

For advisers

Our new
platform

nucleus^o
platform

How to process
a Junior SIPP new
business application

 7 minute read



How to process a Junior SIPP new business 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 Junior SIPP (JSIPP) new business application

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 start the JSIPP new business application, you first need to create your client. To create and search for your client please refer to the guides on our website.



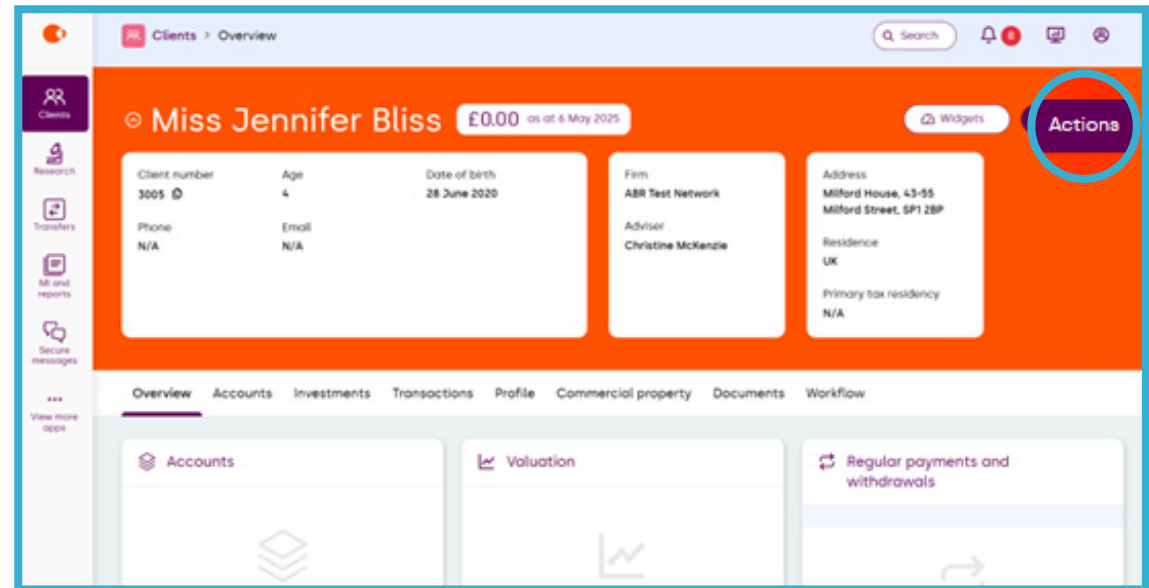
If you're topping up an existing SIPP, please refer to the relevant SIPP top up guide on our website.



The client must be a maximum age of 17 years and 11 months old to proceed with the JSIPP.



For all junior accounts, a registered contact/guardian (18+) will need to be created or be an existing client before you proceed with this application.



Once you've created or located your contact/guardian client, you can proceed with the new business JSIPP application.

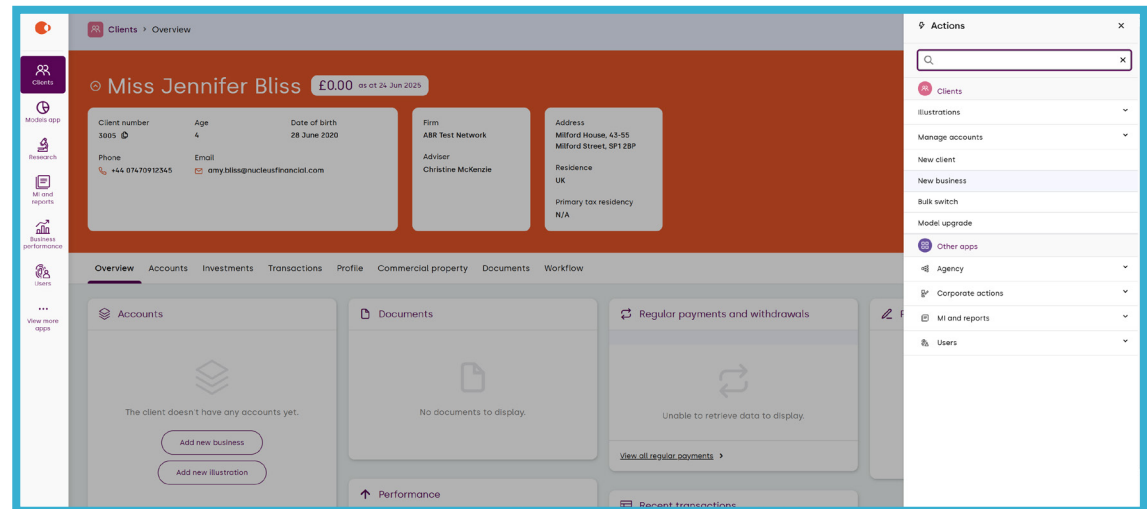
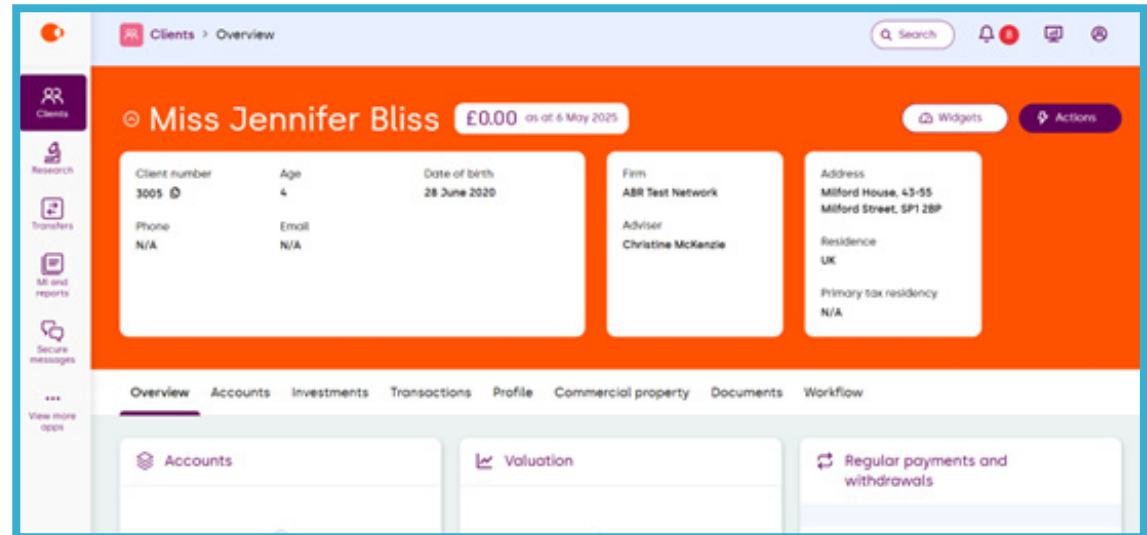
From the junior client's home page, select the 'Actions' button.

A list of actions will appear. To create the new business application, select 'New business'.

Key message

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

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



Full client details



The assigned firm and adviser can be changed by selecting from the drop-down lists.

New business applications can only be accepted on an advised basis. You must confirm advice has been provided by selecting 'Yes'.

Select **Next: Product selection**

New business

Jennifer Bliss
Client ID: 3005

Full client details

Hierarchy selection

Firm
ABR Test Network (JHPDAAAAC)

Assign an adviser
ABR Training (JHPDAAAAC0000008)

Adviser

Should you give financial advice to your client in relation to this instruction?
 Yes No

Child's details

Name
Miss Jennifer Bliss

Date of birth
28 June 2020

New business

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit

Cancel

Next: Product selection

Enter your client's address or postcode into the search bar and select the correct address. If the address can't be found, select **'enter an address manually'** and complete the address details.

Key message

The client's address can be amended once chosen by selecting the **'pencil'** icon.

If the client requires an alternative correspondence address, please contact us.

Employment status will be pre-selected to **'Child under 16'** if the client is under 16.

Note, employment details will be required for clients over 16.



All JSIPP applicants must be UK resident, or a Crown employee serving overseas. If this doesn't apply, or your client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

We don't accept applications from US citizens or nationals.

Enter all your client's residency information.

If your client has dual citizenship select '**Add another**'.

If the client is under 16, the National Insurance number isn't required. If the client is over 16 enter the National Insurance number.



We can't accept undischarged bankrupt clients.

Child's employment

Employment status

Child under 16
▼

Child's regulatory

Application rules

- We don't accept any applications from any US persons (a citizen or national of the USA). This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- ISA applicants must be a UK resident or a Crown employee serving overseas.
- Offshore Bond applicants must be a UK resident for tax purposes. You must advise RL360 in writing immediately about changes to residency or citizenship status.
- Where your client is a UK resident for tax purposes or a Crown employee serving overseas, you must provide their National Insurance number for ISA, SIPP or Offshore Bond applications. Options to apply for an ISA, SIPP or Offshore Bond won't be available until this information is entered.
- Where your client is not a UK resident for tax purposes or a Crown employee serving overseas, you must provide their tax identification number issued by the country in which they are a tax resident. Options to apply for any products with Nucleus won't be available until this information is entered.

Does your client hold tax residency status anywhere other than the UK?

Yes No

i Junior customers don't require a National Insurance number to be collected but this will be required at the maturity of the product.

Country of nationality

UK
▼
+ Add another

Is this the client's primary citizenship?

Yes No

Is the client an undischarged bankrupt?

Yes No

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit

Cancel

Next: Product selection

Enter the registered contact/legal guardian into the search bar and select them from the list.

Select **'Add'**.



Please complete the form presented on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us a copy of their signatures.

If the registered contact/legal guardian is an active client their contact information, address, regulatory and residency information will be pre-populated.

If the details aren't pre-populated complete all registered contact/legal guardian's information.

If the guardian requires an alternative correspondence address, please contact us.

Registered contact

! A registered contact (i.e. parent, legal guardian) must be added and set up as a client on the platform. If they're not already set up, you can do this via the add individual client journey.

Q Bliss Search

| Client | Date of birth | Assigned adviser | Add client |
|----------------|---------------|--------------------|------------|
| Amy Bliss | 20/06/1990 | Christine McKenzie | Add |
| Jennifer Bliss | 28/06/2020 | Christine McKenzie | Add |

Registered contact

! A registered contact (i.e. parent, legal guardian) must be added and set up as a client on the platform. If they're not already set up, you can do this via the add individual client journey.

Q Search for a client by name Search

Registered contact

Name Mrs Amy Bliss
Date of birth 20 June 1990

Email address
amy.bliss@nucleusfinancial.com

Phone Country Phone number
Mobile UK (+44) 07470912345

Milford House
43-55 Milford Street
Salisbury
SP1 2BP
UK

! Please note PO boxes, 'care of' or financial adviser business addresses can't be used.

! If your client wishes to use an alternative address for correspondence, we need to receive written confirmation directly from the client. They can send this to us by secure message or in writing to Nucleus, Suite 202, Warner House, 123 Castle Street, Salisbury, SP1 3TB.

Use this address for all correspondence?
 Yes No

New business

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit
Cancel
Next: Product selection

Confirm whether your client would like to receive paperless correspondence, through the customer portal.

Key message

If **'Yes'** is selected, the client will receive an invitation to register on the portal and accept the terms. This email is valid for five days. If **'No'** is selected, all communication will be sent by post.

Customer portal access is needed if your client wants to go paperless. It also lets them make additional contributions, investments, and update their contact details.

For more information, please see the Customer portal permissions helpsheet.

Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents.

The screenshot shows a web form with two main sections: 'Customer portal access for guardian' and 'Paperless settings'. Both sections have radio button options for 'Yes' and 'No', with 'Yes' selected. A blue information box below the 'Paperless settings' section contains a note: 'The client will receive paper documentation until they have completed their online registration. Once complete, documents will then be issued electronically. Please note certain documents must always be sent as paper documents for legal, security or regulatory reasons. All documents can be accessed from the customer's online document library.' On the right side, there is a vertical progress bar with five steps: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. Below the progress bar are three buttons: 'Save and exit', 'Cancel', and 'Next: Product selection'.



The registered contact/legal guardian must be a UK resident, or a Crown employee serving overseas. If this doesn't apply, or the client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.



We don't accept applications from US citizens or nationals.



We can't accept undischarged bankrupt clients.

Once you're happy with the client details, select '**Next: Product selection**'.

Guardian's regulatory

Application rules

- We don't accept any applications from any US persons (a citizen or national of the USA). This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- We don't accept any applications from US residents.
- ISA applicants must be a UK resident or a Crown employee serving overseas.
- Offshore Bond applicants must be a UK resident for tax purposes. You must advise RL360 in writing immediately about changes to residency or citizenship status.
- Where your client is a UK resident for tax purposes or a Crown employee serving overseas, you must provide their National Insurance number for ISA, SIPP or Offshore Bond applications. Options to apply for an ISA, SIPP or Offshore Bond won't be available until this information is entered.
- Where your client is not a UK resident for tax purposes or a Crown employee serving overseas, you must provide their tax identification number issued by the country in which they are a tax resident. Options to apply for any products with Nucleus won't be available until this information is entered.

Does your client hold tax residency status anywhere other than the UK?
 Yes No

National Insurance number ⓘ
YZ010079A
 No National Insurance number

Country of nationality
UK

Is this the client's primary citizenship?
 Yes No

Is the client an undischarged bankrupt?
 Yes No

2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit
Cancel
Next: Product selection

Product selection

Confirm if you'd like to give the product a name.

Key message

No special characters can be included in the account name.



Naming the account can make it easier for you and your client to distinguish between the accounts on their home page. This name will be visible to your client in their customer portal.

Select **'Standard Nucleus Platform products'**.

Select **'Nucleus Junior SIPP'**.

Key message

The adviser firm the client is associated with determines which account types are available for selection.

New business Jennifer Bliss Client ID: 3005

Product selection

Would you like to name the account your products will be held in?
 Yes No

Please provide an account name
Jenny JSIPP

Please select from below

- Standard Nucleus Platform products
- Nucleus Flexi SIPP

Available products

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

- Junior Nucleus SIPP
- Nucleus Junior ISA

1. Full client details ✓
2. **Product selection**
3. Junior SIPP
4. Review
5. Documents and declarations
6. Confirmation

Save and exit
Cancel

Key message

You can select multiple products from the available list to include in this application.

Confirm all Junior SIPP option details.

Confirm if pension contributions made by your client are subject to the basic amount for tax relief.

Once you're happy with the client details, select **'Next: Payments in.'**

The screenshot displays a web form for selecting Junior SIPP products. It is divided into two main sections: 'Available products' and 'Junior SIPP options'. In the 'Available products' section, there is a heading 'Based on your client's personal details, the following products are available:' followed by two product selection boxes. The first box, 'Junior Nucleus SIPP', is checked with a purple checkmark. The second box, 'Nucleus Junior ISA', is unchecked. Below this, the 'Junior SIPP options' section contains two dropdown menus: 'Marital status' set to 'Single' and 'Gender' set to 'Female'. At the bottom of this section, there is a question 'Are the pension contributions made by your client subject to the Basic Amount for tax relief? ©' with two radio button options: 'Yes' (selected) and 'No'. To the right of the form, there is a vertical sidebar with three buttons: 'Save and exit' (white), 'Cancel' (white), and 'Next: Payments in' (purple with white text).

Payments in

Confirm all the retirement assumption details.



A retirement age must be entered to generate illustration documents.

Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA).

New business Jennifer Bliss
Client ID: 3005

Payments in

Retirement assumptions

Selected retirement and intended annuity purchase [Ⓢ]

Age Date

Expected retirement age

This date/age is used for illustration purposes.

Select different annuity purchase age? [Ⓢ]

Yes No

Annuity payments

Advance Arrears

Annuity increases

Annuity guarantee period

Add a spouse's pension?

Yes No

Does the client have any form of pension protection?

Yes No

Money Purchase Annual Allowance (MPAA)

Is your client subject to the Money Purchase Annual Allowance (MPAA)?

Yes No Not known

New business

- Full client details ✓
- Product selection ✓
- Junior SIPP
 - Payments in
 - Investment selection
- Review
- Documents and declarations
- Confirmation

Please select payment in options for each payment type.

Key message

You can select multiple payment options and types in one application.

The screenshot shows a web form with three main sections for payment options:

- Single payments in**: Includes a sub-section "Single payment" with four checkboxes: None, Client, Employer, and Third party.
- Regular payments in**: Includes a sub-section "Regular payment" with four checkboxes: None, Client, Employer, and Third party.
- Transfers**: Includes a sub-section "Transfer in" with two radio buttons: No and Yes. Below this is a yellow warning box with an exclamation mark icon and the text: "Your client must sign a transfer authority form for each transfer."

On the right side of the form, there are three buttons: "Save and exit" (disabled), "Cancel", and "Next: Investment selection" (active).

Client single payments



Single payments must be sent by bank transfer using the displayed bank details, also accessible on the website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter net single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Single payments in

Single payment

None Client Employer Third party

Payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent and signatures have been obtained from the client. You'll receive a platform notification when the account has been created and payments in can be made.

Client

Single payment (net) Payment method

Is your client eligible for tax relief on pension contributions?

Yes No

£375.00 including tax relief (gross)

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Employer single payments



Single payments must be sent by bank transfer using the displayed bank details, also accessible on the website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Select either '**Employer (gross)**' or '**Employer paying client (net) contributions**'. Enter the employer single (gross) or (net) payment details.

Enter the employer's name, then enter the address into the search bar and select the address from the results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

Third party single payments



Single payments must be sent via bank transfer using the displayed bank details, also accessible on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter the net third-party single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

The screenshot shows a web interface for entering third-party details. The main form is titled "Third party details" and includes the following fields:

- Third party type:** Individual
- Title:** A dropdown menu with "Mr" selected.
- First name:** A text input field containing "Example".
- Surname:** A text input field containing "Bliss".
- Date of birth:** Three input fields for day, month, and year, containing "14", "10", and "1994" respectively.
- Address:** A text area containing "Milford House", "43-55 Milford Street", "Salisbury", "SP1 2BP", and "UK". A location pin icon is visible to the left of the address, and a pencil icon is to the right.

To the right of the main form is a progress sidebar with the following steps:

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

At the bottom of the sidebar are two buttons: "Save and exit" and "Cancel".

Client regular payment in

Enter the net regular payment amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

Enter the first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. A minimum of 10 working days is required to set up the Direct Debit instruction.

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

Select the bank account from the drop-down list.

If you need to add a new bank account, please select '**Add new bank account**', then select it from the drop-down list.

Regular payments in

Regular payment
 None Client Employer Third party

Client

Regular payment (net) £ 100 Payment frequency Monthly

Is your client eligible for tax relief on pension contributions?
 Yes No

£125.00 including tax relief (gross)

First collection date
08/07/2025

i The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit Instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

Continue
Until further notice

Payment method
Direct Debit

Bank account
Please select

+ Add new bank account

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
Payments in
Adviser charges
Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit
Cancel
Next: Adviser charges

Complete the client's bank details.

Select **'Direct Debit instruction'**.

Key message

A Direct Debit instruction (DDI) will need to be signed when the bank account is first selected for a request.

Select **'Save'**, to submit bank details.

Owner
Individual

Bank name
Barclays

Sort code
20 60 30

Account number
43843130

Building society roll number (optional)

Account name
J Bliss

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction
 Nominated account for withdrawals

The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- New business
- Add product
- Add regular payment

Cancel Save

New business

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit
Cancel
Next: Adviser charges

Employer regular payment in

Select either Employer (gross) or Employer paying client (net) contributions.

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



The first collection date can be any date from 1 – 28 of the month. A minimum of 10 working days is required to set up the Direct Debit instruction.

Enter the employer's name.

Enter the employer's address into the search bar and select the address from the results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

Select the bank account from the drop-down list.

If you need to add a new bank account, please select '**Add new bank account**', then select it from the drop-down list.

Enter the employer's bank details.

Select '**Direct Debit instruction**'.

Key message

A Direct Debit instruction (DDI) will need to be signed when the bank account is first selected for a request.

Select '**Save**', to submit bank details.

The screenshot shows a web form for entering employer bank details. The form is divided into two main sections: a main input area on the left and a summary/next steps area on the right.

Main Input Area:

- Owner:** A dropdown menu with "Employer" selected.
- Bank name:** A text input field containing "Barclays".
- Sort code:** Three separate input fields containing "20", "60", and "30".
- Account number:** A text input field containing "03739538".
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing "Child acting agency".
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked, with the label "Direct Debit instruction" highlighted in blue.

Direct Debit instruction details:

The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- New business
- Add product
- Add regular payment

At the bottom of this section are "Cancel" and "Save" buttons. The "Save" button is highlighted in purple.

Summary/Next Steps Area (Right Side):

New business

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

At the bottom of this area are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges". The "Next: Adviser charges" button is highlighted in purple.

Third party regular payment in

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



The first collection date can be any date from 1 – 28 of the month. A minimum of 10 working days is required to set up the Direct Debit instruction.

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

Confirm if the pension contribution is eligible for tax relief.

Regular payments in

Regular payment
 None Client Employer Third party

Third Party

Regular payment (net) Payment frequency

Is your client eligible for tax relief on pension contributions?
 Yes No

£250.00 including tax relief (gross)

First collection date

i The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

Continue

Payment method

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the results.

If the address can't be found, select '**enter an address manually**' and complete the address details.

The screenshot shows a web form titled "Third party details" with a progress sidebar on the right. The form fields are as follows:

- Third party type:** Individual
- Title:** Mr (dropdown menu)
- First name:** Example (text input)
- Surname:** Bliss (text input)
- Date of birth:** 14 (day), 10 (month), 1994 (year) (date pickers)
- Address:** Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, UK (with a location pin icon and an edit icon)
- Bank account:** Please select (dropdown menu)
- Footer:** + Add new bank account

The progress sidebar on the right shows the following steps:

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Buttons at the bottom of the sidebar include "Save and exit", "Cancel", and "Next: Adviser charges".

Select the bank account from the drop-down list.

If you need to add a new bank account, please select '**Add new bank account**', then select it from the drop-down list.

Enter the third-party's bank details.

Select '**Direct Debit instruction**'.

Key message

A Direct Debit instruction (DDI) will need to be signed when the bank account is first selected for a request.

Select '**Save**', to submit bank details.

The screenshot shows a web form for adding a new bank account. The form is divided into two main sections: 'Owner' and 'New business'.

Owner section:

- Owner:** A dropdown menu with 'Third party' selected.
- Bank name:** A text input field containing 'Barclays'.
- Sort code:** Three input fields containing '20', '60', and '30'.
- Account number:** A text input field containing '09876544'.
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing 'E Bliss'.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked, with the text 'Direct Debit instruction' next to it.

New business section:

- 1. Full client details:** A progress indicator with a checkmark.
- 2. Product selection:** A progress indicator with a checkmark.
- 3. Junior SIPP:** A section with three sub-sections: 'Payments in', 'Adviser charges', and 'Investment selection'.
- 4. Review:** A progress indicator.
- 5. Documents and declarations:** A progress indicator.
- 6. Confirmation:** A progress indicator.

Buttons:

- 'Save and exit' (light blue button)
- 'Cancel' (light blue button)
- 'Next: Adviser charges' (dark blue button)
- 'Cancel' (light blue button)
- 'Save' (dark blue button)

Additional text:

The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- New business
- Add product
- Add regular payment

Transfer payments

Select **'Yes'**.

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

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 safeguarded benefits if advice and a personal recommendation haven't been provided to your client.

Select either a **'Cash'** or **'Re-register assets'** transfer.

Cash transfer payments

Ensure **'Cash'** is selected under Transfer type.

If the cash transfer contains both uncrystallised and crystallised funds, first enter the amount of the uncrystallised element in **'Estimated current value'**.

Enter all transfer details.

Then select **'Add another transfer'** to add the crystallised element.

Under Status of transfer, select **'Crystallised'**, and continue to enter all details of the crystallised element, including the amount.

Once all fields are complete, select **'Next: Adviser Charges'**.

Key message

You can add multiple transfers in one application, by selecting **'Add another transfer'**.

The screenshot displays a web form for processing a Junior SIPP new business application. The form is divided into two main sections: a primary form area on the left and a navigation sidebar on the right.

Primary Form Area:

- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Estimated current value:** A text input field containing '£ 0'.
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised'.
- Uncrystallised details:**
 - Account number:** A text input field containing '12345678'.
 - Uncrystallised transfer value:** A text input field containing '£ 200000'.
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).
- + Add another transfer:** A button with a plus sign icon, circled in red.

Navigation Sidebar (3. SIPP):

- Payments in:** A section containing three items: 'Adviser charges', 'Investment selection', and 'Review'.
- 4. Review**
- 5. Documents and declarations**
- 6. Confirmation**
- Buttons:** 'Save and exit', 'Cancel', and 'Next: Adviser charges' (highlighted in purple).

Re-registered assets

Select **'Re-registered'** under Status of the transfer.

If the re-registered transfer contains both uncrystallised and crystallised funds, first select **'Uncrystallised'** under Status of transfer.

Enter all transfer details.

The screenshot shows a web form for processing a Junior SIPP new business application. The form is divided into two main sections: a main form area on the left and a sidebar on the right.

Main Form Area:

- Transfer type:** Radio buttons for "Cash" and "Re-register assets" (selected).
- Total estimated transfer value:** £0.00
- Status of transfer:** Radio buttons for "Uncrystallised" (selected) and "Crystallised".
- Uncrystallised details:**
 - Account number:** A text input field containing "12345678". Below it, a note states: "Providing the account number will help to process the transfer."
 - Full or partial transfer:** Radio buttons for "Full" (selected) and "Partial".
 - Block transfer:** Radio buttons for "Yes" and "No" (selected).

Sidebar:

- Buttons for "Adviser charges" and "Investment selection".
- Progress indicators for steps 4, 5, and 6: "4. Review", "5. Documents and declarations", and "6. Confirmation".
- Buttons for "Save and exit", "Cancel", and "Next: Adviser charges" (highlighted in purple).

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

Enter the asset's units.

Key message

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

Enter the cash portion value of the transfer.

Then select **'Add another transfer'** to add the crystallised element of the transfer.

Under Status of transfer, select **'Crystallised'**, and continue to enter all details of the crystallised element, including the assets to be re-registered and the cash portion.

Key message

You can add multiple transfers in one application, by selecting **'Add another transfer'**.

Confirm the Source of wealth from the drop-down list.

Once you're happy with the payment preferences, select '**Next: Adviser Charges**'.

The screenshot shows a web form titled "Transfers" with a dropdown menu open. The dropdown menu lists the following options: "Please select", "Savings/Investments", "Inheritance", "Gift", "Divorce settlement", "Lottery and other winnings", "Property sale", and "Other (please specify)". The "Savings/Investments" option is currently selected. Below the dropdown menu, there is a text input field with the placeholder text "Form for each transfer." To the right of the form, there are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges". The "Next: Adviser charges" button is highlighted in purple.

Adviser charges

If you're applying for an initial adviser charge, please enter the amount and select '£' or '%'.
Confirm if any ongoing adviser charges will be deducted from the head account or product.



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

Key message

Flat rates and annual rates can only be applied to products. Head account ongoing adviser charges will require tiering.

New business Jennifer Bliss
Client ID: 3005

Adviser charges

Adviser charges

Please note, if this SIPP is being taken out by the adviser for themselves, then any initial adviser charges are limited to £500 and any on-going adviser charges are limited to £500 p.a. Any adviser charges taken over these amounts will be clawed back as set out in our adviser remuneration policy.

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

1 %

Charge type ⓘ

£ %

Estimated £3.75

Where a % value is entered, please note that the value of any single payments used to calculate the adviser charge that is paid will be the gross value of the payment i.e. after any tax relief has been applied.

New business

- 1. Full client details ✓
- 2. Product selection ✓
- 3. Junior SIPP
 - Payments in ✓
 - Adviser charges
 - Investment selection

Head account ongoing adviser charge

Select **'Head Account'**.

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 step, to set up all tiering groups.

Enter a percentage rate for each tiering group.

Key message

You can set up to a maximum of 11 tier groups.

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

Tiers
JHP-65115

Add lower limit
£

| Tiering group | Rate | Action |
|-------------------------------|-------|---------------------------------------|
| First £5,000.00 | 1.2 % | <input type="button" value="Delete"/> |
| From £5,000.00 to £8,000.00 | 1 % | <input type="button" value="Delete"/> |
| From £8,000.00 to £12,000.00 | 0.8 % | <input type="button" value="Delete"/> |
| From £12,000.00 to £18,000.00 | 0.6 % | <input type="button" value="Delete"/> |
| From £18,000.00 to £25,000.00 | 0.4 % | <input type="button" value="Delete"/> |
| From £25,000.00 | 0.2 % | <input type="button" value="Delete"/> |

Frequency
Monthly

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

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Product ongoing adviser charge

Select '£' or '%'.
Confirm if the product ongoing adviser charge is tiered.

Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge isn't tiered, enter the annual rate amount and the frequency.

Key message

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

Confirm whether any assets should be excluded when calculating the ongoing adviser charge (OAC).

The screenshot shows a form titled "Ongoing Adviser Charge (OAC)". It includes the following sections:

- Ongoing Adviser Charge (OAC) charged on:** Radio buttons for "Head account" and "Product" (selected).
- Charge type:** Radio buttons for "£" and "%" (selected).
- Do you wish to set up tiers?:** Radio buttons for "Yes" and "No" (selected).
- Annual rate:** A text input field containing "1" and a percentage sign "%". Below it, the text "Charge amount should be gross of VAT" is displayed.
- Frequency:** A dropdown menu with "Monthly" selected.
- Do you want to exclude assets when calculating OAC?:** Radio buttons for "Yes" and "No" (selected).

On the right side of the form, there is a sidebar with a progress indicator showing steps: "4. Review", "5. Documents and declarations", and "6. Confirmation". Below the progress indicator are three buttons: "Save and exit", "Cancel", and "Next: Investment selection" (highlighted in purple).

Regular adviser charge



The regular adviser charge appears if a regular payment has been selected.

Enter the fee payment amount, frequency and the number of fee payments.

Once you're happy with your adviser charge preferences, select '**Next: Investment Selection**'.

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
£ 10

Frequency
Monthly

Number of fee payments
15

Total fee amount: £150.00
Projected end date: 25 Sep 2026

6. Confirmation

Save and exit

Cancel

Next: Investment selection

Investment selection

Confirm if you would like to invest all available cash transfers and single payments.

If no is selected, enter the cash amount to be retained. Select the investment type from 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 funds are available for investment.

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

Enter a percentage for each investment choice, ensuring the total equals 100%.

Key message

When multiple products are selected, additional investment fields will appear. If there's an investment which is non-tradeable for a product, this will be shown as 0% and can't be amended.

Select a distribution preference.

Once you're happy with your investment preferences, select **'Next: Review'**.

New business
Jennifer Bliss
Client ID: 3005

Investment selection

Investment selection

| | |
|---|---------|
| Total initial lump sum and cash transfers | £375.00 |
| Initial adviser fees | £3.75 |
| Amount available for investment | £371.25 |

Would you like to invest all available cash transfers and single payments? ⓘ

Yes No

Funds
Exchange traded
Managed portfolios
Adviser portfolios
Other investments

[Favourites](#)

[Advanced search](#)

Investment choices

| Investment name | Single |
|---|--|
| <input checked="" type="radio"/> 7IM AAP Balanced C Inc | 40 % ⓘ <input style="width: 40px; border: 1px solid #ccc; margin-left: 5px;" type="text"/> |
| <input checked="" type="radio"/> ABR Test Model 7 | 40 % ⓘ <input style="width: 40px; border: 1px solid #ccc; margin-left: 5px;" type="text"/> |
| Cash | 20 % ⓘ <input style="width: 40px; border: 1px solid #ccc; margin-left: 5px;" type="text"/> |
| Total | 100% |

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in Junior SIPP

New business

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in ✓
 - Adviser charges ✓
 - Investment selection**
4. Review
5. Documents and declarations
6. Confirmation

Review

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

Once you're happy with the application, select '**Next: Documents and declarations**'.

New business Jennifer Bliss
Client ID: 3005

Review






Child details

| | |
|---|---------------------------------------|
| Did you give financial advice to your client in relation to this instruction? | Yes |
| Title | Miss |
| Name | Jennifer Bliss |
| Date of birth | 28 June 2020 |
| <hr/> | |
| Email address | amy.bliss@nucleusfinancial.com |
| Mobile number | +44 07470912345 |
| Residential address | Milford House, Salisbury, SP1 2BP, UK |
| Correspondence address | Same as residential |
| <hr/> | |
| Paperless preference | No |

Registered contact

| | |
|------------------------|---------------------------------------|
| Title | Mrs |
| Name | Amy Bliss |
| Date of birth | 20 June 1990 |
| <hr/> | |
| Email address | amy.bliss@nucleusfinancial.com |
| Mobile number | +44 07470912345 |
| Residential address | Milford House, Salisbury, SP1 2BP, UK |
| Correspondence address | Same as residential |

New business

- Full client details 
- Product selection 
- Junior SIPP
 - Payments in 
 - Adviser charges 
 - Investment selection 
- Review**
- Documents and declarations
- Confirmation

[Save and exit](#)

[Cancel](#)

[Next: Documents and declarations](#)

Documents and declarations

Wet signature will automatically be selected if you can't accept digital signatures for JSIPP applications.

Key message

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.



Please download and share the documents with your client to be signed.

Once signed please send to us by secure message

New business
Jennifer Bliss
Client ID: 3005

Documents and declarations

Documents

How do you wish for your client to sign?

Wet signature

i 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.

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

i 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 available

Documents to be sent to the client requiring signature

- [Review Schedule \(JSIPP\) \(420473\)](#)
- [Adviser Charges Confirmation \(420474\)](#)

Supporting documents to be sent to the client

- [Junior SIPP Illustration \(420472\)](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)
- [Instruction Transmission Policy](#)
- [Expression of Wish \(Blank form\)](#)

New business

1. Full client details ✓
2. Product selection ✓
3. Junior SIPP
 - Payments in ✓
 - Adviser charges ✓
 - Investment selection ✓
4. Review ✓
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Submit

Read through the declarations and tick to confirm completion.

Select **'Submit'** to complete the new business application.

The screenshot displays a web form for a new business application. It is divided into two main sections: 'Declarations' on the left and 'New business' on the right.

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.
 - The information provided in this application, including special category data where expressly required, is accurate and complete to the best of my knowledge.
 - 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.
- Additional assistance for client(s):**
 - If my client(s) need any additional assistance in relation to their products they hold with Nucleus (for example braille or large print documents) or has any temporary or permanent vulnerabilities that Nucleus should be aware of, I'll inform Nucleus of this but only where I have explicit consent from my client(s) to share such information. I understand that Nucleus may need to contact me or my client regarding this assistance to ensure the most appropriate level of support is provided.
- 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 (KIIDs)/Key Investor Information documents (NURS KII), and costs and charges documents for the relevant product and/or investment.
 - I've provided my client(s) with a copy of the relevant Nucleus terms and conditions, charges, key features documents, permitted investments list and the Nucleus privacy notice.
 - 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) about their cancellation rights in relation to buying collective investments.

New business Section:

- 1. Full client details
- 2. Product selection
- 3. Junior SIPP
 - Payments in
 - Adviser charges
 - Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

At the bottom of the 'New business' section, there are three buttons: 'Save and exit', 'Cancel', and 'Submit' (highlighted in purple).

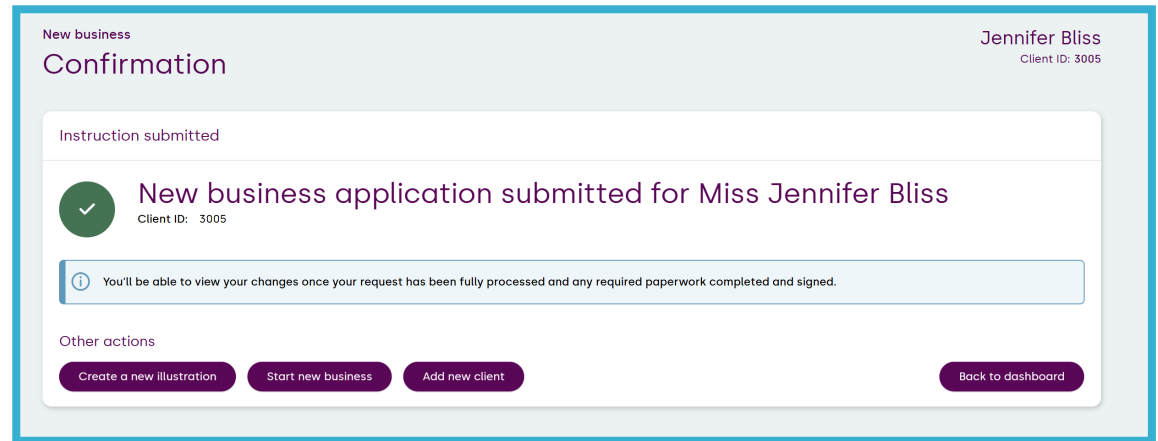
The application has been successfully submitted.


Key message

Submitting this application creates the product.

To activate the account a signature from the client is required and the client must pass regulatory checks.

From here, you can **'Create a new illustration'**, **'Start new business'**, **'Add new client'**, or go **'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 Tynetalk service on 18001 03455 212 414.

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