

For advisers

Our new
platform

nucleus^o platform

How to create a 'What if' illustration

🕒 4 minute read



How to create a 'What if' illustration

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| Payments in | 6 | Withdrawals | 16 |
| Adviser charges | 9 | Illustration ready | 20 |
| Investment selection | 14 | | |

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 a 'What if' illustration



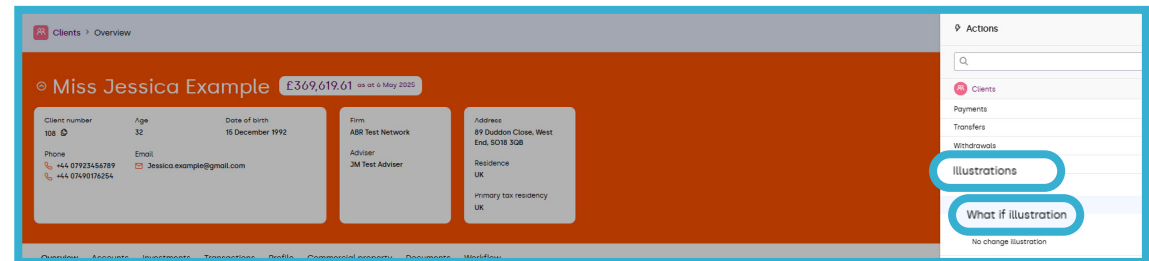
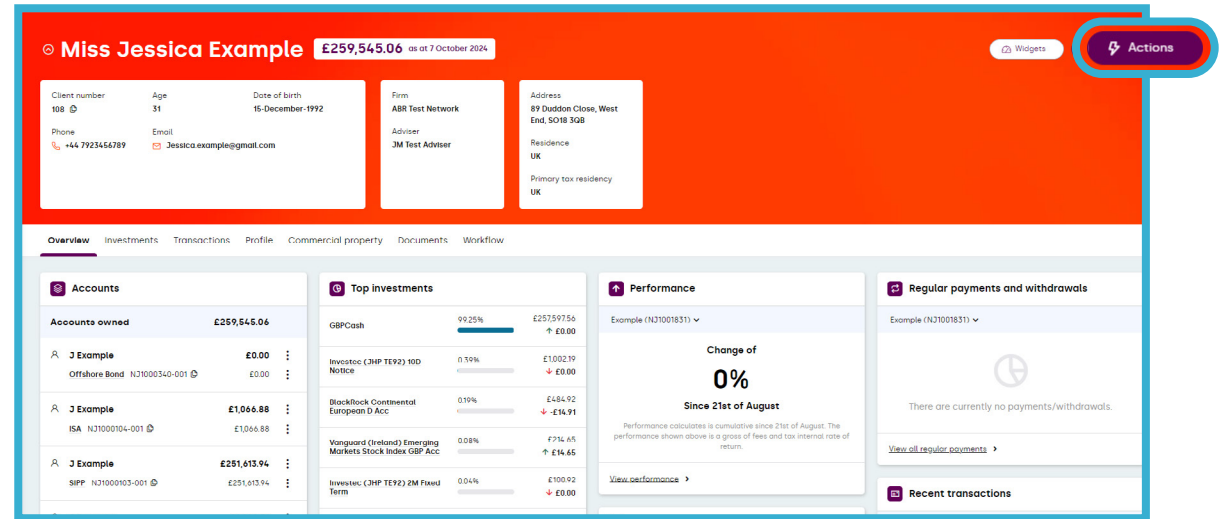
This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

To create a 'What if' illustration it must be done on an existing 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 proceed with creating the 'What if' illustration.

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

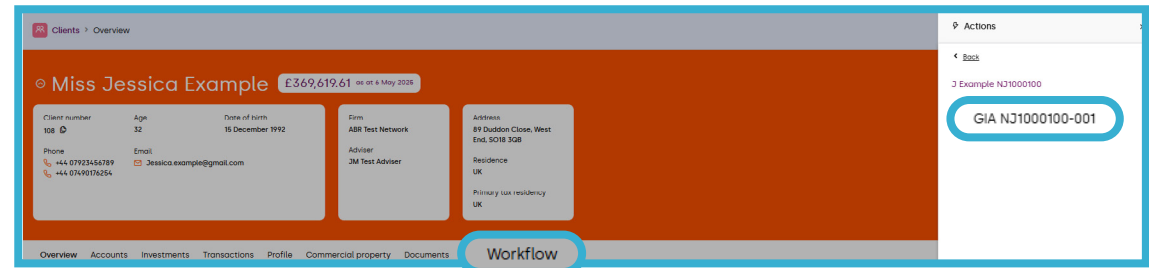
Select **'Illustrations'** and then **'What if illustration'**.



Select the account you wish to complete a what if illustration for.



At any stage of the illustration, you can save and exit. To resume the illustration, go to the **'Workflow'** tab within the client's account.

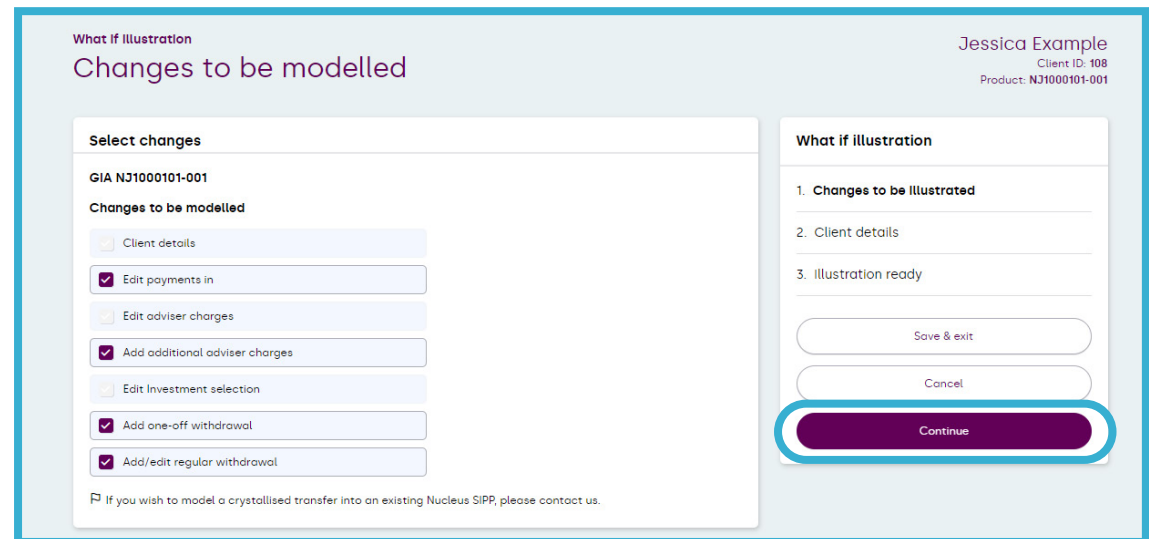


Key message

Your selection of the changes to be modelled will determine the sections and pages that require completion.

Select the changes you'd like to model within the illustration.

Once you're happy with your selection, select **'Continue'** to move on to the client details page.



Client details

Confirm the client details are correct and select **'Continue'** to move to the **'edit payments in'** screen.

The screenshot displays a web interface for a 'What if illustration'. The main heading is 'Client details'. In the top right corner, the client's name 'Jessica Example' is shown, along with 'Client ID: 108', 'Product reference: NJ1000101-001', and 'Product: GIA'. The central form contains the following fields:

- Title:** A dropdown menu currently set to 'Miss'.
- First name:** A text input field containing 'Jessica'.
- Surname:** A text input field containing 'Example'.
- Date of birth:** Three separate input fields for day, month, and year, containing '15', '12', and '1992' respectively.

On the right side, there is a vertical progress list titled 'What if illustration' with the following steps:

1. Changes to be illustrated ✓
2. Client details
3. Edit payments in
4. Edit adviser charges
5. Add additional adviser charges
6. Investment selection
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

At the bottom right, there are three buttons: 'Save and exit', 'Cancel', and 'Continue'. The 'Continue' button is highlighted with a dark purple background and a white border.

Edit payments in

Select how funds will be received. You can choose more than one option.

Single payment

Enter single payment amount.

Regular payments

Enter the regular payment amount, payment frequency, first collection date and the duration.



The first collection date can be any date from 1-28 days of the month. There's a minimum of ten working days and a maximum of 13 calendar months in the future required to set up the Direct Debit instruction.

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

What if illustration
Edit payments in

Jessica Example
Client ID: 108
Product reference: NJ1000101-001
Product: GIA

Payments in

Single payment

Client

Single payment

Payment method
Bank transfer

Regular payment - Client

Client

Regular payment

Payment frequency
Monthly

Next collection date
20/05/2025

Until date
Until further notice

Payment method
Direct Debit

Transfers

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in
4. Edit adviser charges
5. Add additional adviser charges
6. Investment selection
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

Transfer payments

Select **'Yes'**.

Enter the ceding provider's name into the search bar and select the provider from the search list.



If you're unable to find the ceding provider, you can add the details manually by selecting **'Add provider manually'**.

Confirm whether this is either a cash transfer or re-registering assets.

Selecting cash

Enter an estimate of the current value of the transfer.

Selecting re-register

When re-registering assets, you'll need to add each asset that requires registration by searching for it within the search bar and selecting the asset. Searches can be done on fund name, ISIN, Sedol or fund code. Once the asset has been added provide how many units are held.

Select **'Advanced search'** if you wish to refine your search.

Once the transferring asset is found click **'Select'** and enter the quantity.

Enter the cash portion of the transfer.

If there are multiple transfers, select **'Add another transfer'**.

Once you're happy with the payment in details, select **'Continue'** to move on to the next page.

Transfers

Transfer in
 No Yes

Transfer 1

Transferring scheme
Q James Hay Pension Trustees Limited [+ Add provider manually](#)

Electronic transfer supported?
No

Transfer type
 Cash Re-register assets

Total estimated transfer value
£36,239.00

Assets to be re-registered

Funds Exchange traded Other investments

Q [Favourites](#)

| Code | Investment | Quantity (units) |
|---------|-----------------------------|------------------|
| BFB9.GB | ZIM AAP Adventurous C Acc | 5000 |
| CSF5.GB | Baillie Gifford China B Acc | 5000 |

Cash portion of the transfer
£ 100

[+ Add another transfer](#)

What if illustration

- Changes to be illustrated ✓
- Client details ✓
- Edit payments in
- Edit adviser charges
- Add additional adviser charges
- Investment selection
- Add one-off withdrawal
- Add/edit regular withdrawal
- Illustration ready

Save and exit

Cancel

Continue

Edit adviser charges

If you're editing an initial adviser charge, enter the amount and select '**£ or %**'.

Confirm if any Ongoing Adviser Charges (OAC) will be deducted from the head account or the product.

Select '**£ or %**'.

Confirm if the OAC will be tiered.

If the OAC isn't tiered, enter the annual rate amount and the frequency.

Confirm whether any assets should be excluded when calculating the OAC.

What if illustration

Edit adviser charges

Jessica Example
Client ID: 108
Product reference: NJ1000101-001
Product: GIA

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges
5. Add additional adviser charges
6. Investment selection
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

Edit adviser charges

Initial adviser charge ⓘ
Charge amount should be gross of VAT (for cash transfers and single payments)

0.5 %

Charge type ⓘ

£ %

Estimated £155.00

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

Monthly

Do you want to exclude assets when calculating OAC?

Yes No

Tiered sub account ongoing adviser charges

Choose 'Product'

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 the step to set up all tiering groups.

Enter a percentage rate for each tiering group.

You can set up to a maximum of five tier groups (please make this a key message).

Select the frequency from the drop-down list.

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

Tiers
JHP-65115

Add lower limit
£ 50000 Insert tier

| Tiering group | Rate | Action |
|-------------------------------|--------|--------|
| First £25,000.00 | 0.75 % | |
| From £25,000.00 to £50,000.00 | 0.5 % | |
| From £50,000.00 | 0.2 % | |

Frequency
Monthly

Do you want to exclude assets when calculating OAC?
 Yes No

4. Edit adviser charges
5. Add additional adviser charges
6. Investment selection
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit
Cancel
Continue



For more information about adviser charges at either head or sub account level, please visit our website.

Regular adviser charges

If you're applying for a regular adviser charge please enter the amount.

Select the required frequency and number of payments



If there are no adviser charges to be deducted, enter '0' into the fields.

Once you're happy with your adviser charge preferences, select **'Continue'** to move on to the next page.

Regular adviser charges

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
£ 1

Frequency
Monthly

Number of fee payments
24

Total fee amount: £24.00
Projected end date: 06 May 2027

Continue

Additional adviser charges

This screen will display the value of the account, the available cash and investments. You can draw additional charges from this amount to be reflected in the 'What if' illustration.

Enter the ad hoc adviser charge amount.

The screenshot shows a software interface for adding adviser charges. At the top left, it says 'What if illustration' and 'Add additional adviser charges'. At the top right, it displays 'Jessica Example', 'Client ID: 108', 'Product reference: NJ1000101-001', and 'Product: GIA'. The main content is divided into two columns. The left column has two sections: 'Available value' and 'Add charge'. The 'Available value' section shows 'Total estimated value available' as £0.70, which is made up of 'Available cash' (£0.70) and 'Available estimated assets' (£0.00). The 'Add charge' section has a sub-section 'Adviser ad hoc charge' (highlighted with a blue circle) containing an 'Amount' field with a value of £ 50 and a note 'Charge amount should be gross of VAT'. Below this is the 'Outstanding Annual Consent Amount' of £199.00. The right column is a 'What if illustration' progress list with 9 steps: 1. Changes to be illustrated (checked), 2. Client details (checked), 3. Edit payments in (checked), 4. Edit adviser charges (checked), 5. Add additional adviser charges (current step), 6. Investment selection, 7. Add one-off withdrawal, 8. Add/edit regular withdrawal, and 9. Illustration ready. At the bottom right, there are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

| Available value | |
|---------------------------------|-------|
| Total estimated value available | £0.70 |
| Which is made up of: | |
| Available cash | £0.70 |
| Available estimated assets | £0.00 |

| Add charge | |
|--------------------------------------|---------|
| Adviser ad hoc charge | |
| Amount | £ 50 |
| Charge amount should be gross of VAT | |
| Outstanding Annual Consent Amount | £199.00 |

| What if illustration | |
|-----------------------------------|---|
| 1. Changes to be illustrated | ✓ |
| 2. Client details | ✓ |
| 3. Edit payments in | ✓ |
| 4. Edit adviser charges | ✓ |
| 5. Add additional adviser charges | |
| 6. Investment selection | |
| 7. Add one-off withdrawal | |
| 8. Add/edit regular withdrawal | |
| 9. Illustration ready | |

Annual consent amount

The platform will show the outstanding annual consent amount. If the charges you have entered exceed this amount you will be asked if you wish to increase the annual consent value.

Answer yes or no if you'd like to increase the annual consent amount.

If required, enter the amount that the client has agreed to pay in additional charges for each year.

Key message

Adviser charges will be paid from available cash in the client's product account. If there's insufficient available cash, we'll automatically sell selected investments proportionately to raise the required cash required. Ensure there's sufficient available cash and investments to make this payment.

Once you're happy with your additional adviser charge preferences, select '**Continue**' to move on to the next page.

The screenshot displays a user interface for adding adviser charges. At the top right, the client's name 'Jessica Example' and ID '108' are shown, along with product reference 'NJ1000101-001' and product 'GIA'. The main heading is 'Add additional adviser charges'. A summary box shows 'Available value' with a total of £0.70, consisting of £0.70 in available cash and £0.00 in assets. Below this is the 'Add charge' section, where an 'Adviser ad hoc charge' of £250 has been entered. A confirmation prompt asks 'Do you want to increase the annual consent value?' with 'Yes' selected. The 'Annual consent amount' is shown as £250. On the right, a progress list shows steps 1-4 completed, with step 5 'Add additional adviser charges' currently active. At the bottom right, a 'Continue' button is highlighted with a blue border.

Investment selection



The investments your client is already invested in will be displayed on the page.

The current investment selection will appear on the page.

Add in the percentage to be allocated to each investment.

Ensure the totals entered equal 100%.

What if illustration

Investment selection

Jessica Example
Client ID: 108
 Product reference: NJ1000101-001
 Product: GIA

Investment selection

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Other investments

[★ Favourites](#)

[Advanced search](#)

Investment

| Investment name | Existing (£1,033.56) | | Single/transfer (£31,000.00) | | Regular (£250.00) | |
|--|----------------------|---|------------------------------|---|-------------------|---|
| Investec (JHP TE92) 10D Notice | 99.04 | % | 50 | % | 0 | % |
| Investec (JHP TE92) 30D Notice | 0.89 | % | 50 | % | 0 | % |
| Cash | 0.07 | % | 0 | % | 100 | % |
| Total | 100% | | | | | |

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges ✓
5. Add additional adviser charges ✓
6. **Investment selection**
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

If you're investing into assets not currently held you can search the investments here.

Select the investment type.

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

Enter a percentage amount for each investment choice. Investment choices must add up to 100%.



You can change the percentage amount for each existing investment choice.

Once you're happy with your investment selection details, select **'Continue'** to move on to the next page.

What if illustration

Investment selection

Jessica Example
Client ID: 108
 Product reference: NJ1000101-001
 Product: GIA

Investment selection

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Other investments

[Favourites](#)

[Advanced search](#)

| Investment name | Existing (£1033.56) | Single/transfer (£31,000.00) | Regular (£250.00) | |
|--|---------------------|------------------------------|-------------------|--|
| 7IM AAP Adventurous C Acc | 0 % | 50 % | 100 % | |
| Baillie Gifford Developed Asia Pacific B Acc | 0 % | 50 % | 0 % | |
| Investec (JHP TE92) 10D Notice | 99.04 % | 0 % | 0 % | |
| Investec (JHP TE92) 30D Notice | 0.89 % | 0 % | 0 % | |
| Cash | 0.07 % | 0 % | 0 % | |
| Total | 100% | | | |

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges ✓
5. Add additional adviser charges ✓
6. Investment selection
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

One off withdrawal

Confirm all withdrawal amount details.

Confirm if you'd like to add a reference to be used when making the payment.

Key message

Adding a reference will make it easy for your client to identify the payment in their bank account and on their bank statements. If you're using a Building Society, please enter the roll number here.

Any reference you enter here will appear on your bank statements.

What if illustration

Add one-off withdrawal

Jessica Example
Client ID: 108
 Product reference: N31000100-001
 Product: GIA

One-off withdrawal

Withdrawal details

The maximum estimated one-off withdrawal is £34,809.24

Withdrawal amount

Withdrawal type

Available cash
 Investments and available cash

Withdrawal amount option

Specify amount
 Specify investments / cash

Payment reference (optional)

£ 500

Payment reference (optional)

Nucleus Withdrawal

Bank account

00-11-11 | 10291023 | Not a Bank

Investments to sell

| Investment name | Available to sell | Value to withdraw | Sell all |
|-----------------|-------------------|-------------------|--------------------------|
| Cash | £11,677.0 | £ 500 | <input type="checkbox"/> |

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges ✓
5. Add additional adviser charges ✓
6. Investment selection ✓
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

Select the nominated bank account.



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

Confirm investments to sell and the withdrawal amounts.

Once you're happy with the one off withdrawal details, select '**Continue**' to move on to the next page.

What if illustration

Add one-off withdrawal

Jessica Example
Client ID: 108
Product reference: N31000100-001
Product: GIA

One-off withdrawal

Withdrawal details
The maximum estimated one-off withdrawal is £34,809.24

Withdrawal amount

Withdrawal type
 Available cash Investments and available cash

Withdrawal amount option
 Specify amount Specify investments / cash

Withdrawal amount
£ 500

Payment reference (optional)
Nucleus Withdrawal

Bank account
00-11-11 | 10291023 | Not a Bank

Investments to sell

| Investment name | Available to sell | Value to withdraw | Sell all |
|-----------------|-------------------|-------------------|--------------------------|
| Cash | £1,167.70 | £ 500 | <input type="checkbox"/> |

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges ✓
5. Add additional adviser charges ✓
6. Investment selection ✓
7. Add one-off withdrawal
8. Add/edit regular withdrawal
9. Illustration ready

Save and exit

Cancel

Continue

Regular withdrawal

Confirm all regular withdrawal amount details.



The first withdrawal date can be any date from 1–28 of the month. However, there's a minimum of 12 working days required to set up the withdrawal instruction.

Key message

Adding a reference will make it easy for your client to identify the payment in their bank account and on their bank statements. If you're using a Building Society, please enter the roll number here.

Any reference you enter here will appear on your bank statements.

What if illustration

Add/edit regular withdrawal

Jessica Example
Client ID: 108
 Product reference: NJ1000100-001
 Product: GIA

Regular withdrawal

Withdrawal amount ⓘ

Withdrawal frequency: Quarterly
 First withdrawal date: 23/05/2025

Continue until: Until notified

Payment reference (optional) ⓘ

Bank account ⓘ

Investments to sell

Withdrawal amount Quarterly
 £100.00

| Investment name | Available to sell | Estimated amount to withdraw ⓘ | Sell all ⓘ |
|-----------------|-------------------|--------------------------------|--------------------------|
| Cash | £1,167.70 | £ 100 ⓘ | <input type="checkbox"/> |

Save and exit

Cancel

Continue

What if illustration

1. Changes to be illustrated ✓
2. Client details ✓
3. Edit payments in ✓
4. Edit adviser charges ✓
5. Add additional adviser charges ✓
6. Investment selection ✓
7. **Add/edit regular withdrawal**
8. Illustration ready

Select the nominated bank account.



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

Once you're happy with the regular withdrawal details, select '**Continue**' to move on to the next page.

What if illustration

Add/edit regular withdrawal

Jessica Example
Client ID: 108
Product reference: NJ1000100-001
Product: GIA

Regular withdrawal

Withdrawal amount ⓘ
£ 100

Withdrawal frequency: Quarterly
First withdrawal date: 23/05/2025

Continue until: Until notified

Payment reference (optional) ⓘ
Nucleus Regular withdrawal

Bank account ⓘ
00-11-11 | 10291023 | Not a Bank

Investments to sell

Withdrawal amount Quarterly
£100.00

| Investment name | Available to sell | Estimated amount to withdraw ⓘ | Sell all ⓘ |
|-----------------|-------------------|--------------------------------|--------------------------|
| Cash | £1,167.70 | £ 100 ⓘ | <input type="checkbox"/> |

What if illustration

- Changes to be illustrated ✓
- Client details ✓
- Edit payments in ✓
- Edit adviser charges ✓
- Add additional adviser charges ✓
- Investment selection ✓
- Add/edit regular withdrawal**
- Illustration ready

Save and exit
Cancel
Continue

Illustration ready

The 'What if' illustration has been submitted and is available under documents tab on the client's home page.

Review the application details for accuracy. If any details are incorrect, you can select the page title on the right-hand side and make any necessary changes.

What if illustration
Illustration ready

Jessica Example
Client ID: 108
Product: NJ1000101-001

Success

What if illustration successfully created

Created: 2024-08-01
Product: GIA
Illustration number: 84339

Client details

| | |
|-----------------|------------|
| Title: | Miss |
| First name: | Jessica |
| Surname: | Example |
| Date of Birth: | 1992-12-15 |
| Retirement age: | 65 |

Documents available

Supporting documents to be sent to the Customer

- [GIA Illustration](#)
- [Ex-Ante C&C Disclosure](#)

What if illustration

- Changes to be illustrated ✓
- Client details ✓
- Edit payments in ✓
- Edit adviser charges ✓
- Add additional adviser charges ✓
- Investment selection ✓
- Add one-off withdrawal ✓
- Illustration ready**

Save & exit


Cancel


From here you can **'Create another illustration'** or return to the **'Client dashboard'**.


Further options

Create another What if illustration

Client 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 Tynetalk service on 18001 03455 212 414.

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