes', and 'No'. The 'None' option is selected. There are also two questions with radio buttons: 'Has the client opted out or declined to join a pension where their employer would contribute?' and 'Are any transfers subject to disqualifying pension credits?'. Both have 'No' selected. At the bottom, there is a 'Gender' dropdown menu with 'Male' selected. On the right side, there is a 'New illustration' sidebar with a progress list: '1. Product selection', '2. SIPP', and '3. Illustration ready'. At the bottom of the sidebar, there are two buttons: 'Cancel' and 'Next: Payments in'.

The screenshot shows a web interface for adding a quote reference number. The title is 'Reference'. It asks 'Do you want to add a quote reference number?' with radio buttons for 'Yes' and 'No'. The 'Yes' option is selected. Below this, there is a text input field containing 'SIPP - 010626'. At the bottom, it says '(Maximum 30 characters)'.

Retirement assumptions

Complete the retirement assumptions, please note, these details can be updated in the future

Key message

The age we'll use in illustrations for the purchase of an annuity. This can be the same or higher than the retirement age entered above, but not less.

The screenshot shows a web form titled 'New illustration' with the subtitle 'Payments in'. The form is divided into two main sections. The left section, titled 'Retirement assumptions', contains the following fields: 'Selected retirement and intended annuity purchase' with radio buttons for 'Age' (selected) and 'Date'; 'Expected retirement age' with a text input field containing '60' and a note 'This date/age is used for illustration purposes.'; 'Select different annuity purchase age?' with radio buttons for 'Yes' and 'No' (selected); 'Annuity payments' with radio buttons for 'Advance' (selected) and 'Arrears'; 'Annuity increases' with a dropdown menu set to '1.0'; 'Annuity guarantee period' with a dropdown menu set to '10 years'; and 'Add a spouse's pension?' with radio buttons for 'Yes' and 'No' (selected). The right section, titled 'New illustration', shows a progress bar with three steps: '1. Product selection' (completed with a green checkmark), '2. SIPP' (with sub-steps 'Payments in' and 'Investment selection'), and '3. Illustration ready'. At the bottom of this section are two buttons: 'Cancel' and 'Next: Investment selection'.

New illustration

Payments in

Gary Eldridge
Client ID: 2766
Account number: NJ1002404

Retirement assumptions

Selected retirement and intended annuity purchase ⓘ

☒ Age ☐ Date

Expected retirement age

60

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

10 years

Add a spouse's pension?

☐ Yes ☒ No

New illustration

1. Product selection ✓

2. SIPP

Payments in

Investment selection

3. Illustration ready

Cancel

Next: Investment selection

Single payments

'Tick to select all that apply'

Enter your payment amount if applicable, and confirm if you're eligible for tax relief

Repeat these steps for Employer and Third party sections if required.

Single payments in

Single payment
☐ None ☒ Client ☒ Employer ☒ Third party

Your payment

Single payment (net)
£ 5000

Are you eligible for tax relief on pension contributions?
☒ Yes ☐ No

£6,250.00 including tax relief (gross)

Employer

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

Single payment (gross)
£ 1200

Third Party

Single payment (net)
£ 3000

Are you eligible for tax relief on pension contributions?
☒ Yes ☐ No

£3,750.00 including tax relief (gross)

Regular payments in

'Tick to select all that apply' and complete the required information.

Regular payments in

Regular payment
☐ None ☐ Client ☒ Employer ☐ Third party

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

Regular payment (gross)
£ 500

Payment frequency
Monthly

First collection date
19/06/2026

Continue
Until further notice

Transfers

Transfer in ⓘ
☐ No ☒ Yes

ⓘ You must sign a transfer authority form for each transfer.

Transfer in

Complete all required fields

If you have another pension to transfer, select '**+ Add another transfer**'

Confirm if a critical yield calculation should be included in the instruction

Once completed, select '**Next: Investment selection**'

Transfer 1

Transferring scheme

[+ Add provider manually](#)

Electronic transfer supported?

No

Type of scheme you are transferring from[?]

Occupational Pension

Please confirm your transfer does not contain any safeguarded benefits. [?]

☐ Yes ☒ No

We don't accept transfers which contain safeguarded benefits without financial advice.
If your transfer does contain safeguarded benefits you must seek financial advice and make the application via a financial adviser if you want to make this transfer to Nucleus.
If you answer 'No' to this question and we're informed by your current pension provider that the transfer does contain safeguarded benefits, we'll not be able to accept the transfer.

Transfer type [?]

☒ Cash ☐ Re-register assets

Estimated current value

Status of transfer [?]

☒ Uncrystallised ☐ Crystallised

Uncrystallised details

Account number [?]

Providing the account number will help to process the transfer.

Uncrystallised transfer value

Full or partial transfer

Illustration

Critical yield

Always include critical yield on drawdown accounts

☒ Yes ☐ No

Investment selection

Please read the information for non-advised pension customers thoroughly and refer to our website using the link provided.

Search for the fund in the 'Investment selection' search bar. Then specify the percentage allocation for each fund and/or cash. Ensure the total adds up to 100%.

Once you're happy with your fund selection then select **'Next: Illustration ready'**

New illustration

Investment selection

Investment selection

FundsExchange tradedCash productsOther investments

☆ Favourites

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.

Q

Advanced search

Investment

Investment name	Single + Cash transfer	Regular monthly
Cash	100%	100%
Total	100%	100%

New illustration

1. Product selection

2. SIPP

3. Illustration ready

Cancel

Next: Illustration ready

Gary Eldridge

Client ID: 2766

Account number: NJ1002404

10 |

Illustration ready

The illustration has been submitted. Please review the application details for accuracy. You can use the 'pencil icon' to make any necessary changes

New illustration

Gary Eldridge

Client ID: 2766

Account number: NJ1002404

Illustration ready

Success

✓

Your illustration instruction has been submitted

Created: 2 Jun 2026

Products: SIPP

Quote number: 246165

Reference: SIPP - 010626

Details

Title: Mr

First name: Gary

Surname: Eldridge

Date of birth: 1 August 1966

Illustrations

Supporting documents

📎

[SIPP illustration](#)

SIPP

Single payments in

Your single payment

Amount

£5,000.00

Include tax relief

Yes

✎

'Copy illustration' will copy the details you've entered onto another illustration. This feature could be used if you'd like to amend the investment selection, for example. This illustration will remain viewable on your documents page.

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

'Start new business' will use the information provided on the illustration to prepopulate fields in a new business application to add a SIPP to your portfolio.

'Back to dashboard' will take you back to your overview page.

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

Transfer 1

Transferring scheme

Electronic transfer supported

Transferring scheme type

Does the transfer contain any safeguarded benefits?

Transfer type

Estimated current value

Status of transfer

Uncrystallised details

Account number

Full or partial transfer

Block transfer

Transfer value

Always include critical yield on drawdown accounts

ABC International Bank plc

No

Occupational Pension

No

Cash

£422,000.00

Uncrystallised

16263646

Full

No

£422,000.00

Yes

Illustration

Always include critical yield on drawdown accounts

Yes

Investment selection

Investment

Cash

Total ⓘ

Single - Cash transfer

100%

100%

Regular monthly

100%

100%

Further options

Copy illustration

Create new illustration

Start new business

Back to dashboard

 03455 212 414

 ask@nucleusfinancial.com

 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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