For advisers

Our new platform

nucleus 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

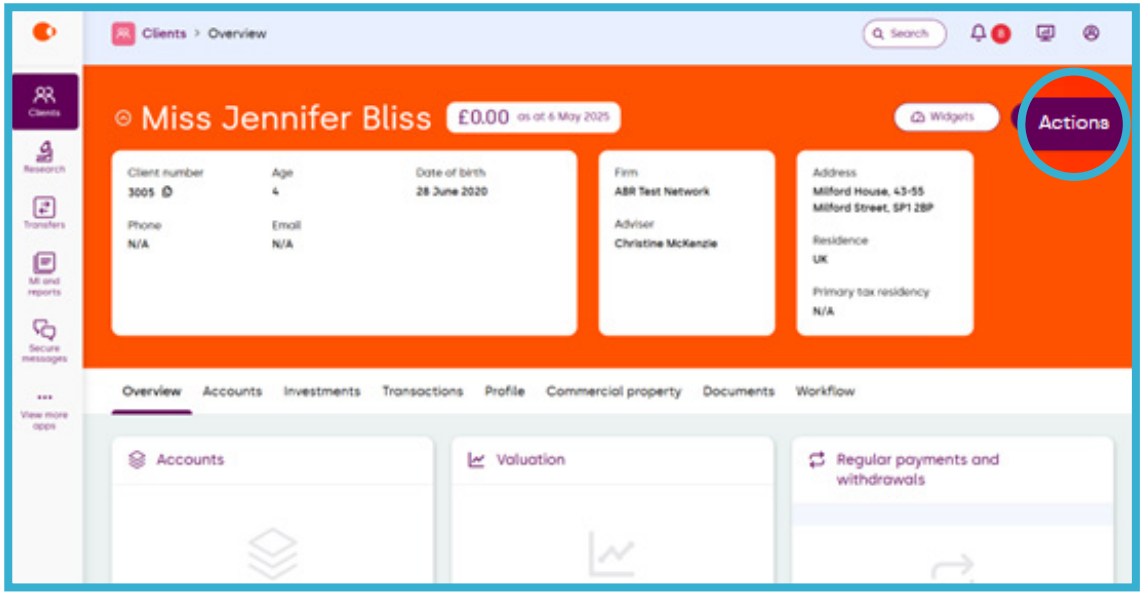
This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

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.



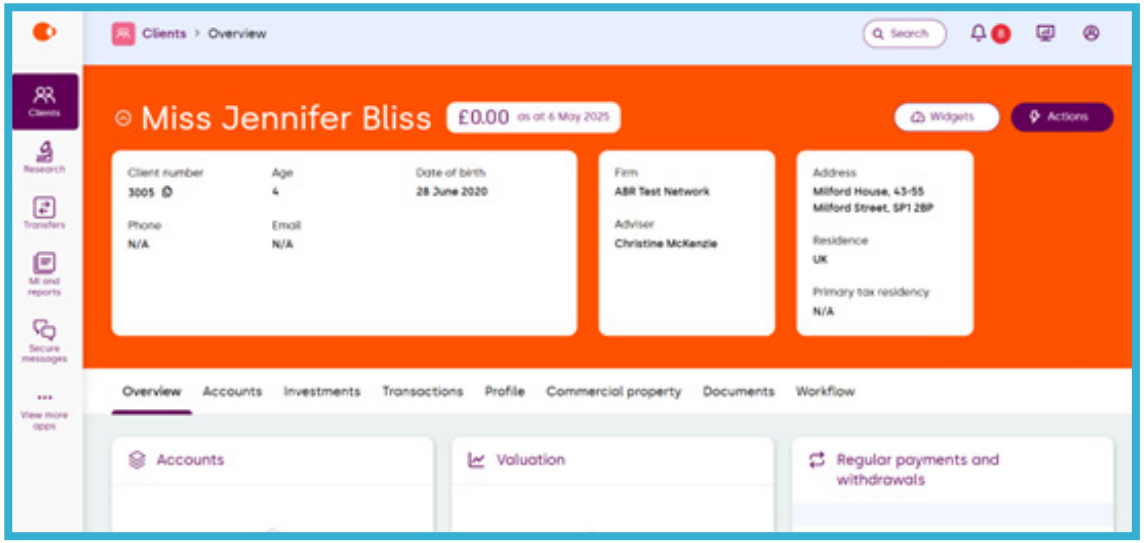
Once you've created or located your contact/ guardian client, you can proceed with the new business JSIPP application.
From the junior client's home page, select the **Actions** button.

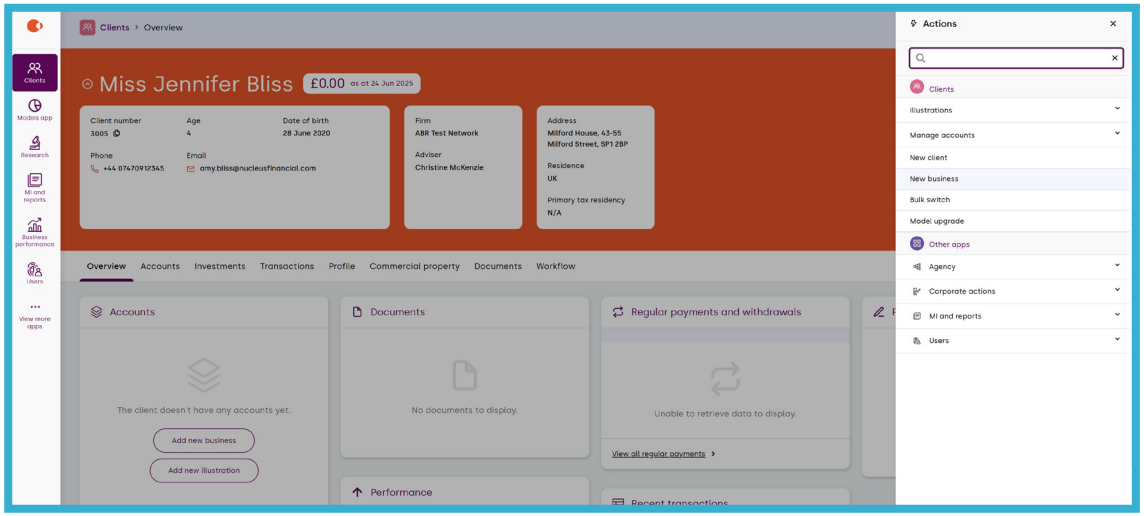
A list of actions will appear. To create the new business application, select **New business**.

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.



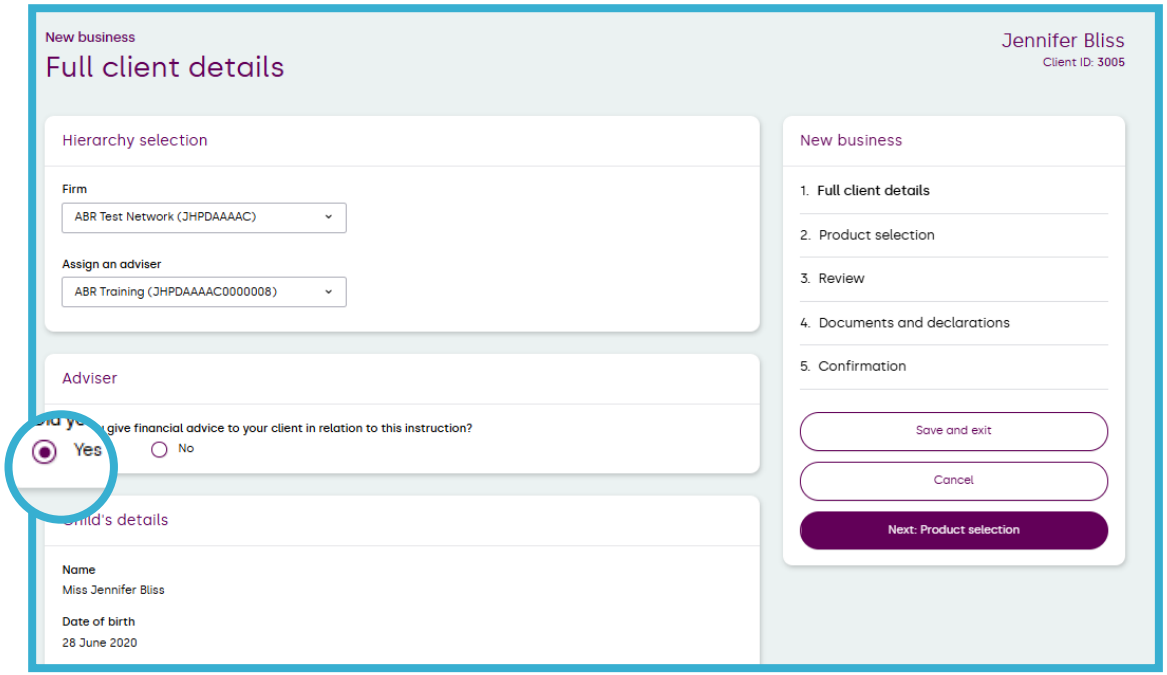


Full client details

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**



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.

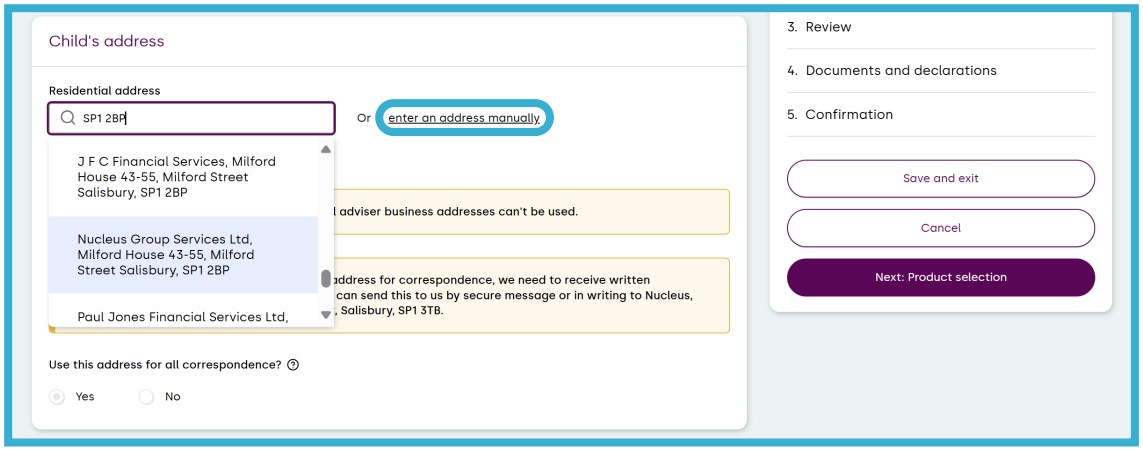
Key message

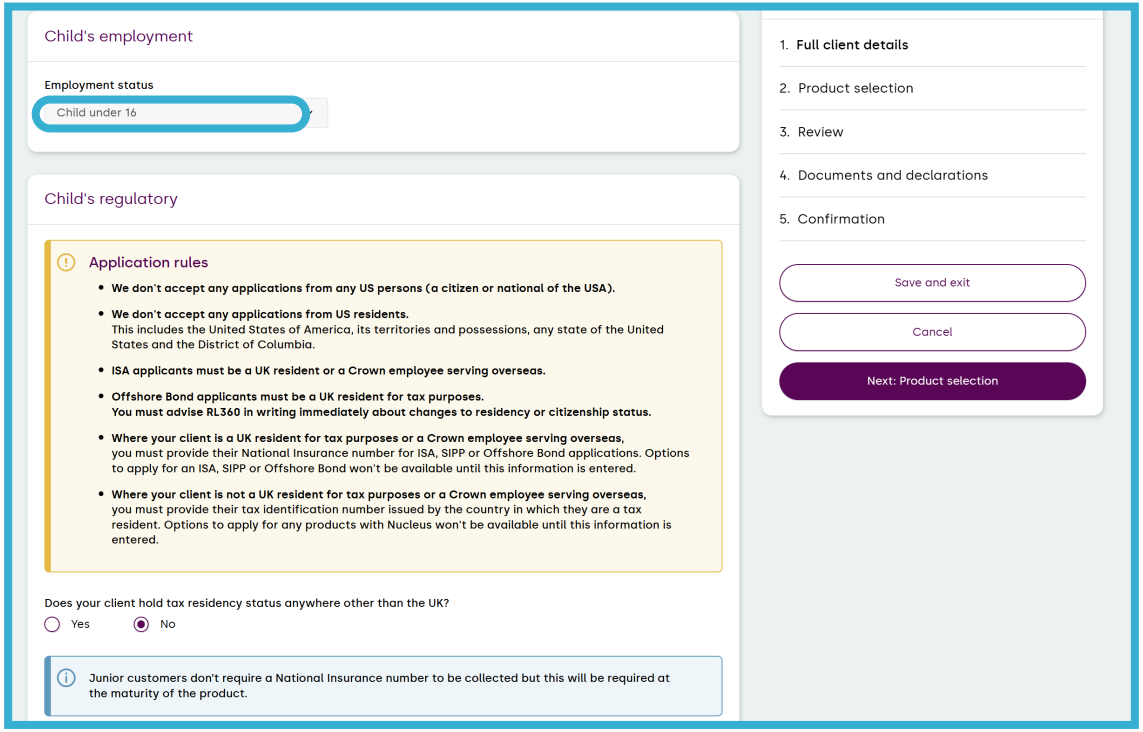
The client's address can be amended once chosen by selecting the **pencil** icon.

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.

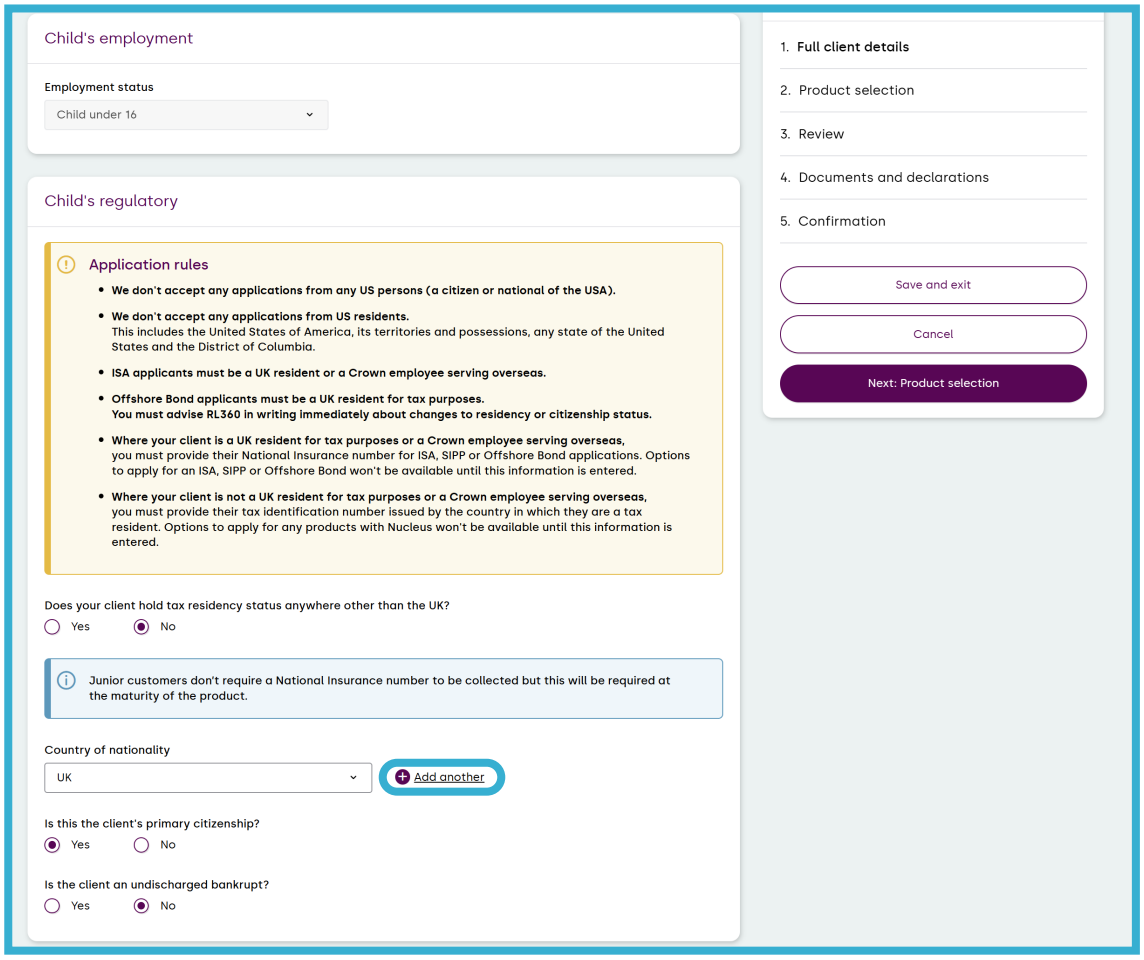
We don't accept applications from US citizens or nationals.

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.



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

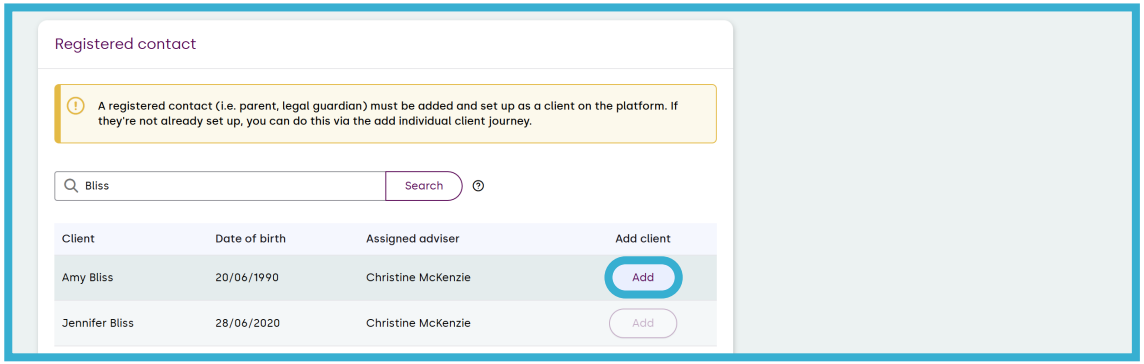
Select **Add**.

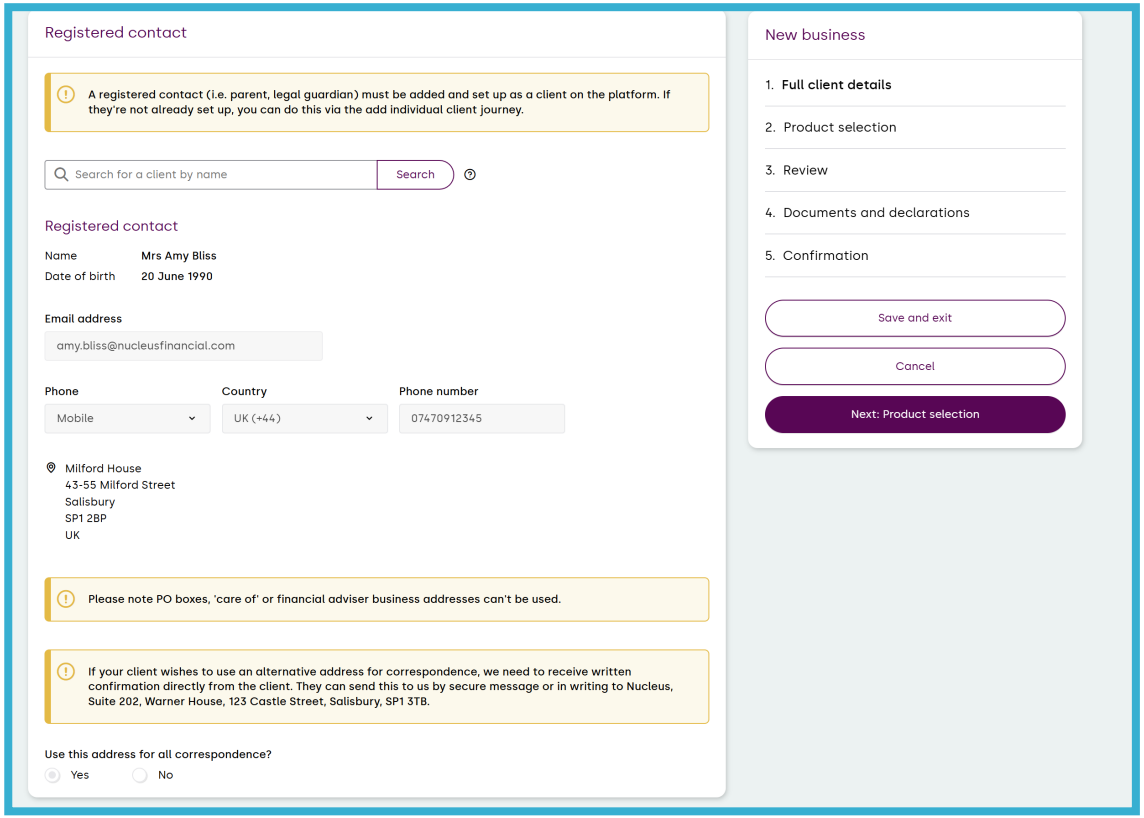
Please complete the form presented on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us a copy of their signatures.

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 registered contact/legal guardian requires an alternative correspondence address, please contact us.





Confirm whether the registered contact/legal guardian would like to receive paperless correspondence, through the customer portal.

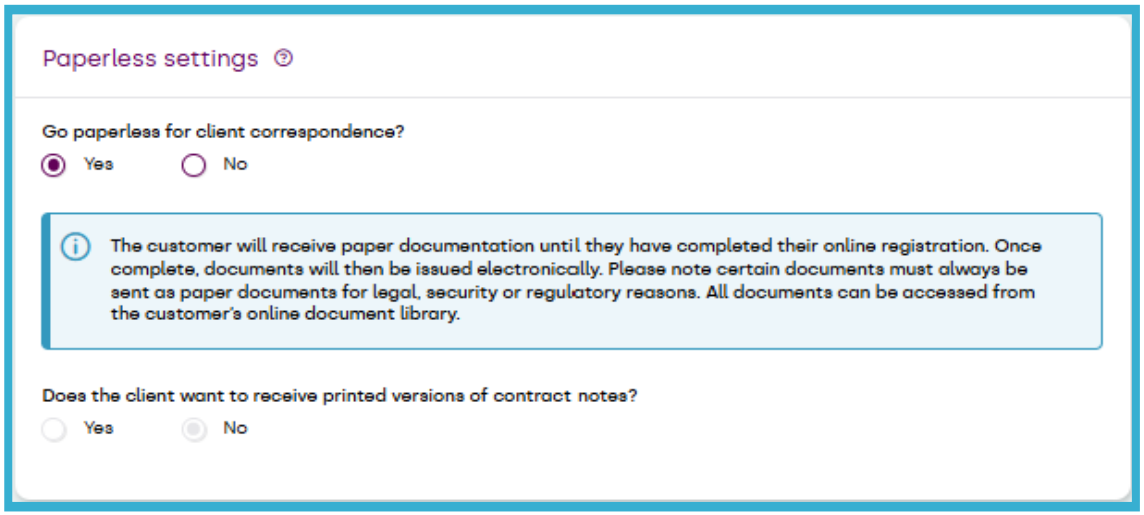
Key message

If **Yes** is selected, the customer 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 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.

Confirm if the registered contact/legal guardian wants to receive printed versions of contact notes?

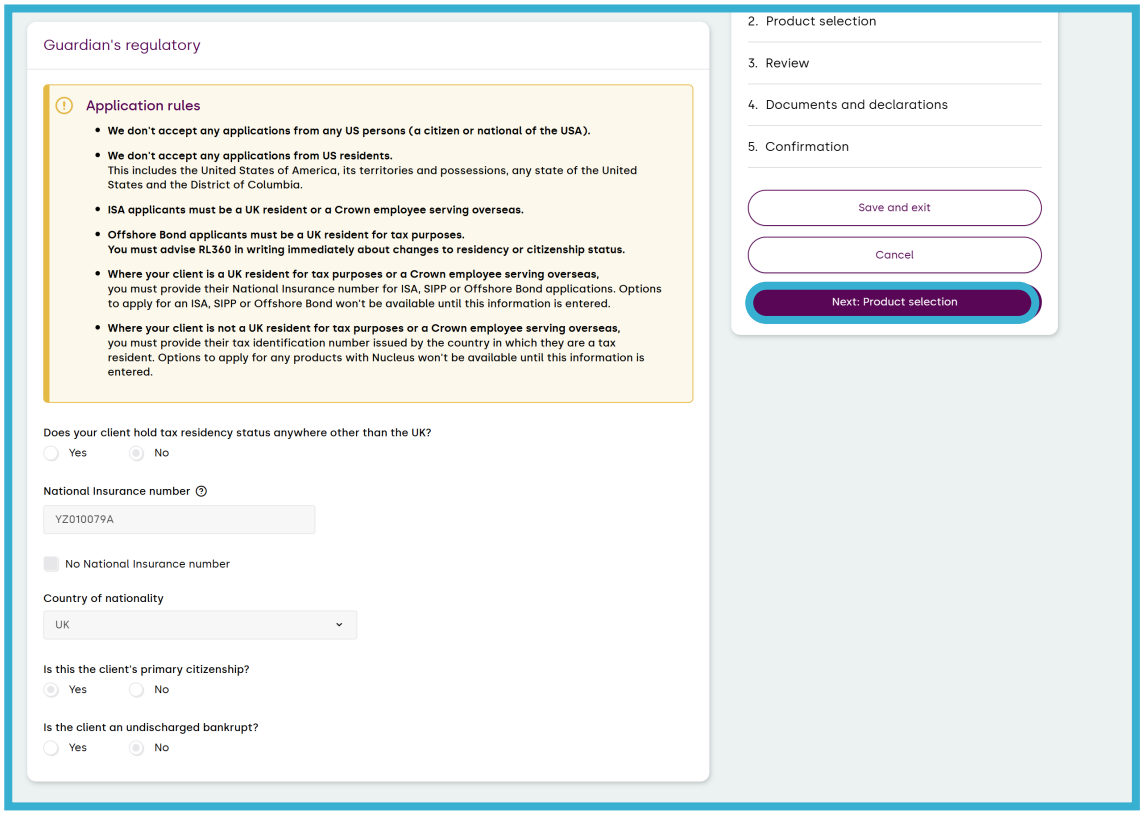


The registered contact/legal guardian must be a UK resident, or a Crown employee serving overseas. If this doesn't apply, or the client doesn't have a National Insurance number, please provide their tax identification number issued by the country they're a tax resident of.

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**.



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.

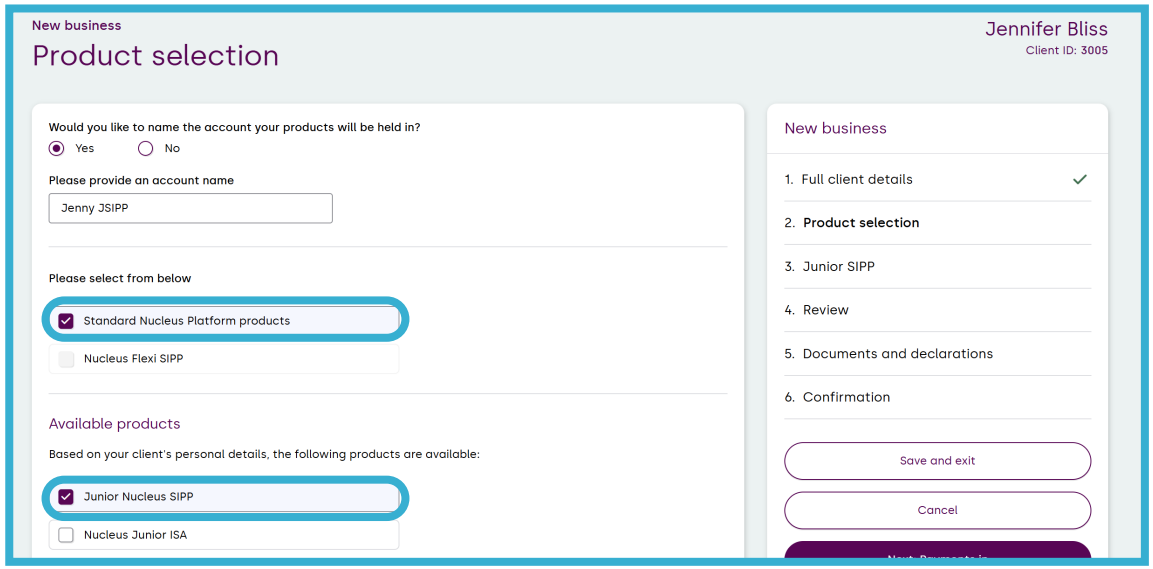
Naming the account can make it easier for you and your client to distinguish between the accounts on their home page. This name will be visible to your client in their customer portal.

Select **Standard Nucleus Platform products**.

Select **Nucleus Junior SIPP**.

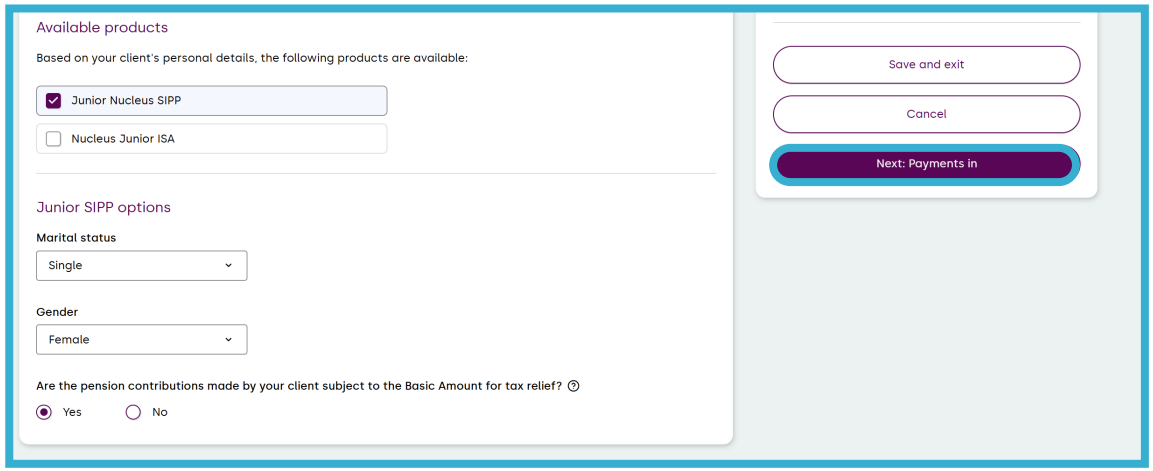
Key message

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



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.

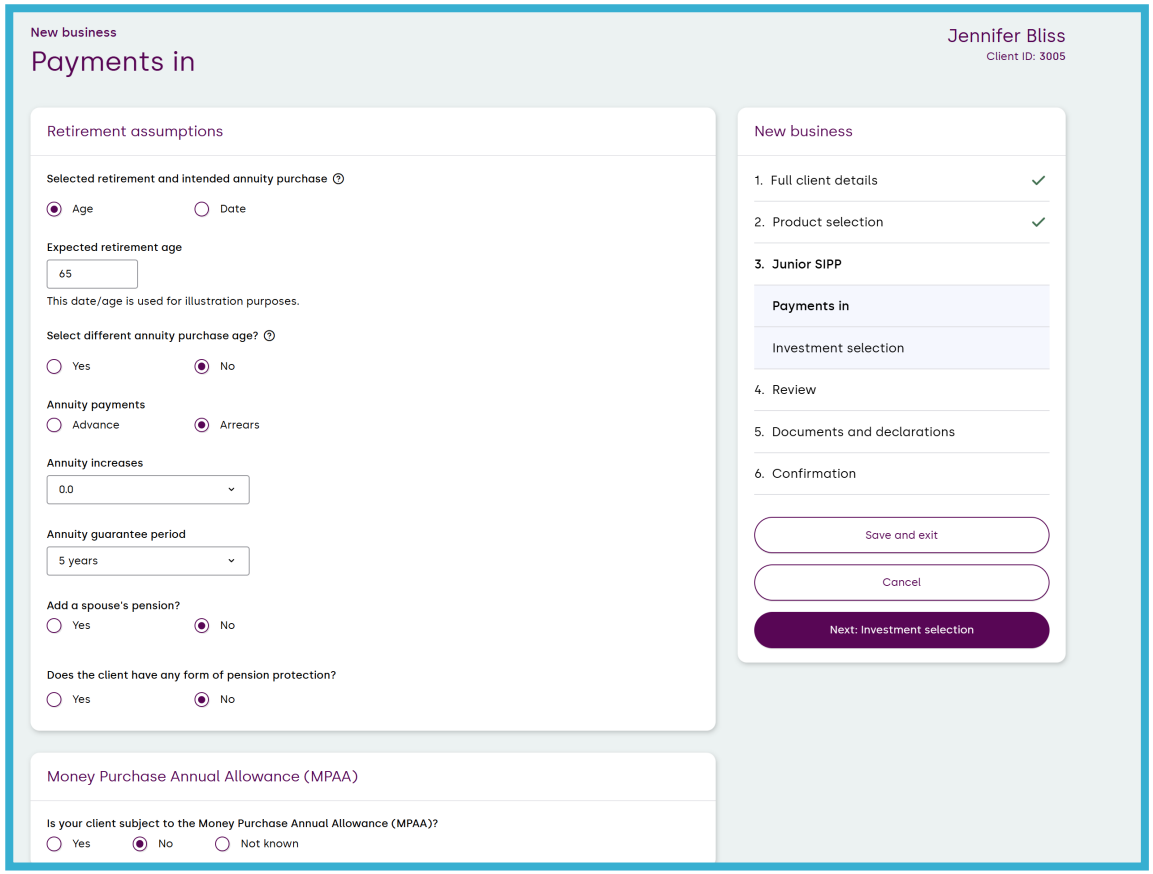
Once you're happy with the client details, select **Next: Payments in.**

Payments in

Confirm all the retirement assumption details.

A retirement age must be entered to generate illustration documents.

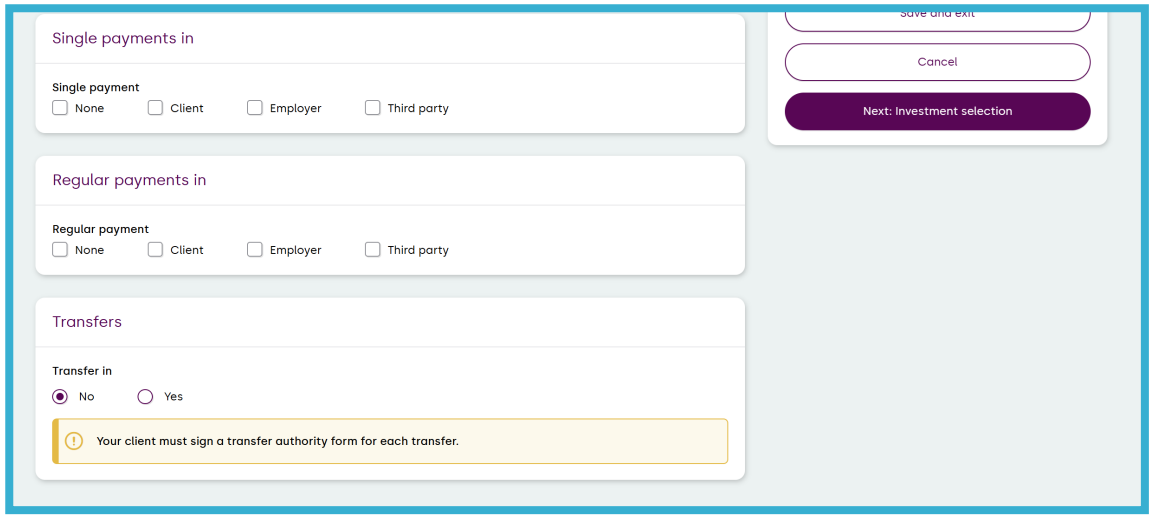
Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA).



Please select payment in options for each payment type.

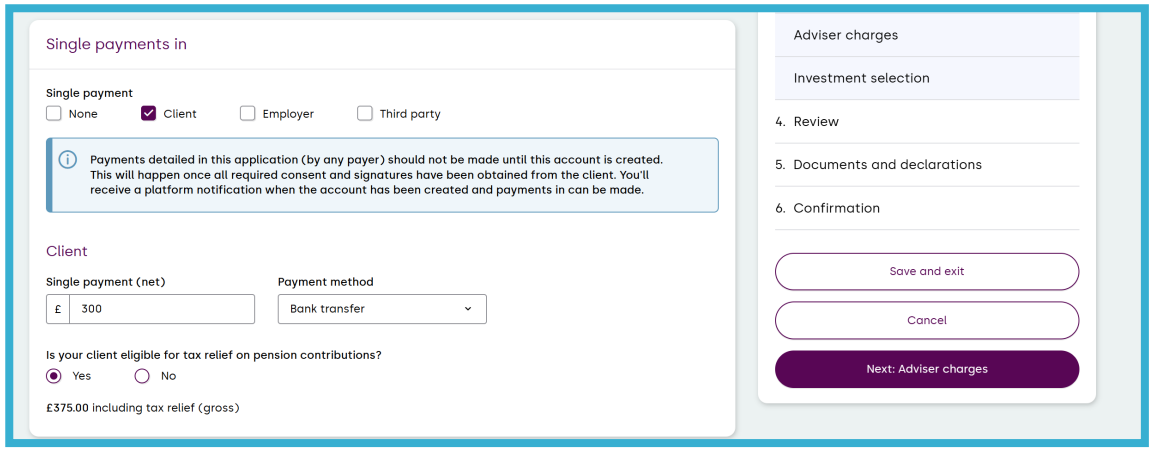
Key message

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



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.

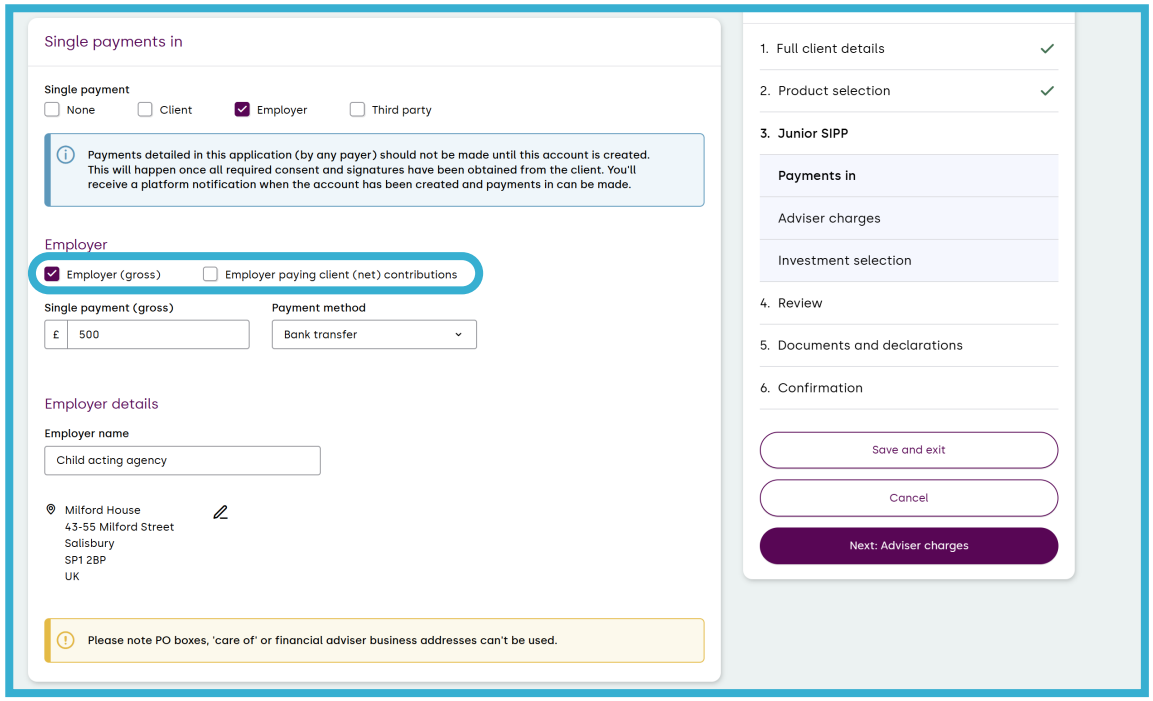
Employer single payments

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.

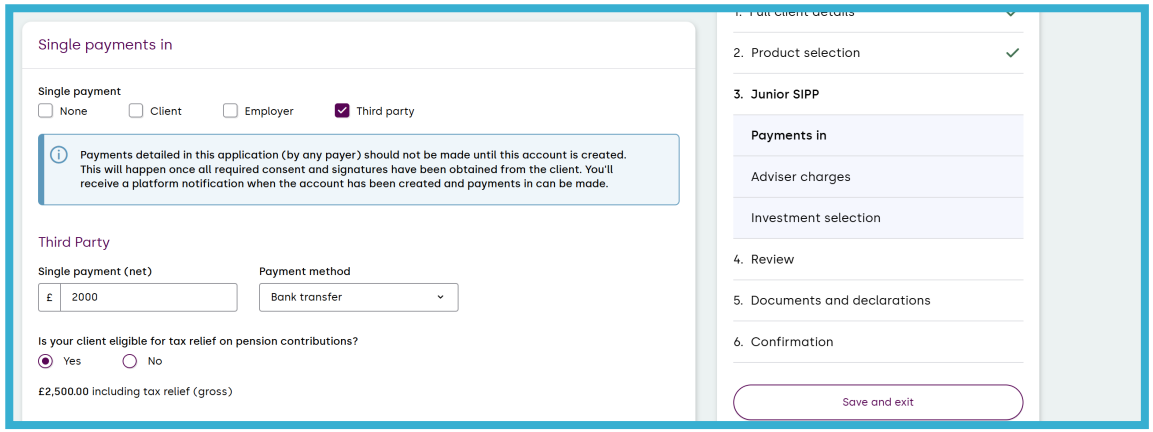
Enter the employer's name, then enter the address into the search bar and select the address from the results.

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.

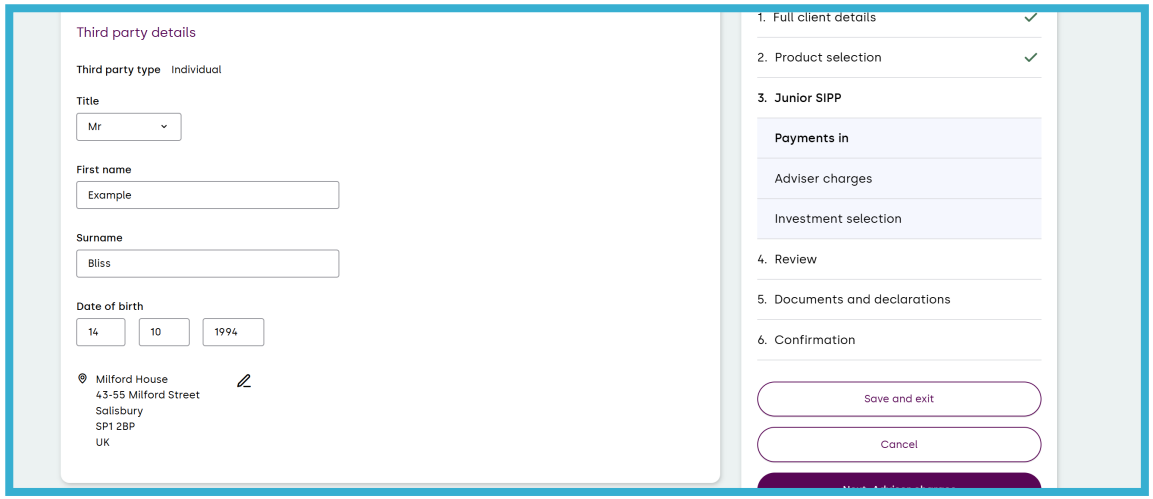
The payment method will be automatically selected to bank transfer.

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.



Client regular payment in

Enter the net regular payment amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

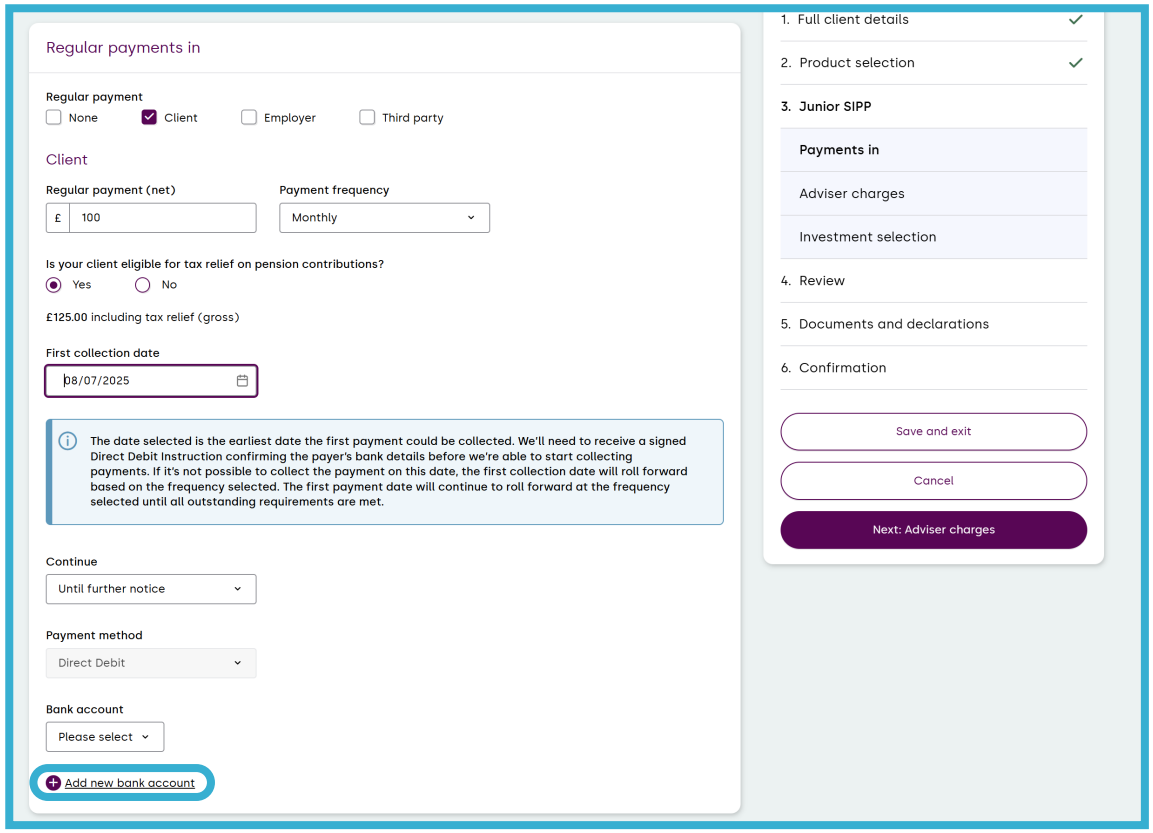
Enter the first collection date and the duration.

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.



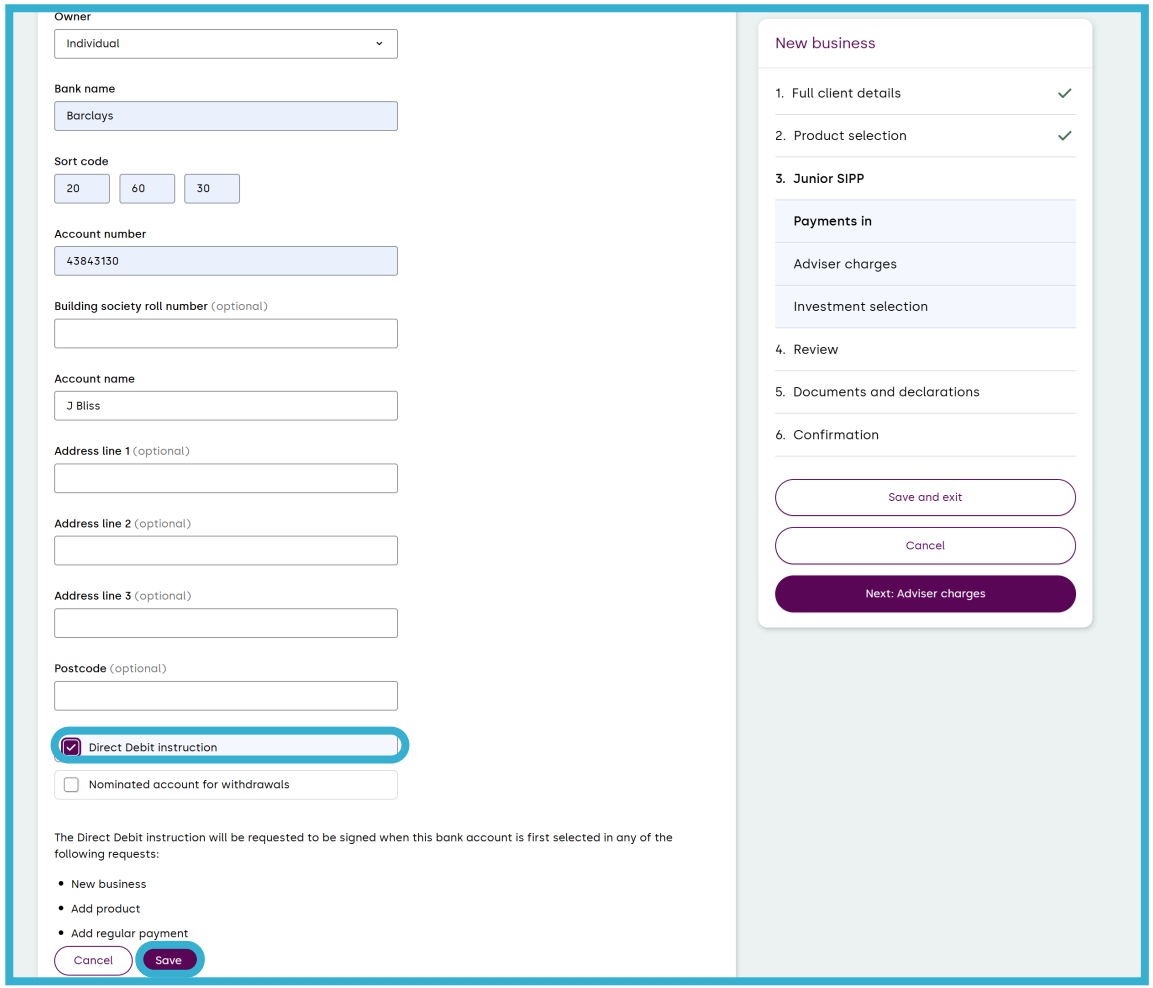
Complete the client's bank details.

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.

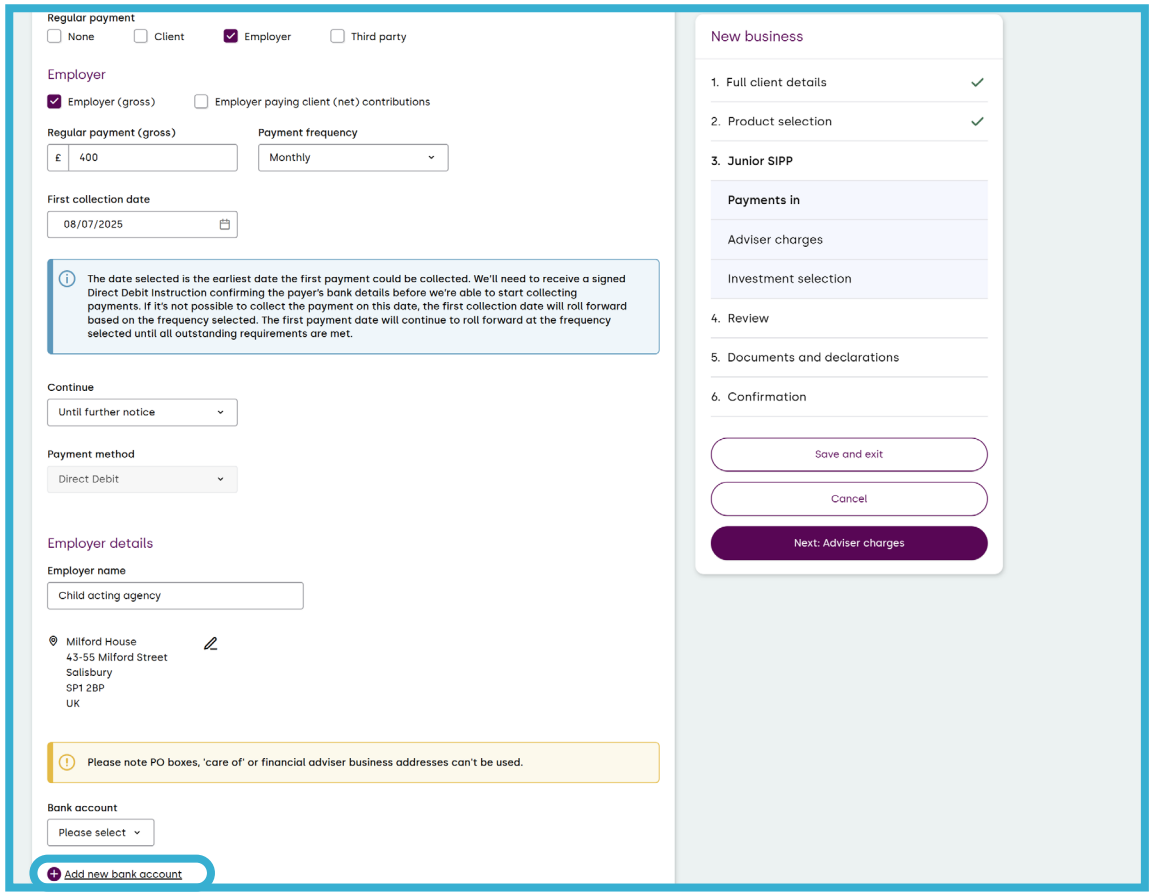


Employer regular payment in

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.

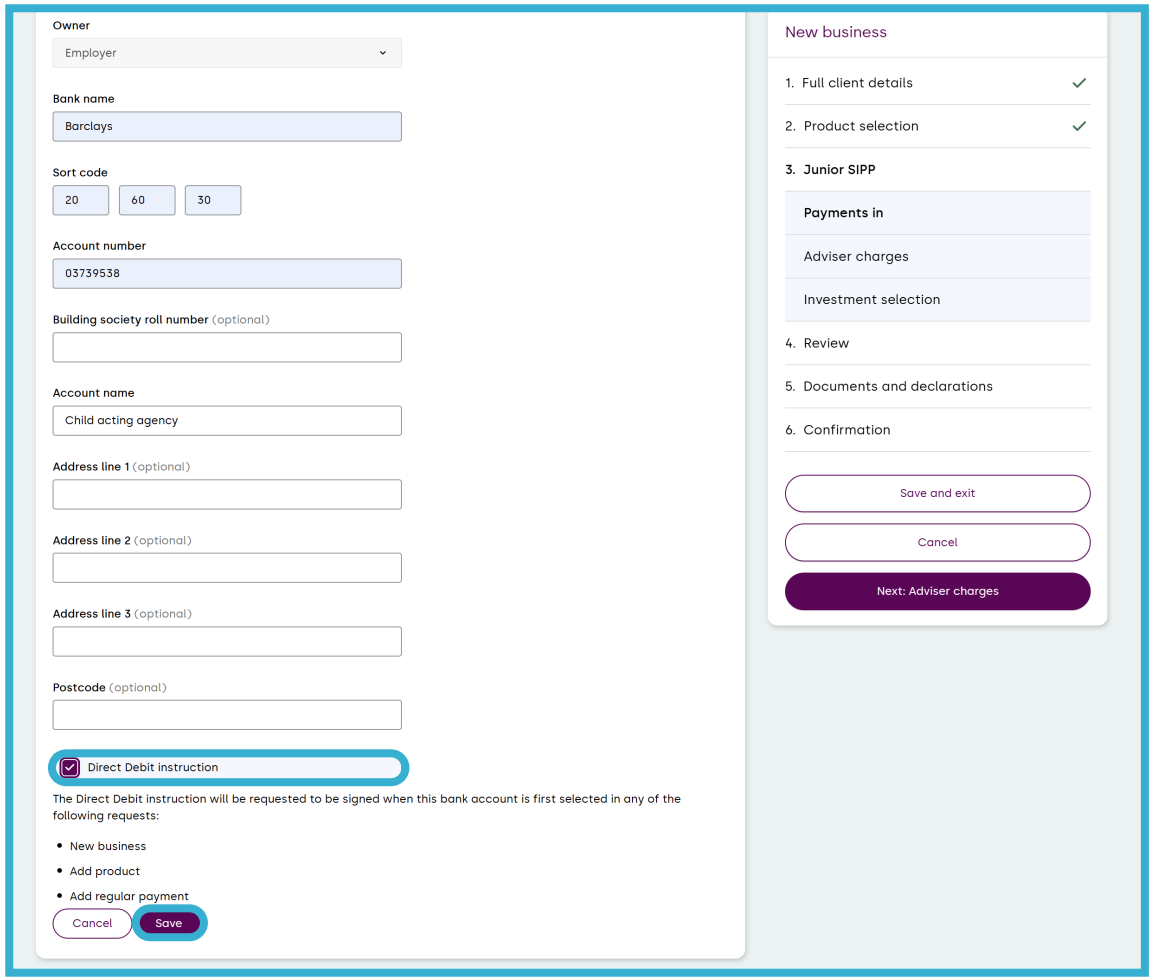
Enter the employer's bank details.

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.



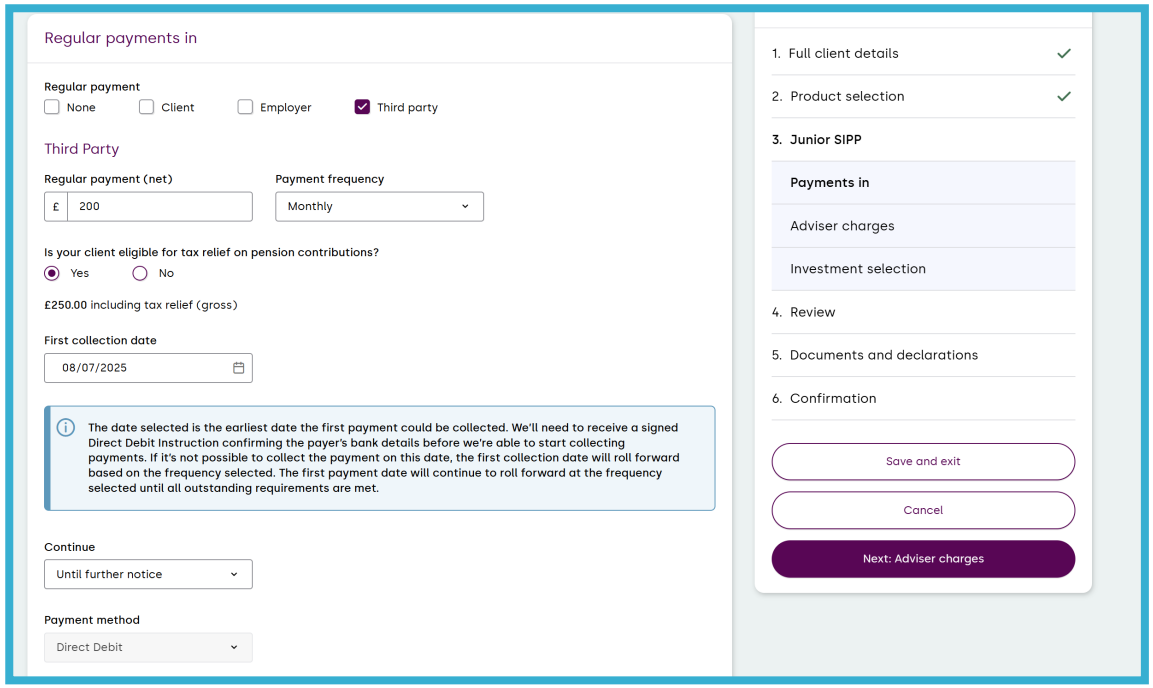
Third party regular payment in

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.

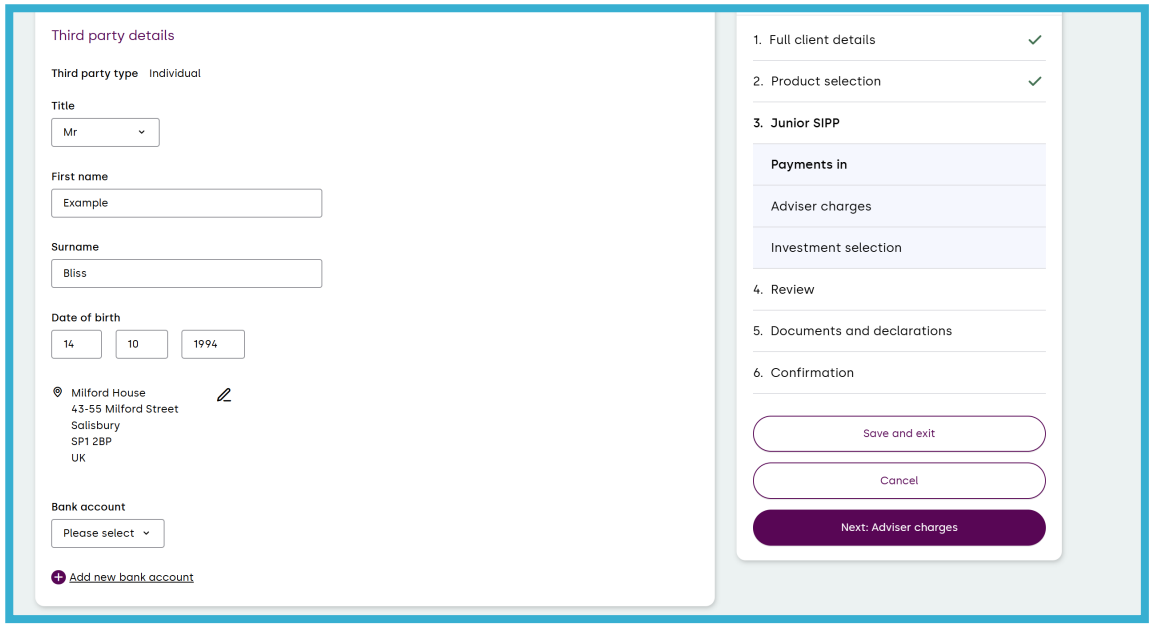
Confirm if the pension contribution is eligible for tax relief.



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.



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.

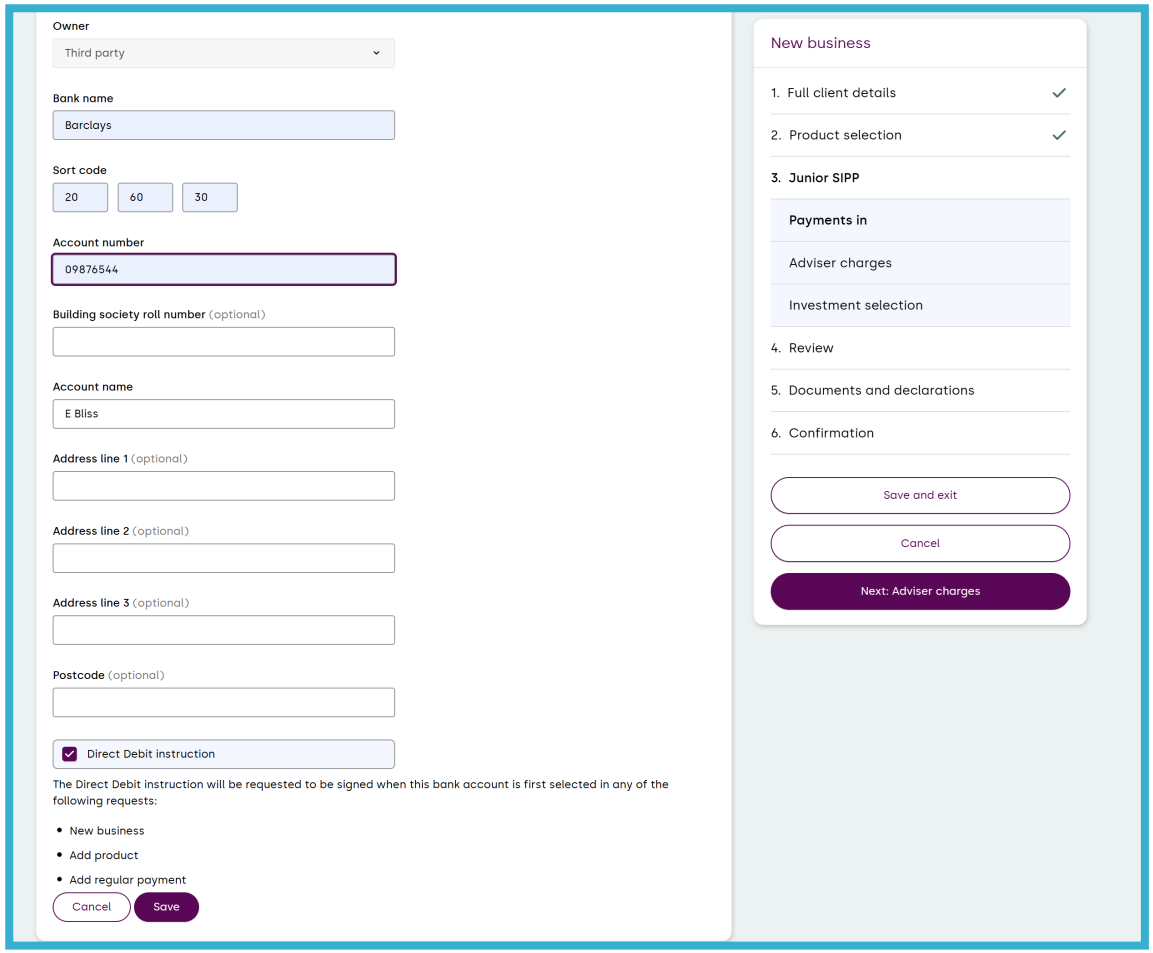
Enter the third-party's bank details.

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.



Transfer payments

Select **Yes**.

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

Key message

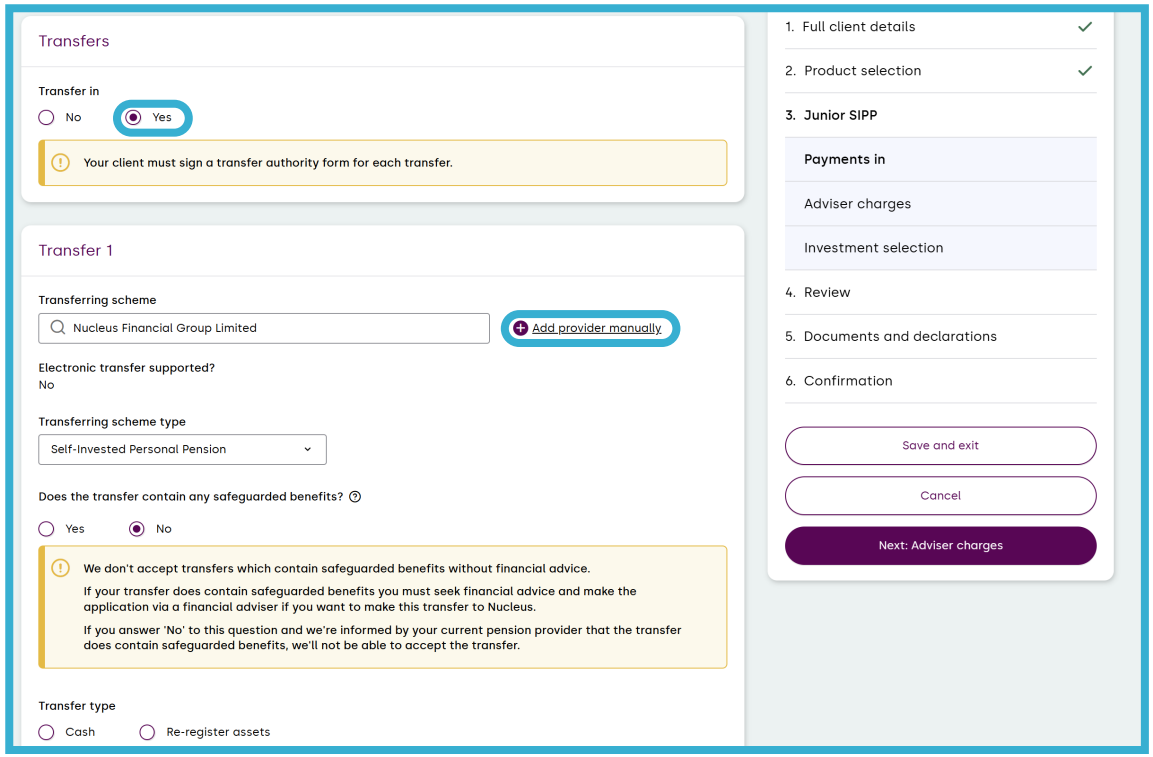
If you're unable to locate the transferring scheme using the search bar, you can add the details manually by selecting **Add provider manually**. Please be aware that adding a transferring scheme manually when it is available from the search bar may lead to delays in processing the transfer.

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 safe guarded 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.

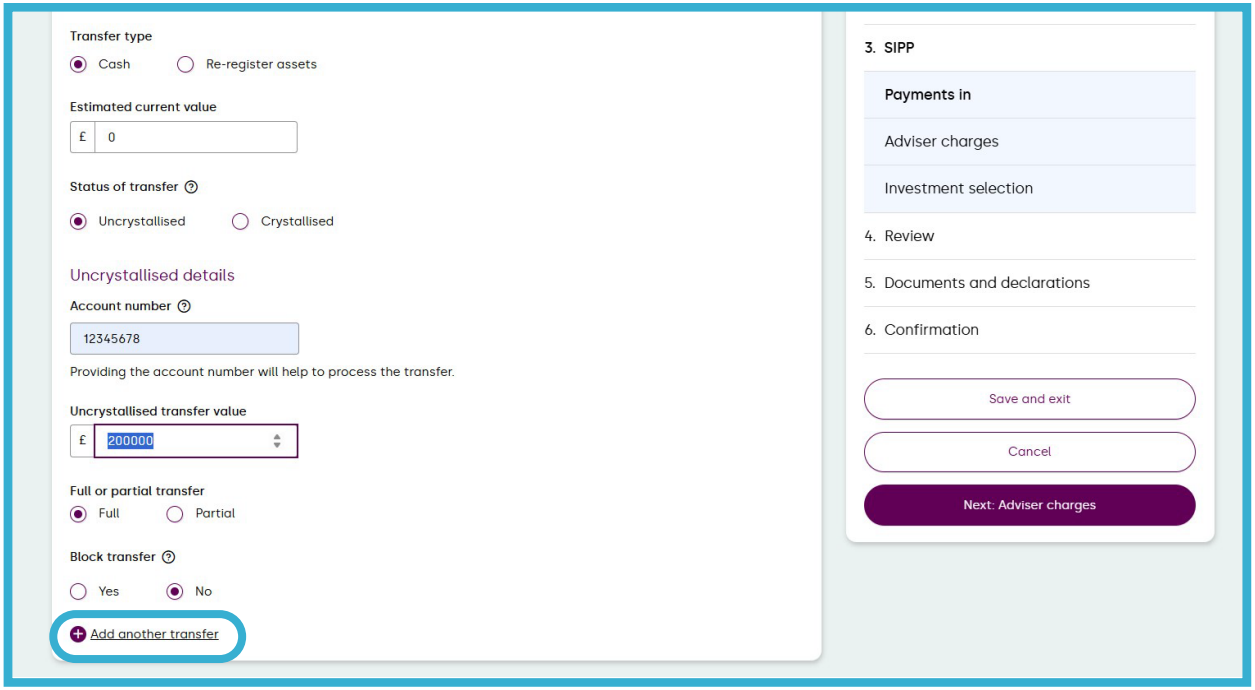
If the cash transfer contains both uncrystallised and crystallised funds, first enter the amount of the uncrystallised element in **Estimated current value**.

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

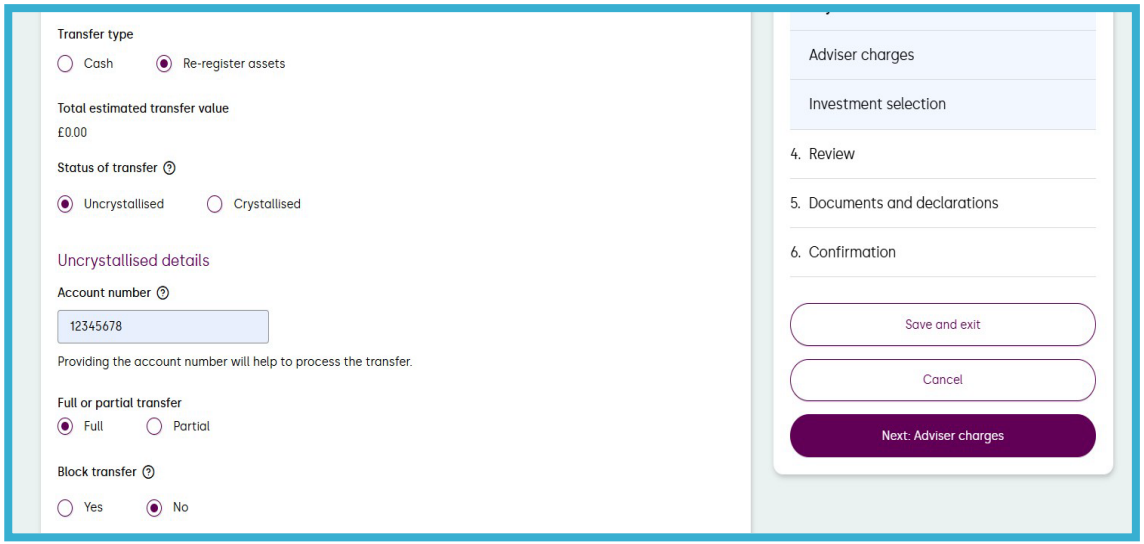
You can add multiple transfers in one application, by selecting **Add another transfer**.

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.



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.

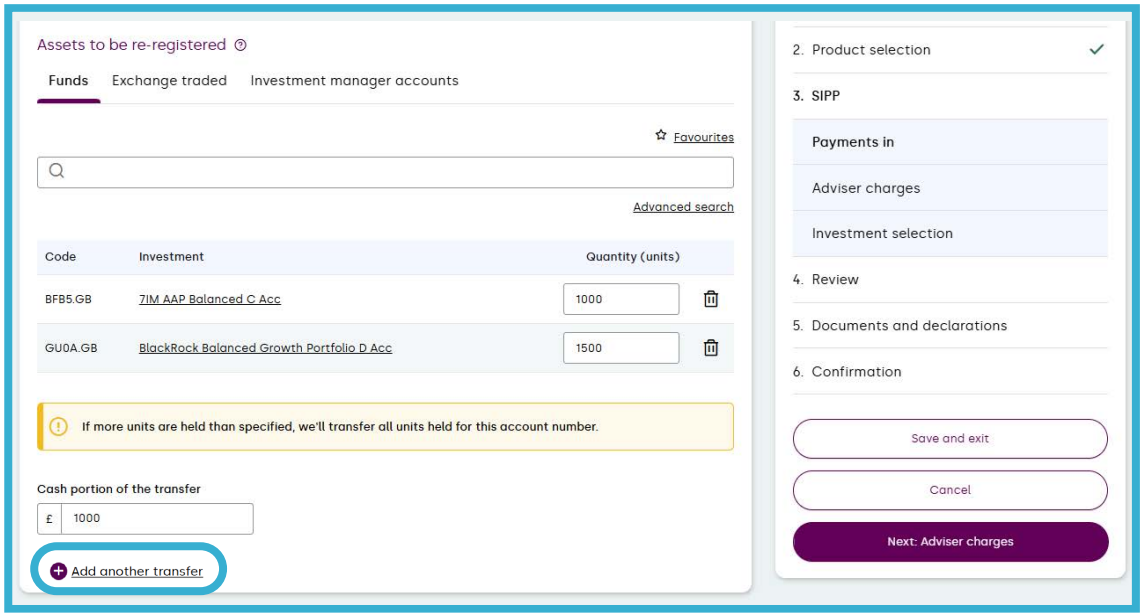
Enter the cash portion value of the transfer.

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.

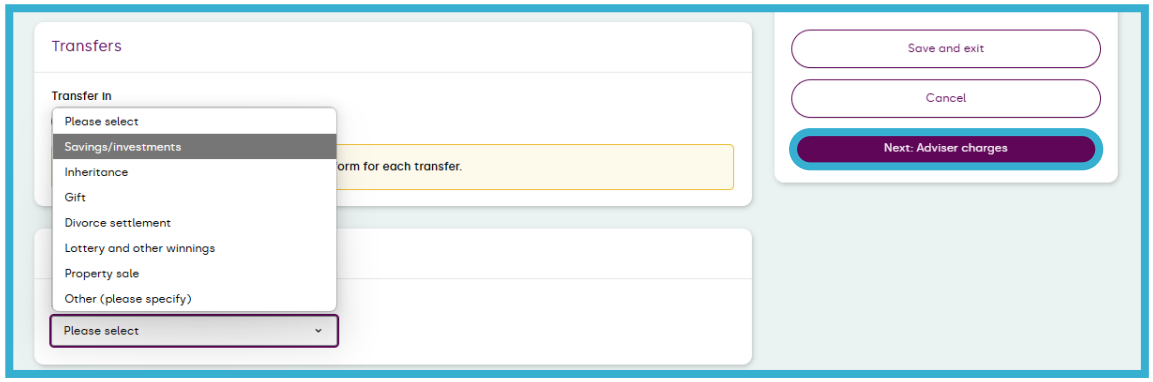
Key message

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**.



Adviser charges

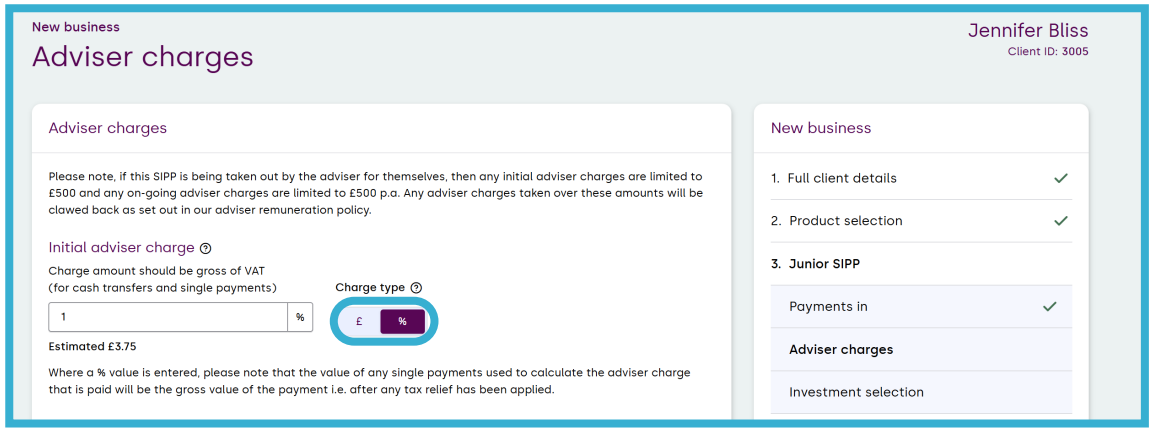
If you're applying for an initial adviser charge, please enter the amount and select **£** or **%**.

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.



Head account ongoing adviser charge

Select **Head Account**.

Select the **Tiers** drop-down, to select a tiering structure that's saved on your network.

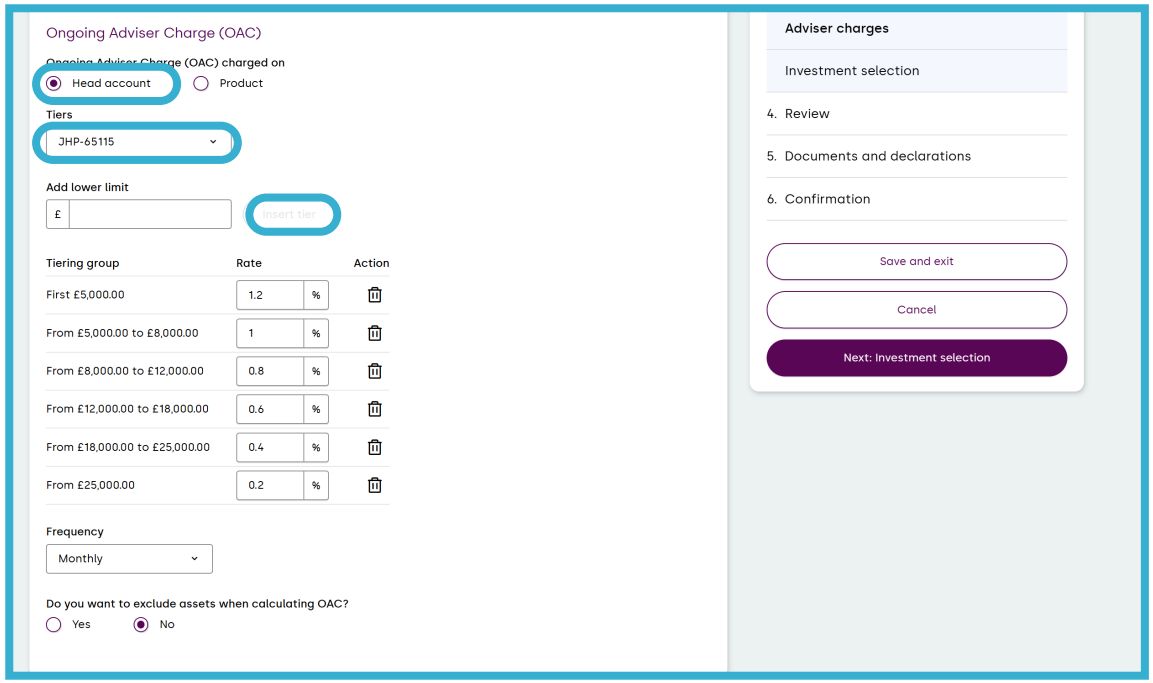
To create new tiering groups, enter the lower limit amount, and then select **Insert tier**.

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).

Product ongoing adviser charge

Select **£** or **%**.

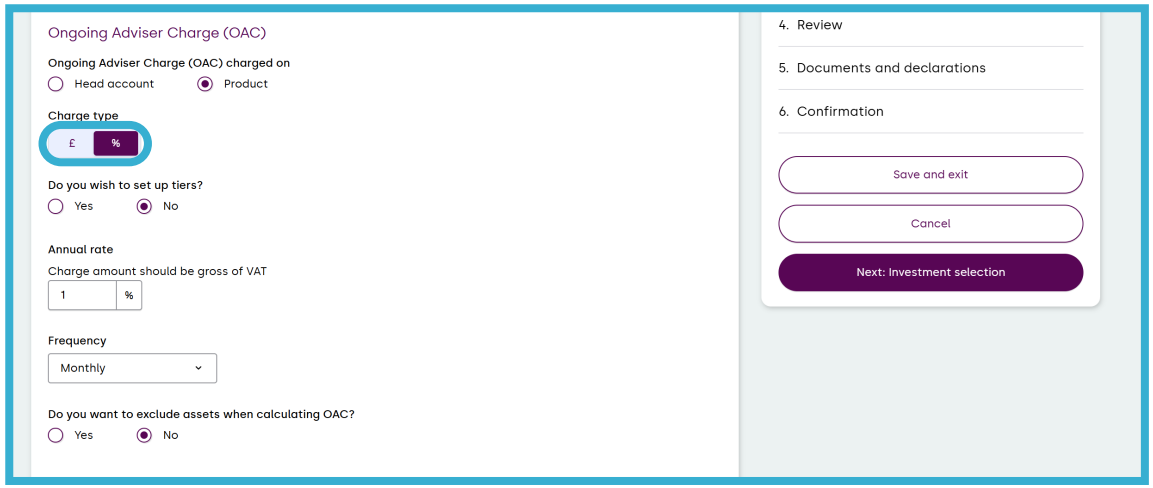
Confirm if the product ongoing adviser charge is tiered.

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

Key message

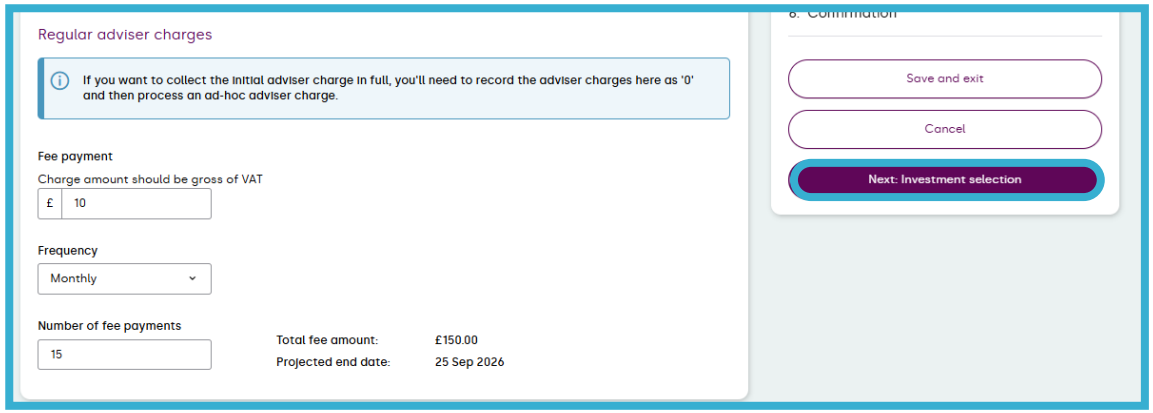
If there are no adviser charges to be deducted, enter **0** into the fields.

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



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**.

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.

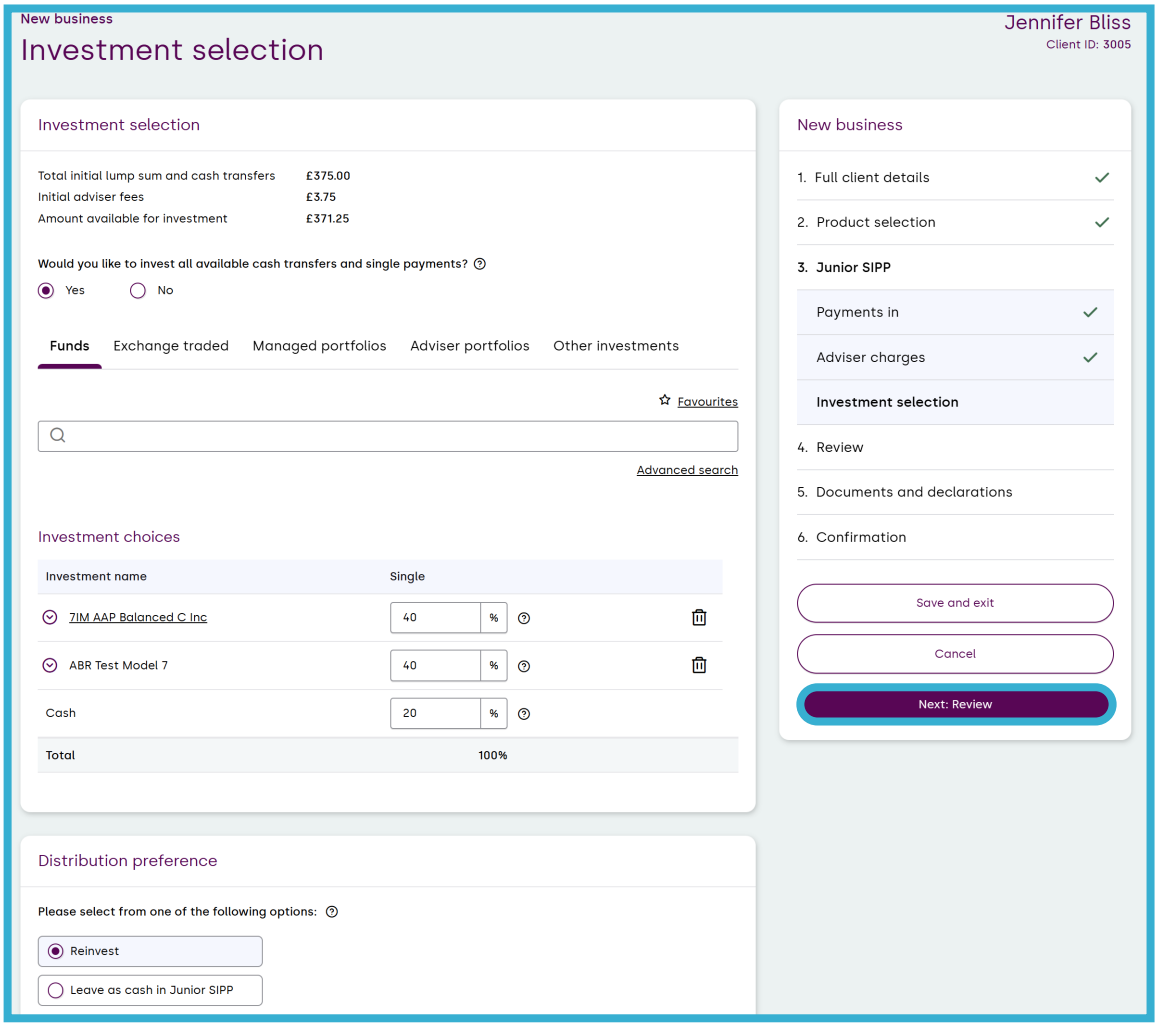
Enter a percentage for each investment choice, ensuring the total equals 100%.

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.

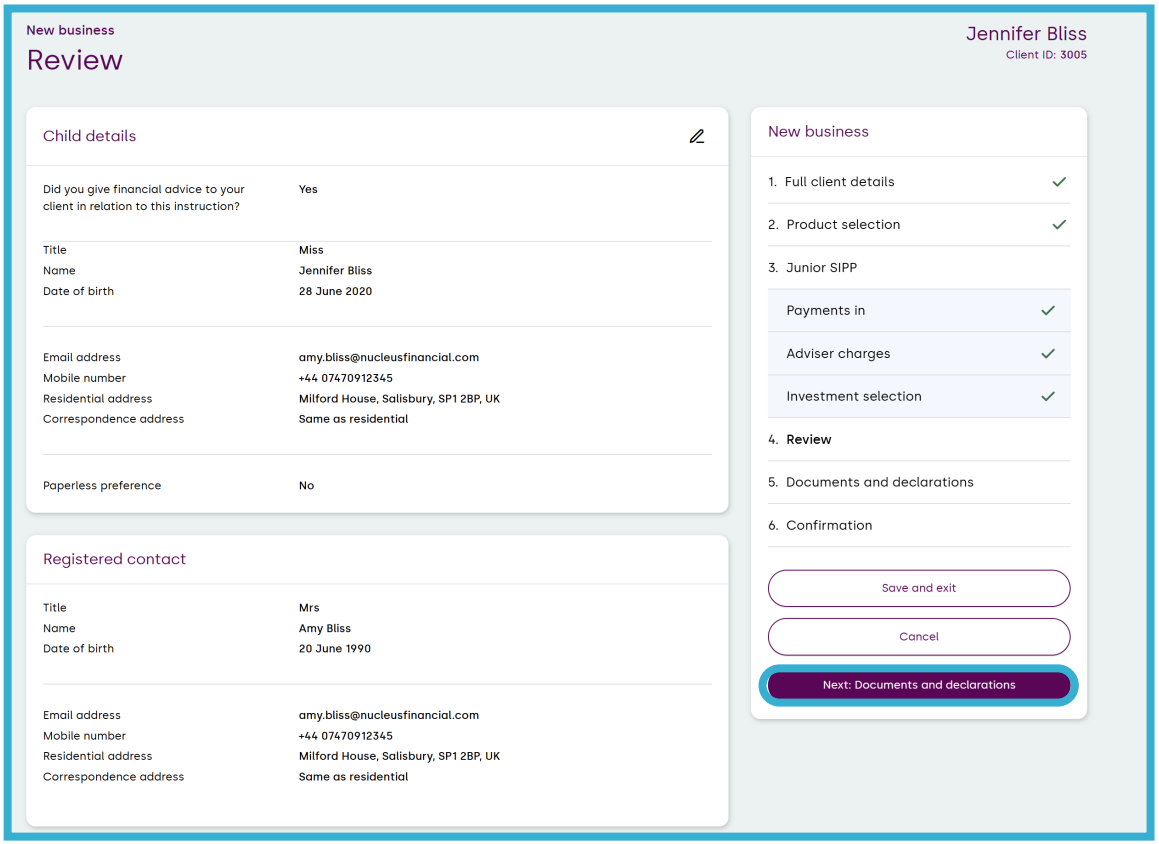
Once you're happy with your investment preferences, select **Next: Review**.



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**.



Documents and declarations

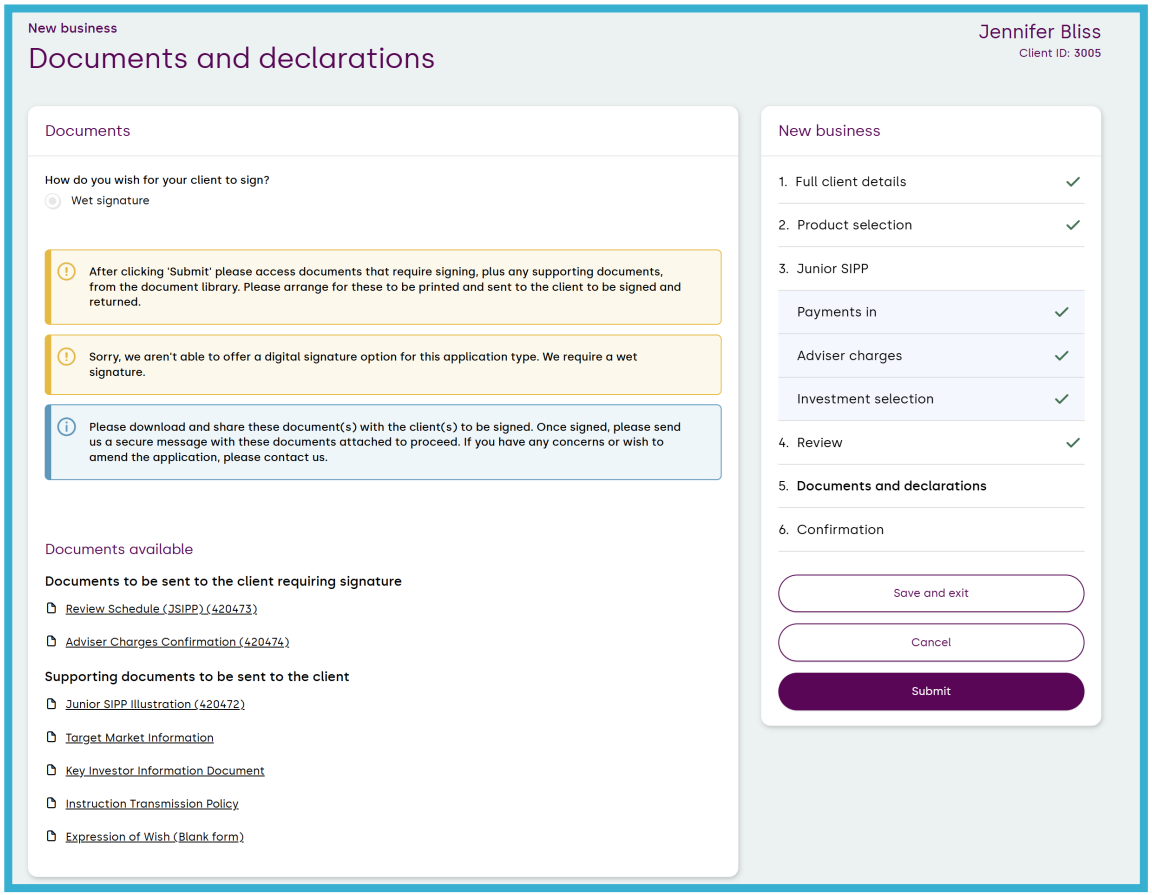
Wet signature will automatically be selected as we can't accept digital signatures for JSIPP applications.

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.

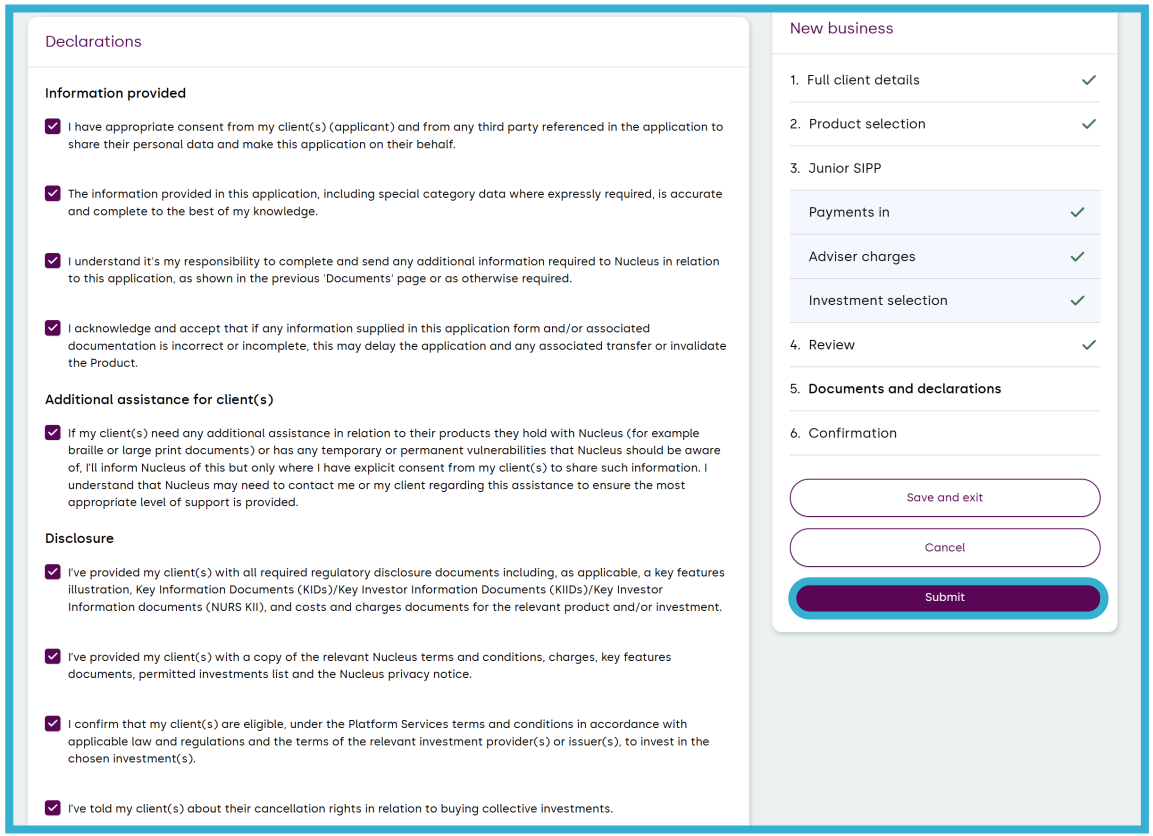
Please download and share the documents with your client to be signed.

Once signed please send to us by secure message



Read through the declarations and tick to confirm completion.

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

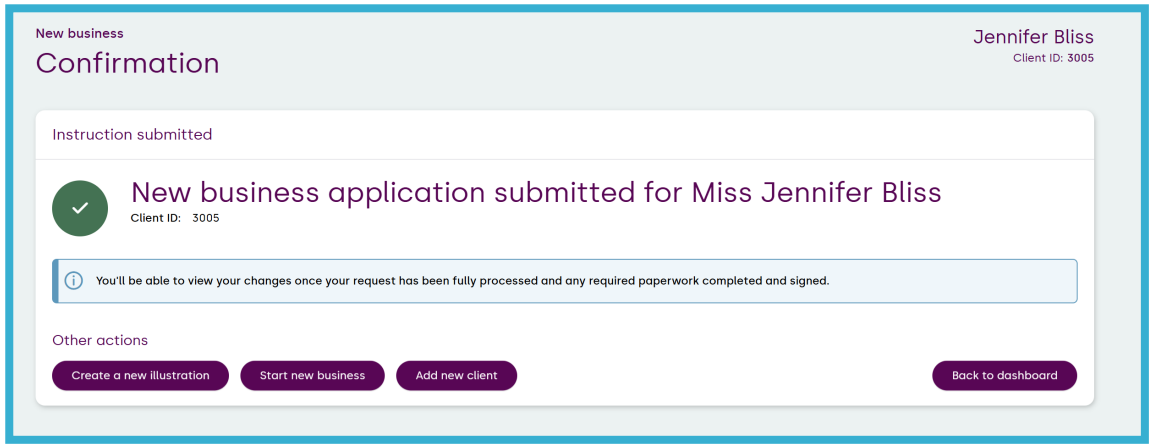


The application has been successfully submitted.

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**.

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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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