

Easy steps to topping up an existing Isa with new money

Topping up an Isa account for your client is straightforward. In many cases there's no need to submit additional paperwork.

- 1 Select your client.
- 2 Select 'top up/add investment'.
- 3 From the 'top up' dropdown, select the Isa account you'd like to top up.

- 4 Select 'payments' as the contribution type. If the client has returned to the UK from living abroad, the 'Isa top up preventor' will be in place, this means we need a new declaration to remove the 'Isa top up preventor' before you can proceed. We can accept the adviser's signature on the declaration on their clients behalf. Please attach this to a Jira for us to process.

To easily identify the clients whom we need a signed declaration for, please run 'Isa/Jisa contributions' report from the reports section of the platform.

- 5 Select the amount, payment method and enter the initial fee, if applicable.

If an initial fee is to be deducted, we'll need the signed [Client fee authority form \(0204\)](#) before the money can be applied to the account. The signed form can be attached to Jira messaging with no need to post the original.

- 6 Select the assets.

You can use a model portfolio, select an individual asset or choose from your 'favourite assets' list. For further information on setting up a model portfolio, please see the Nucleus user guide [Model portfolios \(0319\)](#).

- 7 Submit the application.

Before this stage you can illustrate and review the application for accuracy.

- 8 Print the system generated, pre-populated forms, if applicable. If there's no initial fee, no paperwork is required to be sent to us. If there's an initial fee, we'll require a fee authority, and if you're starting a regular contribution, we'll need a completed direct debit mandate. These documents should be sent to us along with an application summary, via Jira Messaging.

The 'i' button will tell you what these are.

If you wish to take a fee but haven't got the initial fee form signed, you can process an ad-hoc fee on the account and a letter will be issued to the client to confirm once it has been paid.

- 9 Arrange payment

When posting paperwork including cheques, we recommend sending via a tracked service. Where possible, clients should avoid sending cheques and use electronic payment methods such as BACS instead. Please make sure the client's direct credit payment is referenced with their Nucleus account number.

Please note that if a payment is being sent in multiples due to banking limits, we'll need separate commitments keyed for each amount being sent. If you need to key a further commitment after the account has been created, please call us to have the account activated first. If not, the first amount received will buy into the intended assets with the remaining payments being applied as 100% cash. If this happens we'll notify you via Jira.



More information

For help with topping up an existing Isa please call your client relations manager or you can speak to us on Live Chat.

We accept electronic signatures for new business and client instructions. Take a look at our [e-signatures guide \(0331\)](#).

We can accept scanned documentation via Jira messaging. Please see our [scanned documentation guide \(0534\)](#) for more details. See our ['Sending payments to Nucleus, a guide for clients \(0618\)'](#) a handy one pager which details our bank account information that you can pass onto your clients.

Analysing your clients

Use the 'Isa contributions' report (available from the **'Reports'** tab) to see your clients' current Isa allocation status at a glance.