

For advisers

Our new
platform

nucleus^o platform

How to process
a JSIPP single
payment top up
application

 4 minute read



How to process a JSIPP single payment top up application

Payments in	5	Review	17
Transfer payments	9	Documents and declarations	18
Re-registered assets (in-specie transfer)	11	Confirmation	20
Adviser charges	14		
Investment selection	15		

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 process a JSIPP single payment top up application

To start the JSIPP regular top up application, 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 proceed with submitting the JSIPP single payment top up.

The screenshot displays a client profile for 'Mr Sam Example' with a total value of £7,085.89 as of 1 May 2025. The profile is divided into several sections:

- Client Information:** Client number 120, Age 14, Date of birth 14 October 2010, Firm ABR Test Network, Adviser JM Test Adviser, Address 47 Duddon Close, West End, SO18 3GB, Residence UK, Primary tax residency N/A.
- Accounts:** A table showing accounts owned with a total value of £7,085.89.

Accounts owned	£7,085.89
S Example	£7,085.89
Junior SIPP NJ1000110-001	£5,111.46
Junior ISA NJ1000110-002	£1,974.43
- Performance:** Shows a 0% change over the last three months for account S Example (NJ1000110). A note states: 'Performance calculations are cumulative from 1st of February. The performance shown above is gross of fees and tax internal rate of return.'
- Regular payments and withdrawals:** Shows account S Example (NJ1000110) with a message 'Unable to retrieve data to display' and a link to 'View all regular payments'.

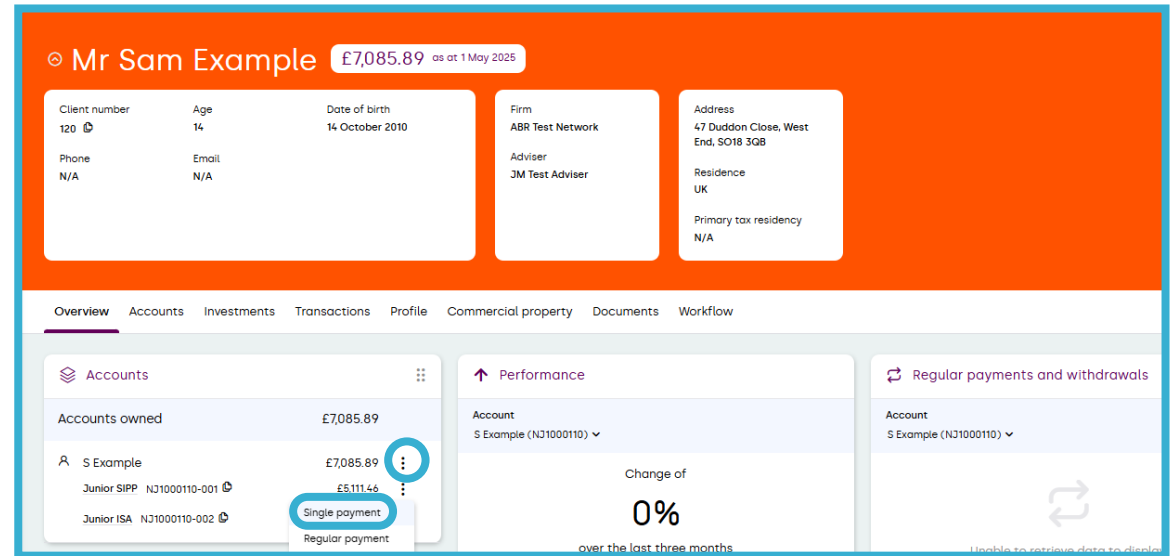
From the client's home page, locate the relevant account and select the vertical ellipses (three dots).

A list of actions will appear. To create the top up application, select **'Single payment'**.

Key message

You can save and exit the application if required. The information from each fully completed section will be saved.

To resume the top up application, navigate to the workflow tab within the client's account.



Payments in

Confirm if advice has been provided to the client.

Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA). If yes, you'll be asked to enter the trigger date and withdrawal type.

Confirm if any transfers in are subject to disqualifying pension credits.

Key message

Disqualifying pension credit transfers are an offline process - a paper application is required.

Select a payment in option for each payment type.

Key message

You can select multiple single payment in methods in one application.

The screenshot shows the 'nucleus' logo in the top left corner. The main heading is 'Single payment / transfer Payments in'. In the top right corner, the client information is displayed: 'Sam Example', 'Client ID: 126', 'Product reference: NJ1000110-001', and 'Product: Junior SIPP'. The form is divided into several sections:

- Financial advice:** A question 'Did you give financial advice to your client in relation to this instruction?' with radio buttons for 'Yes' (selected), 'No', and 'Not known'.
- Money Purchase Annual Allowance (MPAA):** A question 'Is your client subject to the Money Purchase Annual Allowance (MPAA)?' with radio buttons for 'Yes', 'No' (selected), and 'Not known'.
- SIPP options:** A question 'Are any transfers subject to disqualifying pension credits?' with radio buttons for 'Yes' and 'No' (selected).
- Single payments in:** A section with the heading 'Single payment' and four radio button options: 'None', 'Client', 'Employer', and 'Third party'.

On the right side of the form, there is a vertical list of steps: '1. Payments in', '2. Adviser charges', '3. Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. Below this list are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

Client single payment

Enter net single payment amount.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Key message

Single payments are to be made by bank transfer, to the bank details displayed on the page. These can also be found on our website.

Your client's product reference, shown on screen under their name, (top right) must be used as the payment reference. If this is not used, it will delay allocation of funds into the client's account.

Single payments in

Single payment

None Client Employer Third party

i The single payment in should be made by bank transfer using the following details:

- Bank account name: James Hay Pension Trustees Limited
- Sort code: 09-02-22
- Account number: 11053565
- Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name.

Please ensure that the payer knows to include the payment reference when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in the client's account.

Client

Single payment (net) Payment method

Is your client eligible for tax relief on pension contributions?

Yes No

£625.00 including tax relief (gross)

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Continue

Employer single payment

Select '**Employer**' single payment.

Select either Employer (gross) or Employer (net).



The 'Employer paying client (net) contributions' option should only be selected where the employer is making a payment on the customer's behalf from their net salary, which is subject to additional tax relief being claimed from HMRC.

Enter the single payment amount.

The payment method will be automatically selected to bank transfer.

Enter the employer's name and address.

Single payments in

Single payment
 None Client Employer Third party

The single payment in should be made by bank transfer using the following details:

- Bank account name: James Hay Pension Trustees Limited
- Sort code: 09-02-22
- Account number: 11053565
- Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name.

Please ensure that the payer knows to include the payment reference when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in the client's account.

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

Single payment (gross) Payment method

Employer name

Employer address
 Or [enter an address manually](#)

Nucleus Group Services Ltd, Milford House 43-55, Milford Street, Salisbury, SP1 2BP

Single payments/transfers

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

[Save and exit](#)
[Cancel](#)
[Continue](#)

Third party single payment

Select 'Third party' single payment.

Key message

Single payments are to be made by bank transfer, to the bank details displayed on the page. These can also be found on our website.

Your client's product reference, shown on screen under their name, (top right) must be used as the payment reference. If this is not used, it will delay allocation of funds into the client's account.

The screenshot shows a web form titled "Single payments in". At the top, there are four radio button options for "Single payment": "None", "Client", "Employer", and "Third party". The "Third party" option is selected and circled in red. Below this, a light blue information box contains a warning icon and text: "The single payment in should be made by bank transfer using the following details:" followed by a bulleted list: "Bank account name: James Hay Pension Trustees Limited", "Sort code: 09-02-22", and "Account number: 11053565". Below the list, it says "Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name." and "Please ensure that the payer knows to include the payment reference when making the payment to us. If no payment reference is used or an incorrect reference is used this will delay the cash being made available in the client's account." Below the information box, there is a "Third party" section with a "Single payment (net)" input field containing "£ 1000" and a "Payment method" dropdown menu set to "Bank transfer". Below that, there is a question "Is your client eligible for tax relief on pension contributions?" with "Yes" selected. At the bottom, it shows "£1,250.00 including tax relief (gross)". On the right side of the form, there is a vertical list of steps: "1. Payments in", "2. Adviser charges", "3. Investment selection", "4. Review", "5. Documents and declarations", and "6. Confirmation". At the bottom right, there are three buttons: "Save and exit", "Cancel", and "Continue".

Enter the third party's personal details.

Transfer payments

Select **'Yes'**.

Enter the transferring scheme's name into the search bar and select the provider from the results.

Key message

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 is available from the search bar may lead to delays in processing the transfer.

Select the transferring scheme type from the drop-down list.

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 **'Cash'** or **'Re-register assets'**.

Cash transfer payments

Enter the estimated transfer value. Select **Uncrystallised** as the status of the transfer. Enter all the transfer details.



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

Transfer type

Cash Re-register assets

Estimated current value

£ 6200

Status of transfer ⓘ

Uncrystallised Crystallised

Uncrystallised details

Account number ⓘ

01212123333

Providing the account number will help to process the transfer.

Uncrystallised transfer value

£ 6200

Full or partial transfer

Full Partial

Block transfer ⓘ

Yes No

[+ Add another transfer](#)

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Continue

Re-registered assets (in-specie transfer)

Select '**Re-register assets**'.

The total estimated transfer value will populate based on information provided further down the page.

Select the status of the transfer. If '**Both**' is selected, uncrystallised and crystallised transfer details will be required.

Enter the assets that will be re-registered into the search bar and choose the assets.

Key message

You can use the ISIN or SEDOL number to search for a fund. If any fund you choose is suspended, please contact us.

The screenshot displays a web form for processing a JSIPP single payment top up application. The form is divided into two main sections: a left-hand form area and a right-hand sidebar.

Left-hand form area:

- Transfer type:** Radio buttons for 'Cash' and 'Re-register assets'. 'Re-register assets' is selected and highlighted with a blue circle.
- Total estimated transfer value:** Displayed as '£0.00'.
- Status of transfer:** Radio buttons for 'Uncrystallised' and 'Crystallised'. 'Uncrystallised' is selected and highlighted with a blue circle.
- Uncrystallised details:**
 - Account number:** A text input field containing '12345678'.
 - Full or partial transfer:** Radio buttons for 'Full' and 'Partial'. 'Full' is selected.
 - Block transfer:** Radio buttons for 'Yes' and 'No'. 'No' is selected.

Right-hand sidebar:

- Step 4: Documents and declarations
- Step 5: Confirmation
- Buttons: 'Save and exit', 'Cancel', and 'Continue'.

Enter each asset's units.

Enter the cash portion of the transfer, if applicable.

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

Assets to be re-registered ⓘ

Funds Exchange traded Other investments Investment manager accounts

☆ Favourites

Q

Advanced search

Code	Investment	Quantity (units)
BF8XGB	TIM AAP Adventurous C Acc	75
CSF5GB	Baillie Gifford China B Acc	150
GOKVGB	Liontrust Balanced C Acc	200

ⓘ If more units are held than specified, we'll transfer all units held for this account number.

Cash portion of the transfer

£ 400

Add another transfer

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Continue

Confirm the source of wealth from the drop-down list. This will only appear if there's a third-party payment.

Once you're happy with your payment in details, select '**Continue**'.

12 Blenheim Place
Edinburgh
UK
EH7 5JH

Transfers

Transfer in

No Yes

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

A transfer authority form is only required if the transferring scheme is not completing the transfer electronically. When selecting the transferring scheme, it will detail whether a transfer can be made electronically or not. If you add a transferring scheme then you should assume a transfer authority form is required.

Source of wealth

Source of wealth

Savings/investments

6. Confirmation

Save and exit

Cancel

Continue

Adviser charges

If you're applying for an initial adviser charge, please select '£' or '%' and enter the amount.

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



Estimated adviser charges will be visible during the application. Accurate charges will be deducted from the product upon completion of the top up.

Key message

For more information about adviser charges, visit our website.

Once you're happy with your preferences, select '**Continue**'.

The screenshot shows the 'Adviser charges' section of a 'Single payment / transfer' application. The form is titled 'Adviser charges' and includes two input fields for 'Initial adviser charge'. The first field is for 'Charge amount should be gross of VAT (for cash transfers and single payments)' with a value of '0.75' and a selected 'Charge type' of '%'. The second field is for 'Charge amount should be gross of VAT (for re-registration transfers)' with a value of '0.8' and a selected 'Charge type' of '£'. Both fields show estimated totals: £9.38 and £73.09 respectively. On the right, a 'Single payments/transfers' sidebar lists steps: 1. Payments in (checked), 2. Adviser charges (current step), 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Continue'.

Investment selection

The total amount to be paid in, initial adviser fees and amount available for investment will show at the top.

Choose to invest all available cash or retain an amount in cash.

Confirm if the top up application will be invested in current assets



Selecting **No** will cause delays if your client's already invested in an IM and you want to top up into the same IM.

Current assets

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

Enter the percentage to be allocated to each investment.

Ensure the totals entered equal 100%.

The screenshot displays the 'Investment selection' screen in the Nucleus system. At the top right, the client name 'Sam Example' is shown along with 'Client ID: 100', 'Product reference: NJ1000110-001', and 'Product: Junior SIPP'. The main content area is titled 'Single payment / transfer' and 'Investment selection'. It features a summary table:

Total initial lump sum and cash transfers	£1,250.00
Initial adviser fees	£9.58
Amount available for investment	£1,240.63

Below the table are two questions with radio button options:

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

Do you want to trade in investments already held? Use current assets No

The 'Funds' tab is selected, showing a search bar and an 'Advanced search' link. Below this is the 'Investment choices' table:

Investment name	Single (%)	£1,240.63
Cash	0	£0.00
JSTEST	95	£1,178.59
Total		100%

On the right side, a 'Single payments/transfers' progress bar shows steps: 1. Payments in (checked), 2. Adviser charges (checked), 3. Investment selection (current step), 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of this bar are 'Save and exit', 'Cancel', and 'Continue' buttons.

New assets

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

Select the investment type across the headings shown.



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 the investment name into the search bar, then select the investment from the results.

Enter a percentage amount for each investment chosen.

The total must equal 100%.

Once you're happy with your investment preferences, select '**Continue**'.

Single payment / transfer
Investment selection

Sam Example
Client ID: 120
Product reference: NJ1000110-001
Product: Junior SIPP

Investment selection

Total initial lump sum and cash transfers £1,250.00
Initial adviser fees £9.38
Amount available for investment £1,240.63

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

Do you want to trade in investments already held? Use current assets No

Funds Exchange traded Managed portfolios Adviser portfolios Other investments

Search bar: [Advanced search](#)

Investment choices

Investment name	Single (%)	£1,240.63
<input checked="" type="radio"/> ZIM AAP Adventurous C Acc	50	%
<input checked="" type="radio"/> Liontrust Balanced C Inc	50	%
Cash	0	%
Total		100%

Single payments/transfers

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

Buttons: Save and exit, Cancel, Continue

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'.

Single payment / transfer
Review

Sam Example
Client ID: 120
Product: N31000110-001

Review

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

Junior SIPP

Single payments in

Third-party single payment	£300.00	Including tax relief	£375.00
Third-party type	Individual (includes spouse)		

Adviser charges

Initial	1%
---------	----

Investment selection

Investment	Allocation
7IM AAP Balanced Acc -U	20%
Baillie Gifford China Acc -U	20%
JSTEST	60%
Total	100%

Single payment / transfer

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

Save & exit
Cancel
Continue

Declarations and documents

Wet signature is the only option available for junior products.

All relevant documents and illustrations will be produced here.



Documents will be available to download from the documents library.

Documents can't be amended once submitted.

If there are any amendments to be made, you'll need to resubmit the application to generate new documents.

Select '**Continue**'.

The screenshot shows the 'Documents and declarations' section of the Nucleus web application. The page title is 'Single payment / transfer' and 'Documents and declarations'. The client name is 'Sam Example', Client ID is '123', Product reference is 'NJ1000110-001', and Product is 'Junior SIPP'. The main content area is titled 'Documents and declarations' and contains the following information:

- 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.**
- 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 to be sent to the client requiring signature**
 - [Adviser Charges Confirmation \(390018\)](#)
- Documents to be completed and sent to us by secure message**
 - [Transfer Form \(390019\)](#)
- Supporting documents to be sent to the client**
 - [Junior SIPP Illustration](#)
 - [Target Market Information](#)

On the right side, there is a 'Single payments/transfers' progress bar with the following steps:

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

At the bottom right, there are three buttons: 'Save and exit', 'Cancel', and 'Submit'.

Read through the declarations and tick to confirm completion.

Select **'Submit'** to submit the top up application.

The screenshot displays a web form for a JSIPP single payment top up application. The form is divided into two main sections: a large central area for declarations and a sidebar on the right for progress tracking.

Declarations Section:

- Information provided:**
 - I have appropriate consent from my client(s) (applicant) and from any third party referenced in the application to share their personal data and make this application on their behalf.
 - 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 acknowledge and accept that if any information supplied in this application form and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfer or invalidate the Product.
- 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 (KIIDa)/Key Investor Information documents (NURS KII), and costs and charges documents 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 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) that funds transferred in (re-registered) to the Nucleus platform, will automatically be converted to the cheapest share class available on the platform, where a cheaper class is available.
- DIM Models:**
 - I confirm that I've disclosed the charges associated with the selected model portfolios to my client(s). I have their authority for these charges to be deducted and paid from the applicable Nucleus products they hold. In addition, I confirm I've provided my client(s) with costs and charges documents (if applicable) and where it's appropriate, I'll re-issue this ex-ante disclosure to my client(s) if there's been a material change to the model portfolio.
 - I confirm that (where required under MIFID II) I've explained to my client(s) that money placed in qualifying money market funds within the model won't be held in accordance with the requirements for holding client money, and they've consented to this.
- 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

Single payments/transfers Section (Sidebar):

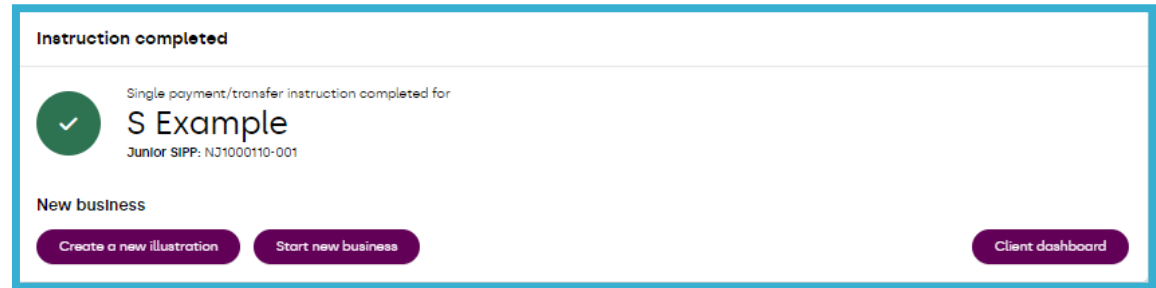
- 1. Payments in
- 2. Adviser charges
- 3. Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation


Buttons at the bottom of the sidebar: Save and exit, Cancel, and Submit.

Confirmation

The top up application has been successfully submitted.

From here, you can **Create a new illustration**, **Start new business** or go to the **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 Typetalk service on 18001 03455 212 414.

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