

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

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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.

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, and 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 change of 0% 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".

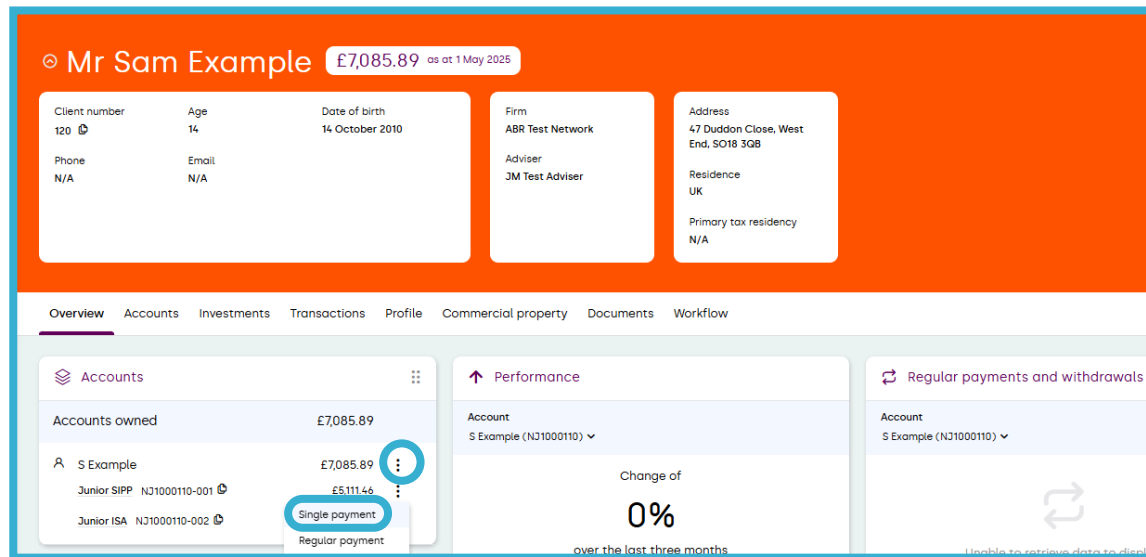
From the client home page, locate the relevant account and select the vertical ellipses (three dots).

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

Key message

At any stage of the application, you can save and exit the application.

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 within the one application journey.

The screenshot shows the 'Payments in' section of a JSIPP application form. The form is titled 'Single payment / transfer Payments in' and is for 'Sam Example' (Client ID: 126, Product reference: NJ1000110-001, 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 radio buttons for 'None', 'Client', 'Employer', and 'Third party'.

On the right side of the form, there is a 'Single payments/transfers' summary list with 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 account number will be shown at the end of the application and must be used as the payment reference. Failure to provide this reference may delay allocating and returning payments.

The screenshot shows a web form titled "Single payments in". At the top, there are three radio buttons for "Single payment": "None", "Client" (which is selected and circled in red), "Employer", and "Third party". Below this is a blue information box with 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". A note below the list says: "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." Below the information box, there are two fields: "Client" (with a sub-label "Single payment (net)" and a value of "£ 500") and "Payment method" (with a dropdown menu showing "Bank transfer"). Below these fields is a question: "Is your client eligible for tax relief on pension contributions?" with "Yes" selected. At the bottom left, it says "£625.00 including tax relief (gross)". On the right side of the form, there is a vertical list of steps: "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".

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 account number will be shown at the end of the application and must be used as the payment reference. Failure to provide this reference may delay allocating and returning payments.

The screenshot shows a web form titled 'Single payments in'. Under the 'Single payment' section, there are four radio button options: 'None', 'Client', 'Employer', and 'Third party'. The 'Third party' option is selected and highlighted with a red circle. Below this, a light blue box contains a warning icon and text: '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.' Below the warning 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'. There is also 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.

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'**.

Transfer in
 No Yes

! 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.

Transfer 1

Transferring scheme
Nucleus Financial Group Limited [Add provider manually](#)

Electronic transfer supported?
Yes

Transferring scheme type
Self-Invested Personal Pension

Does the transfer contain any safeguarded benefits?
 Yes No

We do not 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 are informed by your current pension provider that the transfer does contain safeguarded benefits we will not be able to accept the transfer.

Transfer type
 Cash Re-register assets

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](#)

Cash transfer payments

Enter the estimated transfer value.

Select the status of the transfer.

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

Enter all the transfer details.

If the transfer is crystallised, confirm if your client would like to take a regular income once the transfer is complete.



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

The screenshot shows a web form for processing a JSIPP single payment top up application. The form is divided into two main sections: the main input area on the left and a summary/next steps area on the right.

Main Input Area:

- Transfer type:** Radio buttons for Cash and Re-register assets.
- Estimated current value:** A text input field containing "£ 10000".
- Status of transfer:** Radio buttons for Uncrystallised, Crystallised, and Both.
- Uncrystallised details:**
 - Account number:** A text input field containing "12345679". Below it, a note states: "Providing the account number will help to process the transfer."
 - Uncrystallised transfer value:** A text input field containing "£ 10000".
- Full or partial transfer:** Radio buttons for Full and Partial.
- Block transfer:** Radio buttons for Yes and No.
- Bottom button:** A purple button with a plus icon and the text "Add another transfer".

Summary/Next Steps Area (Right):

- A vertical list of steps: 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation.
- Below the list are three buttons: "Save and exit" (light purple), "Cancel" (light purple), and "Continue" (dark purple).

Re-registered assets (in-specie transfer)

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

The total estimated transfer value will populate based on information provided lower 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.

Transfer type

Cash Re-register assets

Total estimated transfer value
£0.00

Status of transfer

Uncrystallised Crystallised Both

Uncrystallised details

Account number

12345679DP

Providing the account number will help to process the transfer.

Full or partial transfer

Full Partial

Block transfer

Yes No

2. Adviser charges

3. Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

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) |
|--------|-----------------------------|------------------|
| BF8YGB | 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**' to move on to the adviser charges page.

12 Blenheim Place
Edinburgh
UK
EH7 5JH

Transfers

Transfer in

No Yes

! 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 adviser charge preferences, select '**Continue**' to move on to the investment selection page.

nucleus

Single payment / transfer
Adviser charges

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

Adviser charges

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

0.75 % £ %

Estimated £9.38

Initial adviser charge ⓘ
Charge amount should be gross of VAT
(for re-registration transfers)

0.8 % £ %

Estimated £73.09

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

Investment selection

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

Choose to invest all available cash or retain an amount to not be invested.

Confirm if the top up application will be invested into current or new 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 shows the 'Investment selection' screen in the Nucleus system. The header includes the Nucleus logo and the text 'Single payment / transfer' and 'Investment selection'. Client information for 'Sam Example' is shown in the top right corner. The main content area is divided into two columns. The left column contains a summary of financial details: 'Total initial lump sum and cash transfers' (£1,250.00), 'Initial adviser fees' (£9.58), and 'Amount available for investment' (£1,240.63). Below this are two questions with radio button options: 'Would you like to invest all available cash transfers and single payments?' (Yes selected) and 'Do you want to trade in investments already held?' (Use current assets selected). A navigation bar below these questions includes 'Funds', 'Exchange traded', 'Managed portfolios', 'Adviser portfolios', and 'Other investments', with 'Funds' selected. A search bar with a magnifying glass icon and an 'Advanced search' link is present. The 'Investment choices' section shows a table with columns for 'Investment name' and 'Single (%) £1,240.63'. The table lists 'Cash' with a percentage of 0% and 'JSTEST' with a percentage of 95%. The 'Total' row shows 100%. The right column contains a 'Single payments/transfers' checklist with items: '1. Payments in' (checked), '2. Adviser charges' (checked), '3. Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. At the bottom of this column are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

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' to move on to the review page.

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 you already held? Use current assets No

Funds Exchange traded Managed portfolios Adviser portfolios Other investments

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

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**' to move on to the declaration and documents page.

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 that will be 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 to documentation, you'll need to resubmit the application to generate new documents.

nucleus

Single payment / transfer

Sam Example
Client ID: 123
Product reference: NJ1000110-001
Product: Junior SIPP

Documents and declarations

How do you wish for your client to sign?

Wet signature

1 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.

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

3 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

Single payments/transfers

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

Save and exit

Cancel

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 processing a JSIPP single payment top up application. The form is divided into two main sections: a large central area for declarations and a smaller 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):

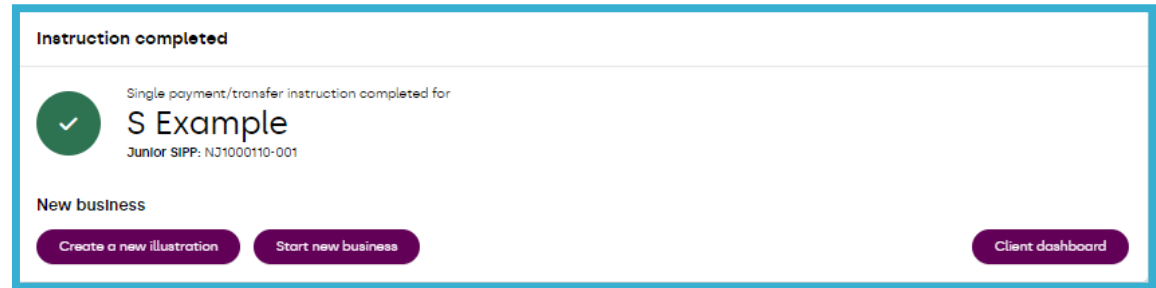
- 1. Payments in
- 2. Adviser charges
- 3. Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation


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 a new business application or return to the account dashboard.



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 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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