

For customers

Our new
platform

nucleus^o
platform

How to add a
product – GIA

 5 minute read



How to add a product – GIA

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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.

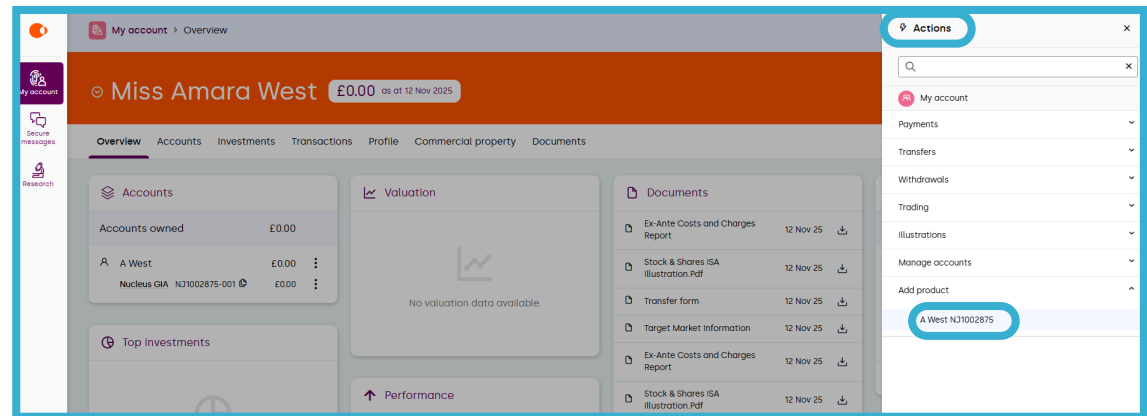
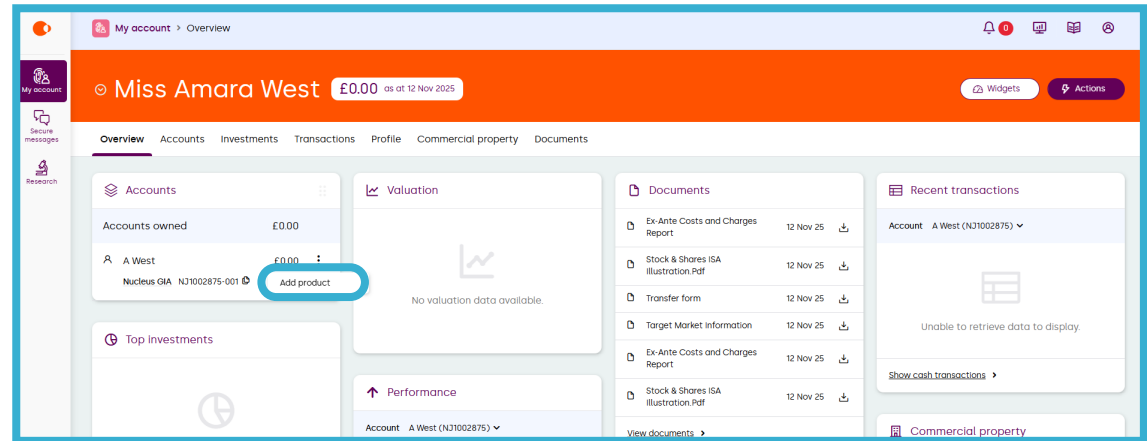
 We recommend using the zoom function to view the details on the platform screens in this guide.

How to add a product – GIA

To start the application, either click on the vertical ellipsis (three dots) to the right of your name within the 'Accounts' widget. Then select 'Add product'.

Or select 'Actions' at the top right-hand of the screen.

Then select 'Add product' and choose your account from the drop-down list.

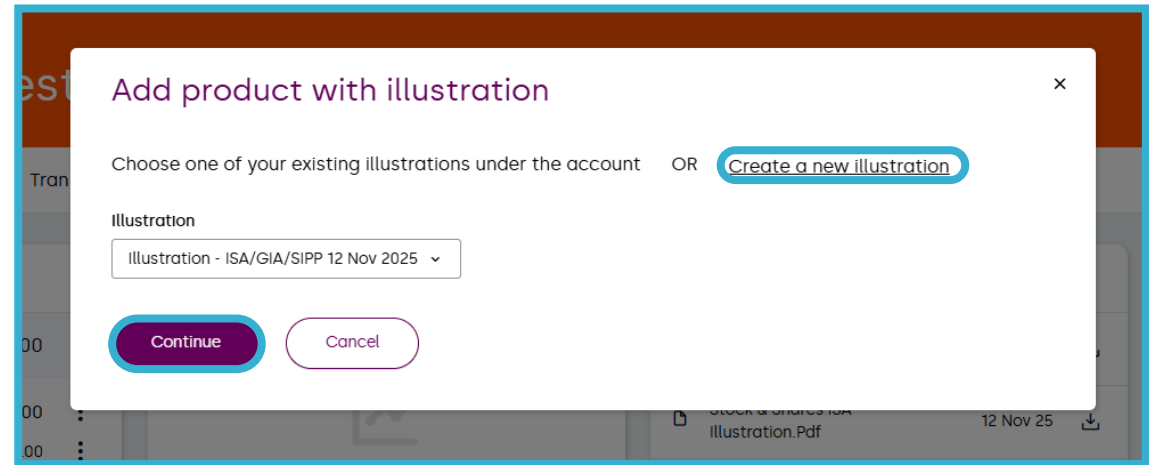


Illustration

You'll need to complete an illustration before proceeding.

If you need to complete a new illustration, select '**Create a new illustration**', and follow the steps within our 'How to create a new illustration' guide located on our [website](#).

If you've already completed the illustration, choose the correct one from the drop-down list, and select '**Continue**'.



Please read the information before selecting 'Continue'.

S

Before you start

You can only add a product online to a platform account you already own.

If one of the following applies, please contact your adviser. If you don't have an adviser, please contact us to discuss the options available to you.

1. You already hold the maximum number of products, and you want to open another product (where permitted) e.g. another GIA. You can only have:
 - one ISA
 - one SIPP
 - five GIA's
 - one Junior SIPP
 - one Junior ISA
2. You have an existing individual account and want to open a new joint or junior account.
3. You have an existing joint account and want to open a new individual account.
4. You have an existing joint account and want to open a new joint account with different account holder(s).

Continue

Client details

Your details will be pre-populated from your profile.

nucleus

Add new product

Amara West
Client ID: 3303
Account number: NJ1002875

Full client details

Please review your information below. If you need to make any changes, please do so via the 'Profile' page or 'Secure message'.

Client details

| | |
|----------------|---------------------------------------|
| Name | Miss Amara West |
| Date of birth | 5 October 1998 |
| Email address | loretta.flack+11@nucleusfinancial.com |
| Phone | +44 07776123456 |
| Marital status | Not specified |

Address

Residential address

20 Fernacre Road
Swindon
SN1 7BT
UK

Correspondence address

20 Fernacre Road
Swindon
SN1 7BT
UK

Add new product

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

Cancel

Next: Product selection

Confirm if you're an undischarged bankrupt.
Then select '**Next: Product selection**'.

The screenshot shows a web form with the following content:

- Regulatory**
 - Do you hold tax residency status anywhere other than the UK?
No
 - Country of nationality
UK
 - Is this your primary citizenship?
Yes
 - National Insurance number
ab123456c
 - Are you an undischarged bankrupt?
 Yes No
- Employment**
 - Employment status
Unemployed

On the right side of the form, there are two buttons: "Cancel" and "Next: Product selection". The "Next: Product selection" button is highlighted in red.

Product selection

Select the 'Nucleus GIA'.

Complete your GIA options and select 'Next: Payments in'.

The screenshot shows the 'Product selection' step in the Nucleus GIA setup process. The interface is titled 'Add new product' and 'Product selection'. The user's name 'Amara West' and account details (Client ID: 3303, Account number: NJ1002875) are displayed in the top right corner. The main content area is divided into several sections: 'Please select from below' with a dropdown menu showing 'Standard Nucleus Platform products'; 'Available products' where 'Nucleus GIA' is selected; a warning message about existing GIAs; 'GIA options' with a note about joint accounts; and a question 'Do you wish to take regular withdrawals?' with 'Yes' and 'No' radio buttons. On the right side, a progress bar shows the steps: 1. Full client details (completed), 2. Product selection (current step), 3. GIA, 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of the progress bar, there are 'Cancel' and 'Next: Payments in' buttons.

nucleus

Add new product

Product selection

Amara West
Client ID: 3303
Account number: NJ1002875

A West

Please select from below

Standard Nucleus Platform products

Available products

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

Nucleus GIA

You already have an existing GIA. This process allows you to set up a new GIA. If you want to add more contributions to an existing GIA account you can use the one-off payment/transfer or regular contributions processes.

GIA options

If you want to open a Joint account, please use a new business application or please contact us.

Do you wish to take regular withdrawals?

Yes No

Add new product

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

Cancel

Next: Payments in

Payments in

Information entered on the illustration will pre-populate in the 'Payments in' page.

Make any changes if required.

These can also be amended later at the 'Review' stage.

nucleus

Add new product

Payments in

Amara West
Client ID: 3303
Account number: NJ1002875

Add new product

1. Full client details ✓

2. Product selection ✓

3. GIA

Payments in

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Cancel

Next: Investment selection

Single payments in

Single payment

No Yes

Your payment

Single payment

£ 3000

Payment method

Bank transfer

Regular payments in

Regular payment

No Yes

Your payment

Regular payment

£ 50

Payment frequency

Monthly

First collection date

26/11/2025

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.

If required, tick to confirm you're the account holder.

Continue

Until further notice ▾

Payment method


Direct Debit ▾

Bank account

12-12-00 | 12345678 | Barclays ▾

[+ Add new bank account](#)

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date, or frequency of your Direct Debit. Nucleus Financial Services Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Nucleus Financial Services Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Nucleus Financial Services Ltd, or your bank, or building society; you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Nucleus Financial Services Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.
- As a Direct Debit Instruction is already in place we can begin collections from this bank account without needing a further instruction from you.

I confirm that I am the account holder and the only person required to authorise debits from this account.

i The company which will appear on your bank statement in relation to these payments is Nucleus Financial Services Ltd.

If you have any questions, please contact us on 03455 212 444 or by email ask@nucleusfinancial.com.

Transfers

Transfer details will pre-populate from the illustration.

You can make any changes at this stage, if needed.

Re-confirm the GIA account number for the transfer.

Transfers

Transfer In ⓘ

No Yes

⚠ You must sign a transfer authority form for each transfer.

Transfer 1

Transferring scheme

[+ Add provider manually](#)

Electronic transfer supported?
No

Transfer type ⓘ

Cash Re-register assets

Estimated current value

£

Account number

Providing the account number will help to process the transfer.

Full or partial transfer

Full Partial

[+ Add another transfer](#)

Confirm the **'Source of wealth'** from the drop-down list, and then select **'Next: Investment selection'**.

Account number

12345678

Providing the account number will help to process the transfer.

Full or partial transfer

Full Partial

[+ Add another transfer](#)

Source of wealth

Source of wealth ⓘ

Savings/investments

Next: Investment selection

Investment selection

Details of your chosen '**Investments**' will pre-populate.

You can make any changes at this stage, if needed.

nucleus

Add new product

Investment selection

Investment selection

Funds Exchange traded Cash products Other investments

☆ Favourites

Q

Advanced search

Investment

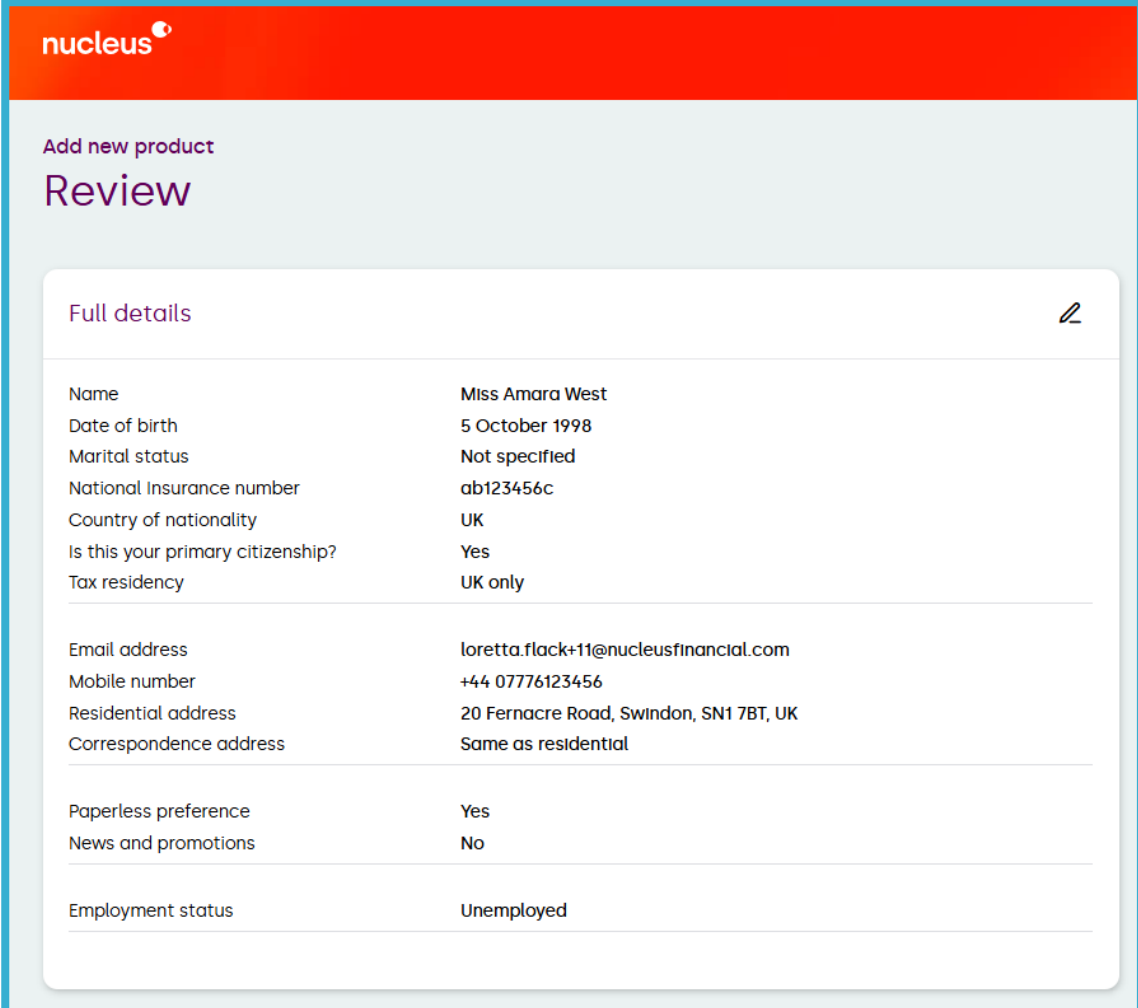
| Investment name | Single + Cash transfer | Regular monthly |
|---|------------------------------------|--|
| <input checked="" type="checkbox"/> BlackRock Continental European Income D Acc | <input type="text" value="100"/> % | <input type="text" value="100"/> % <input type="button" value="🗑️"/> |
| Cash | <input type="text" value="0"/> % | <input type="text" value="0"/> % |
| Total | 100% | 100% |

Choose your '**Distribution preference**' and then select '**Next: Review**'.

The screenshot shows a user interface for selecting a distribution preference. At the top, a progress bar indicates 'Total' with '100%' on both sides. Below this, a section titled 'Distribution preference' contains the instruction 'Please select from one of the following options: ⓘ'. Three radio button options are listed: 'Reinvest' (which is selected and highlighted with a blue border), 'Leave as cash in GIA', and 'Transfer to a nominated bank account'. To the right of the selection area, there are two buttons: a white 'Cancel' button and a dark blue 'Next: Review' button.

Review


Carefully review all details and make any amendments using the pencil icon.



nucleus

Add new product

Review

Full details 

| | |
|-----------------------------------|--|
| Name | Miss Amara West |
| Date of birth | 5 October 1998 |
| Marital status | Not specified |
| National Insurance number | ab123456c |
| Country of nationality | UK |
| Is this your primary citizenship? | Yes |
| Tax residency | UK only |
| <hr/> | |
| Email address | loretta.flack+11@nucleusfinancial.com |
| Mobile number | +44 07776123456 |
| Residential address | 20 Fernacre Road, Swindon, SN1 7BT, UK |
| Correspondence address | Same as residential |
| <hr/> | |
| Paperless preference | Yes |
| News and promotions | No |
| <hr/> | |
| Employment status | Unemployed |
| <hr/> | |

Documents and declarations

Download and print all necessary documents.

The screenshot shows the 'Add new product' interface for 'Documents and declarations' on the Nucleus platform. The page has a red header with the 'nucleus' logo. Below the header, the title 'Documents and declarations' is displayed in a large purple font. Underneath, there is a section titled 'Documents' with a sub-heading 'How do you wish to sign?'. A radio button is selected for 'Wet signature'. Two yellow warning boxes are present: the first states that after clicking 'Submit', users must access documents for signing from their library and print/sign/return them; the second states that a digital signature option is not available for this application type. Below the warnings, there is a section titled 'Documents requiring signature' with a list item 'Direct Debit Instruction (Signature)'.

nucleus

Add new product

Documents and declarations

Documents

How do you wish to sign?

Wet signature

ⓘ After clicking 'Submit' please access documents that need signing, plus any supporting documents, from your document library. Please print, sign and return.

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

Documents requiring signature

- Direct Debit Instruction (Signature)

This screenshot shows a list of documents to be completed and sent via secure message. The list includes 'Transfer-Form', 'Ex-Ante Costs and Charges Disclosure', 'Target Market Information', and 'Key Investor Information Document'. Below this list is a section titled 'Supporting documents' which includes 'GIA Illustration' and 'Instruction Transmission Policy'.

Documents to be completed and sent to us by secure message

- Transfer-Form
- Ex-Ante Costs and Charges Disclosure
- Target Market Information
- Key Investor Information Document

Supporting documents

- GIA Illustration
- Instruction Transmission Policy

Read the information and confirm if you wish to waive your right to cancel.

GIA - Your right to cancel

You have a right to cancel this application.

Once you've submitted this application and it's been accepted by us, we'll send you a cancellation notice. This confirms that you have 30 days from receipt of the notice to let us know that you've changed your mind and wish to cancel this application and any associated transfers you've requested as part of this application.

As you've not received any financial advice before applying, we will not permit you to invest any cash paid in or transferred in during your 30-day cancellation period, in case you decide to cancel. However, you do have the option to waive your right to the 30-day cancellation period. If you choose to waive your right, then:

- You will waive your right to cancel this application (including any transfers in you have requested).
- The cash received from your payments in or transfer(s) in will be available for immediate investment in line with your instructions.

Do you wish to waive your right to cancel?

Yes No

Read the declarations carefully. To confirm acceptance, select each checkbox, or choose 'Confirm all' to select all options at once.

Declarations

Information provided

- I'll inform Nucleus about any additional assistance I may need as and when required. I understand that Nucleus may need to contact me regarding this assistance to ensure the most appropriate level of support is provided.
- The information and declarations provided in this application, including special category data where expressly required, are correct and complete to the best of my knowledge and belief. I acknowledge that it's a serious offence to make false statements and doing so could lead to prosecution.
- I acknowledge and accept that if any information supplied in this application and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfers.
- I understand that I'm required to complete and provide any documentation detailed in the Documents and declarations section of the application and provide any subsequent information that may be requested of me to complete my application.
- Nucleus Financial Services Ltd may at its discretion use a third party of its choosing to fulfil its obligations under the Money Laundering Regulations. I, or any authorised signatories, accept that the results of any such third party verification searches won't be seen or used by lenders to assess my ability to obtain credit.

Then select '**Submit**' to complete the GIA application.

I authorise Nucleus Financial Services Limited to set up and administer my account in accordance with the Nucleus Platform Services Terms and Conditions (subject to Nucleus Financial Services accepting my application to do so) and we agree to be bound by those terms and conditions which may be updated from time to time.

I acknowledge that I have received a copy of and have read the Nucleus Platform Services Terms and Conditions (including those relating to the bank account), and relevant Permitted Investment List(s), Charges Schedule(s) and Key Features document(s) applicable to the Product(s) to which this application relates. Our financial adviser has explained to me the operation of my account and Product(s).

I accept and agree that the Nucleus Platform Services Terms and Conditions (as amended from time to time) together with the relevant Permitted Investment List(s), Charges Schedule(s) and any subsequently accepted applications applicable to my Products shall form a legally binding agreement between myself and Nucleus Financial Services Ltd.

Fees

Nucleus Financial Services Ltd is authorised to withdraw (or arrange for the withdrawal of) monies from my Product(s) in order to pay its fees and those of any third party or any other money which is lawfully due and owing and to disinvest from any investments held under any Product without instruction if cash funds, after reasonable effort, cannot be obtained.

Confirm all

5. Documents and declarations

6. Confirmation

Cancel


Submit

Confirmation

A confirmation message will appear to indicate that your GIA application has been submitted.

Read through the information and complete any actions required.

The screenshot shows a confirmation page in the Nucleus system. At the top, there is a red header with the 'nucleus' logo. Below the header, the page title is 'Add new product' and 'Confirmation'. In the top right corner, the user's name 'Amara West' is displayed along with their 'Client ID: 3303' and 'Account number: NJ1002875'. The main content area features a green checkmark icon and the text 'Your GIA instruction has been submitted'. Below this, the name 'Miss Amara West' is shown in a larger font, followed by 'Client ID: 3303' and 'Account ID: NJ1002875'. A light blue information box contains the text: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' Below the information box, there is a paragraph of text: 'Single payments detailed in this application (by any payer) can now be made. A letter will be issued confirming the product reference and bank account details where payment(s) should be made for each product opened. You can also review the letter(s) generated in your documents library, within your online account. Please ensure that the payer knows the payment reference to use 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 your account.' At the bottom right of the page, there is a purple button labeled '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 Typetalk service on 18001 03455 212 414.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 4355 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NFPL, NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25)