nucleus

New clients and new business

Nucleus platform user guide

Edition 16
Date of publication 09-2026

Introduction

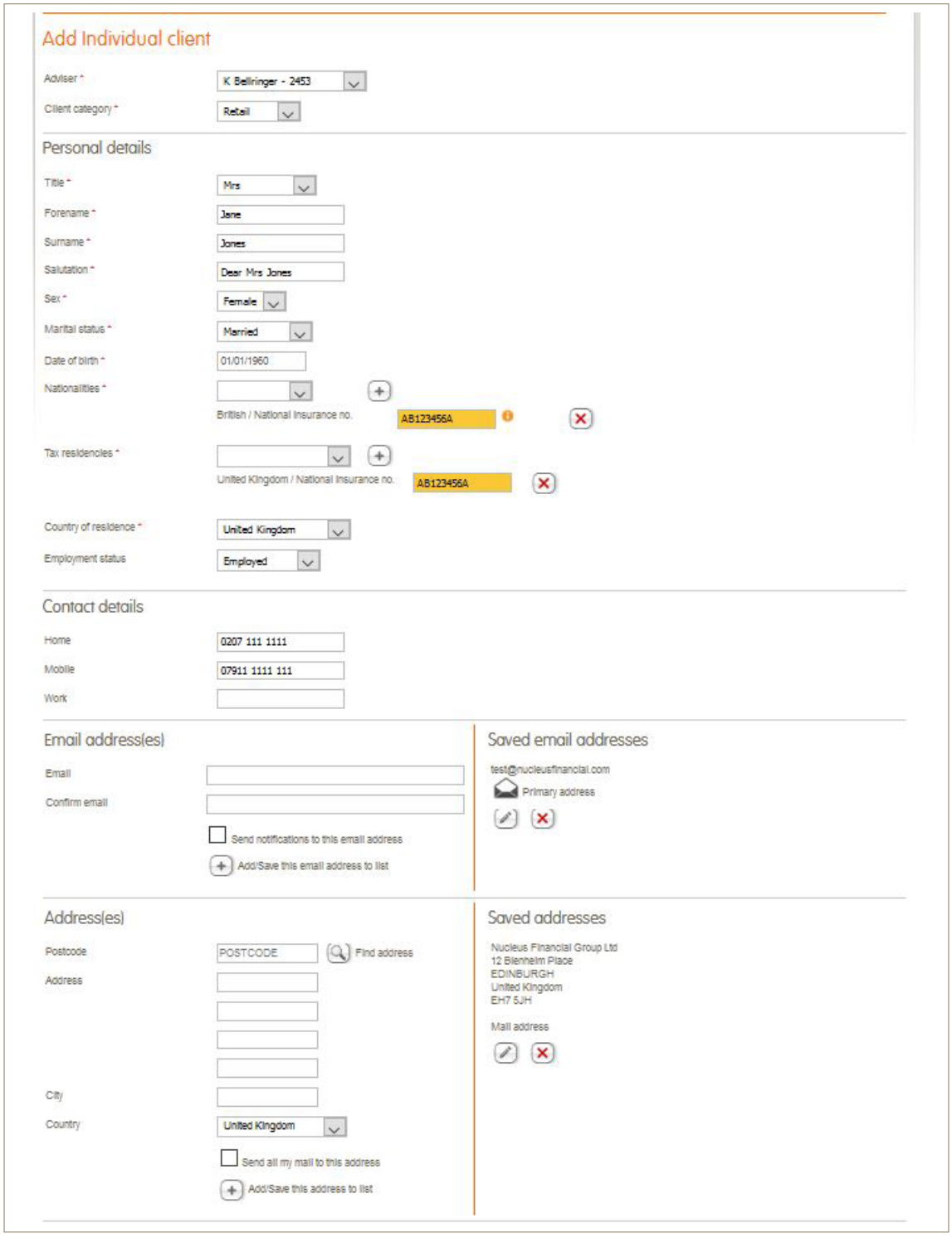
This user guide describes how to add clients and new business to the platform, including how to:

- Add individuals, corporates and trusts to the platform.
- Add new business including lump sum contributions, regular contributions, fees, transfers, re-registrations, withdrawals and asset allocation.
- Download pre-populated forms.
- Store applications for later submission.
- Apply top ups for existing accounts.

Guide

Adding clients

To add a client, select the 'clients' tab from the top-level navigation bar on the platform homepage, and click on the 'search/add client' button to add an individual, corporate or trust client. For individual clients you'll see the screen below.

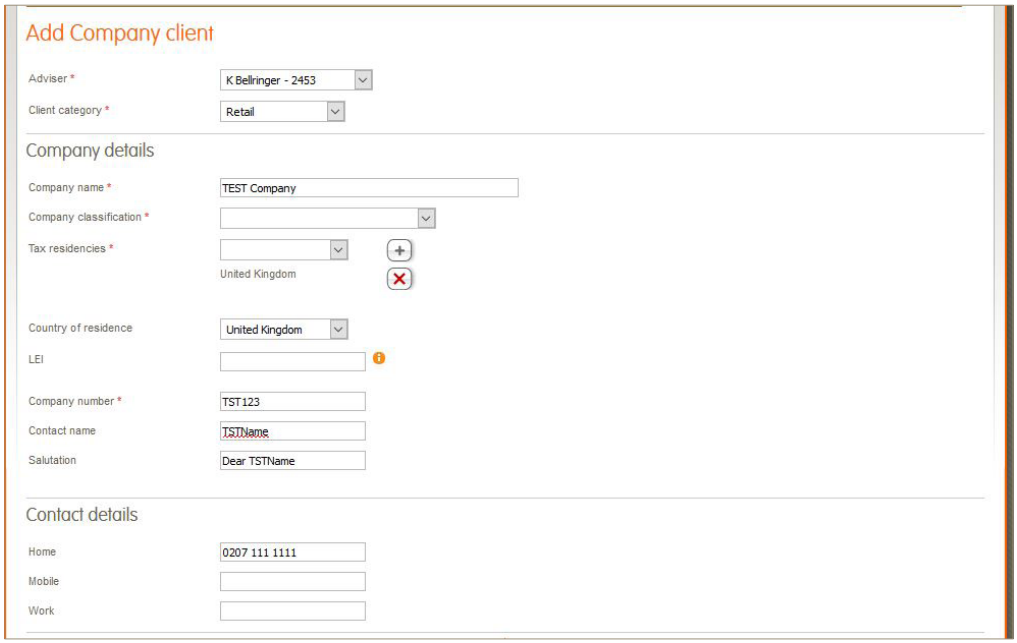


Note that:

- UK citizens should have 'British' input as their nationality.
- If the client's employment status doesn't match any of the categories listed, you should use the 'other' category.
- At least one phone number should be entered in the 'contact details' section.
- Inputting a valid email address is optional. If an email address is entered, the client will be provided with access to Nucleus Go.
- You're able to create multiple addresses for each client and can assign one of those to be the 'mail' address where correspondence will be sent. We must be provided with the client's residential address in the first instance.
- At least one UK bank account in the client's name must be added. We can't accept a third party bank account.
    - You should enter the full name of the holder registered at the bank, i.e. John Robert Bloggs and Jane May Bloggs - please do not use initials.
    - If what you've entered doesn't match, a message will appear to confirm.
    - If the name of the policy holder and the name on the bank account don't match, you will be unable to create a client record, or will be asked to supply evidence, i.e. a copy of a bank statement.
- Client site access provides the client with additional online services within Nucleus Go. If you select 'transaction history' this will be displayed on the client platform for that client. If you provide online access a valid client email address must be provided.
- The clients' preferences for receiving information via post or email can be selected. Remember, by providing a valid email address for your client you can select online correspondence options.

Once the client details have been completed the client will be created on the platform.

If the client is a corporate or trust, they can be added by clicking the 'corporate' or 'trust' buttons on the client's page and entering the relevant information, as shown in the screenshot below.



For corporate and trust accounts, a legal entity identifier (LEI) must be entered to trade in assets deemed reportable under MiFiD II.

Adding new business

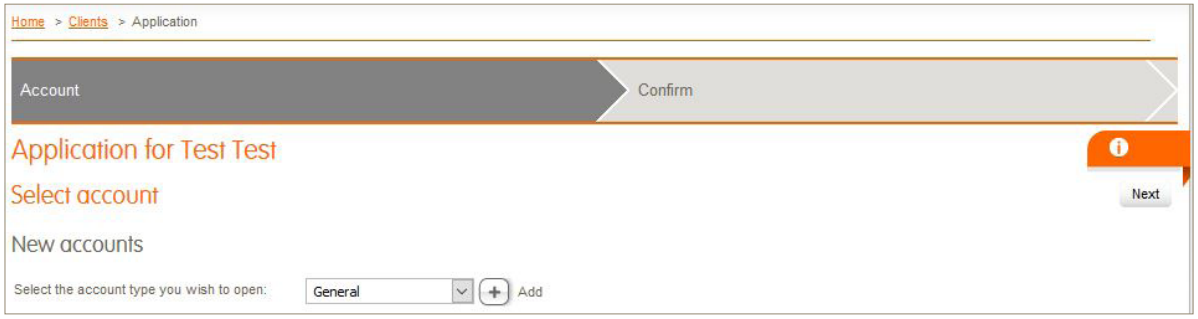
To submit new business, you must complete between three and seven specific steps depending on the type.



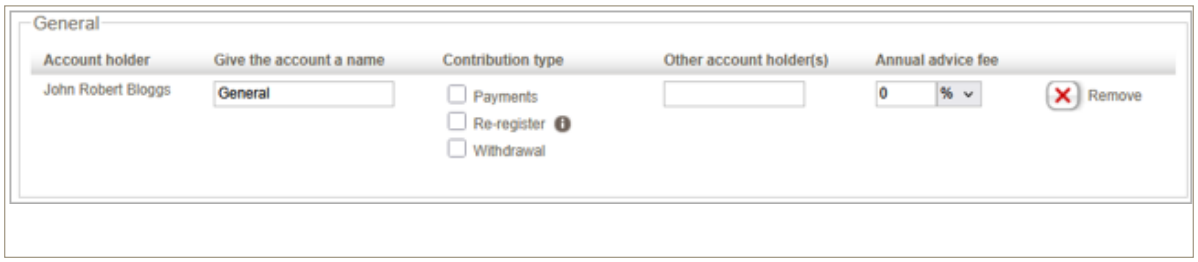
As you complete the steps, any required documentation that must be submitted along with the application is pre-populated into the document store (which can be accessed by clicking on the icon in the top right-hand corner of the page). Documents are placed into the document store as and when the necessary information is completed in the new business pages. This allows you to print relevant documents as soon as the required information has been entered, so for example, client signatures can be obtained in advance of application submission.

Adding account types

For each account type to be added, select the type of account from the dropdown menu and click on the 'add' button to add that account type to the wrap.



For each account type, you can select multiple accounts, for example multiple General accounts. Each instance of an account enables you to select a specific name, asset allocation, fees and account specific details. This can be used, for example, to set different investment directions for contributions within an account type.



Once you've selected the accounts to be created, you can choose to provide a name for each account and then select the type of contributions to be created. The name of the account will be used to identify the account on both the platform and on client statements. The default name will be the wrapper type, i.e. General.

For each account type, where applicable, you can set up the following contributions:

- Transfers – for cash transfers to the platform.
- Re-register – for in-specie transfers to the platform.
- Payments – for cash contributions to the platform.
- Withdrawals – for regular withdrawals from the platform.

If it's jointly held, use the 'other account holder(s)' field to add the name of the other account holder. If you type in the first few characters of the name in the textbox, any matching clients should appear. Note that the joint account holder must already be an existing client on the platform and that the 'other account holder' represents the secondary holder on the account.

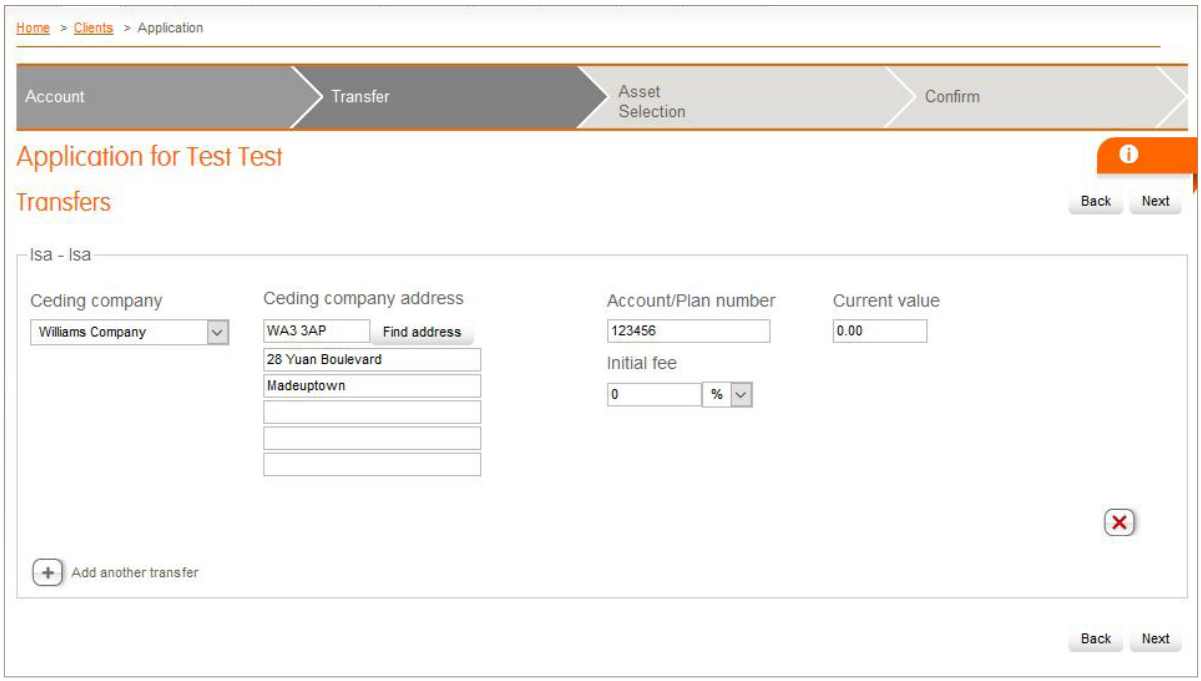
The annual adviser fee can be entered as a percentage or a monetary amount in the column provided.

For pension applications, you must confirm the following before proceeding with the application; if the client has triggered their reduced money purchase annual allowance (and if so, what was the effective date), and then if the client has applied for Fixed Protection after 15 March 2023.



Transfers

The transfers page is used to enter details of any account cash transfers to the platform.



The following details should be entered:

- Ceding company firm.
- Ceding company's product reference or policy number.
- Current value of account to be transferred (this is an estimated amount of transfer value).
- Initial fee for the transfer (as a percentage or value).

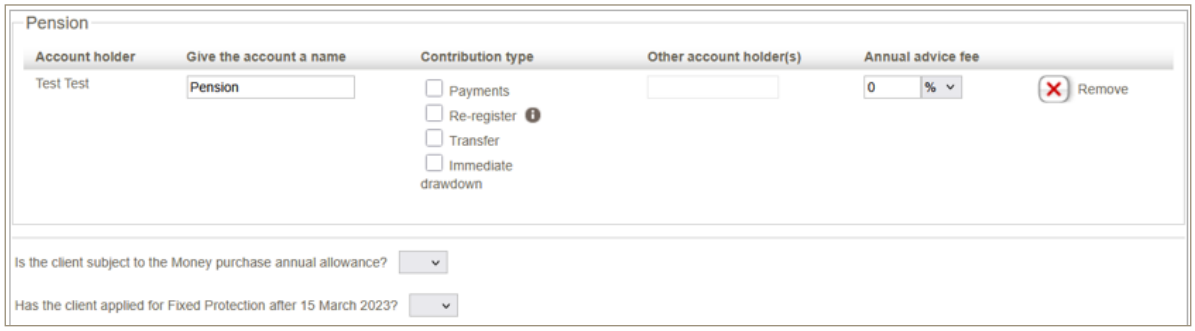
Documentation will be pre-populated to the document store (which can be accessed by clicking the icon in the top-right corner of the page). A pension transfer form will not be pre-populated. If the scheme's forms are to be provided there's no requirement for the Nucleus pension transfer form to be completed. If the scheme doesn't require the completion of their specific forms, you will be able to print a pension transfer form (0021 on the platform library).

At any time, you can add a new transfer using the 'add another' button. This can be for any application account type for the platform.

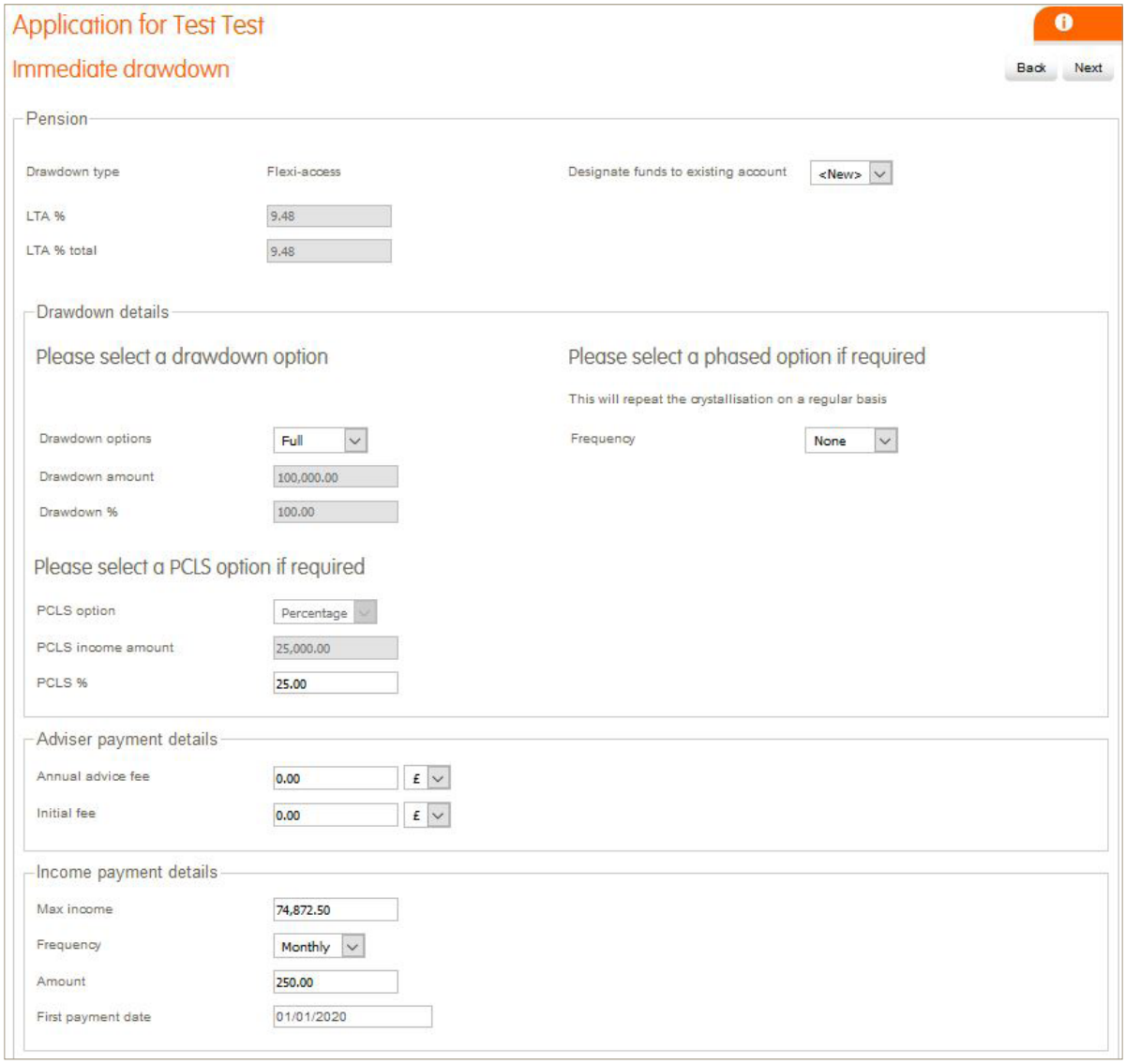
A default address will be displayed for the selected ceding company, however this can be overridden if appropriate.

For pension transfers, you can also specify whether the pension is scheduled to go into immediate drawdown when the Nucleus account is active. If it's to go into immediate drawdown, you must specify the amount of tax-free cash the client will take: either specify 'max', the percentage, or the value using the dropdown menu beside the tax free cash field.

If selecting immediate drawdown:



If choosing to take income:



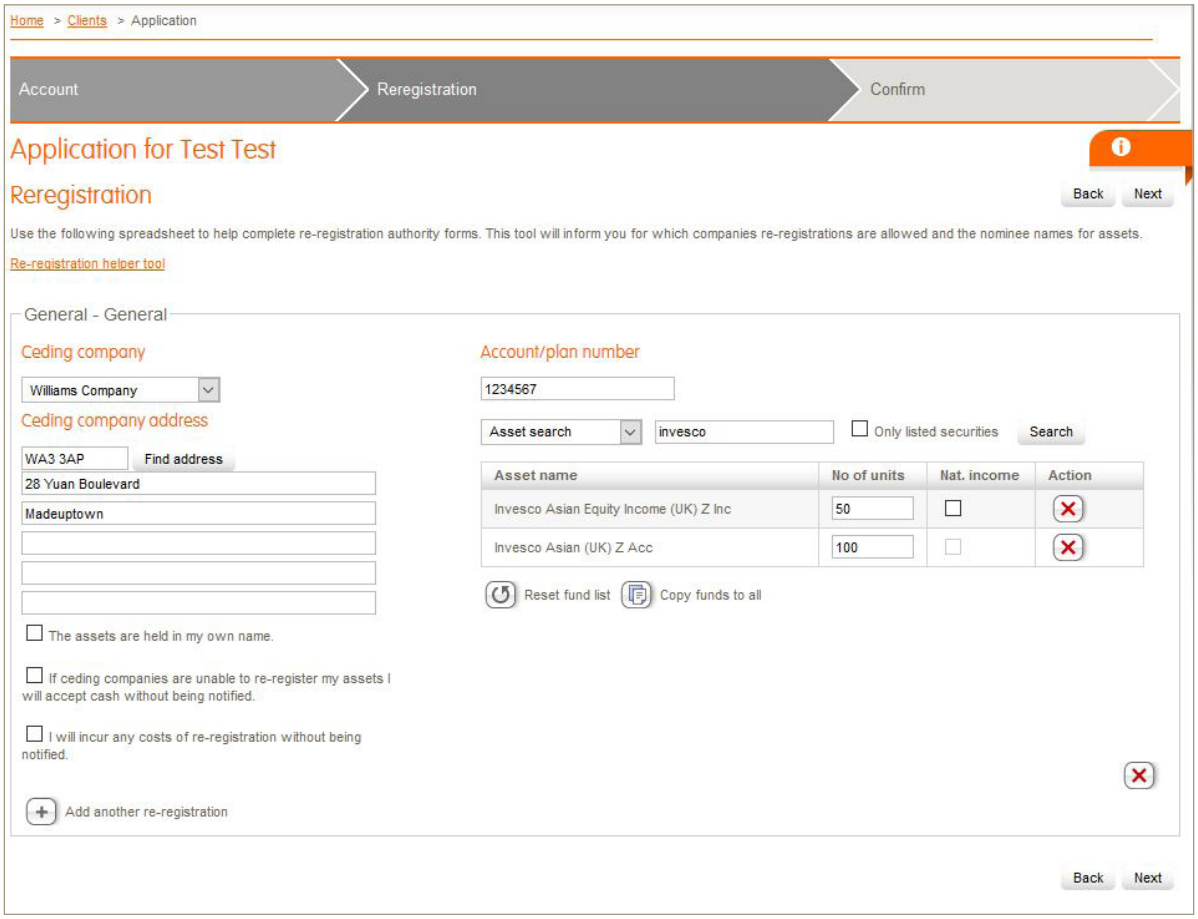
For any pensions that go into immediate drawdown we'll pay any tax-free cash upon receipt of the final transfer. Note that for immediate drawdown you must choose to invest in cash - not in any investment asset. Once the account has been established you'll have to place buys into the client's chosen assets.

A 30 day cancellation period applies to the income element of a pension holders first drawdown request only. During this time, they can choose to cancel and return the SIPP income. However, please note the right to cancel does not apply to the tax-free lump sum, as this cannot be returned.

Pension holders should consider carefully, with you, the tax implications of cancellation, as there are circumstances in which the lump sum amount may become an unauthorised payment and subject to significant tax charges.

Re-registrations

The re-registrations page is used to enter details of any asset to be transferred in-specie to the platform.



Any re-registrations should be specified at the underlying asset level. For each asset you want to:

- Specify the product, plan number and institution associated with the asset.
- Specify the assets to be re-registered by entering the fund name or Isin code in the 'search for asset' option. If the asset you require is not listed please contact us and we can check if it can be added to the platform
- Specify the number of units for that asset. We recommend this is taken from a recent valuation of the client's holdings.

Once these details are completed, the platform will pre-populate the relevant re-registration authority and stock transfer forms as appropriate.

If the client is instructing a full re-registration, you can download the Re-registration authority (0784) form from the platform library for the client to sign. You'll still need to key all of the assets and units to be re-registered, however the client can sign the full authority form in advance.

When cash forms part of a re-registration a separate commitment will be required as follows:

- For pension and Isa accounts please key a cash transfer commitment where the value of cash is more than £500.
- For general accounts please key a cash payment top up where the value of cash is more than £500.

There are three additional declarations:

- The assets are held in my own name.
- If ceding companies are unable to re-register my assets I will accept cash without being notified.
- I will incur any costs of re-registration without being notified.

These are used to pre-populate the re-registration authority forms.

Payments, withdrawals

The 'payments, withdrawals' page allows you to enter all lump sum and regular payments across the accounts on the platform.

For lump sum payments, enter the amount, payment method and fees (as a percentage or value) for that contribution.

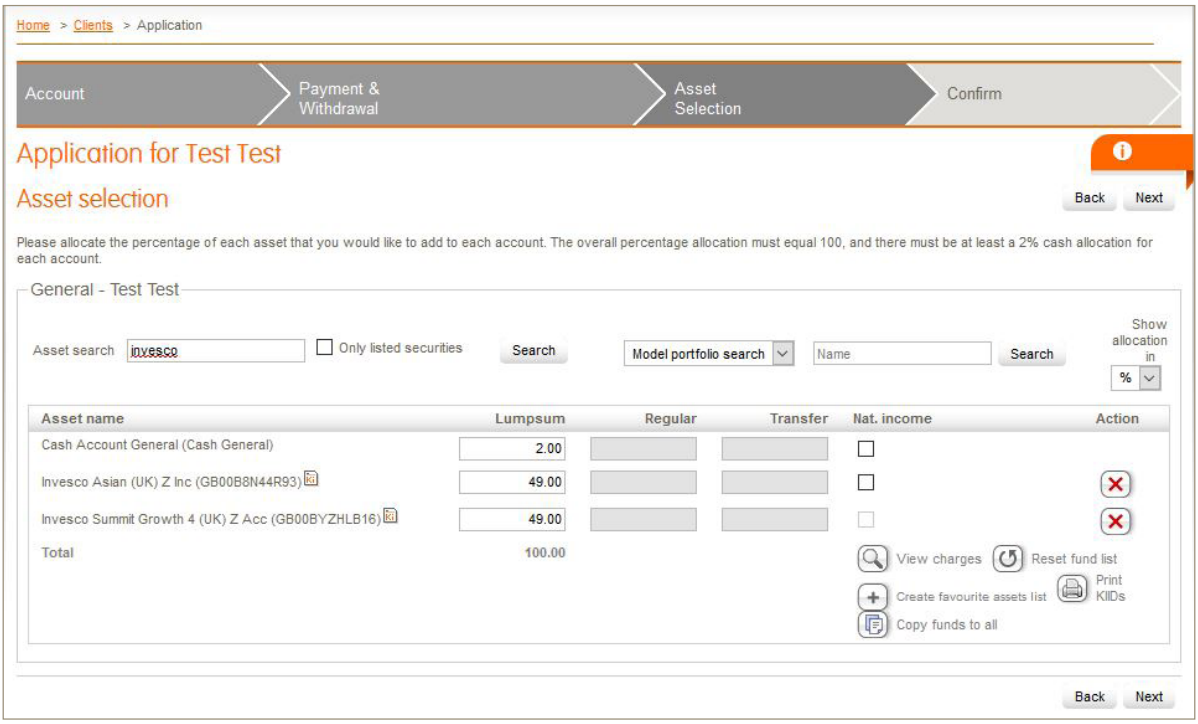
Multiple lump sums can be added using the 'add a lump sum' button. We require one to be keyed for each payment being made.

For regular payments, add by clicking the 'add a regular payment' button. Regular payments require the amount, payment frequency, first date of payment (note that the platform shows suggested dates of the 1st, 6th or 20th of the month, but the preferred date can be entered manually). For further information on setting up regular payments, see the regular contributions user guide (0154 on the platform library).

For regular payments, select the amount, frequency and first date of withdrawal. Note any natural income requirements are specified in the asset selection section of the process which is detailed below.

Asset selection

The asset selection page allows you to set up an asset allocation across a client's accounts.



Asset allocation can be completed using individual assets, or by assigning accounts to model portfolios.

You can find individual assets using the asset selection tool. If you type in any part of the name of an asset or the Isin code and click on the search button, a pop-up will display matching assets. If you want to also match on listed securities, the listed securities checkbox must be selected. You can then select the required assets using the 'add' button.

To find a model portfolio, type part of the name in the 'model portfolio search' box and click on the search button, all models from your specified range that match the search criteria will be displayed. Note that accounts using the model portfolio display the investment direction as read-only and model portfolio asset allocations are also displayed as read only and so cannot be updated from this page. Any changes to models are made using the model portfolio tool in the tools tab.

For any accounts not using model portfolios, select the percentage split of assets within the account. At least two per cent of each account should be allocated to cash in order to pay ongoing fees. You should also specify this allocation for lump sum, regular payments and any transfers you have specified.

Note that some assets are only available for certain account types, and if unavailable the asset will not appear when searched for.

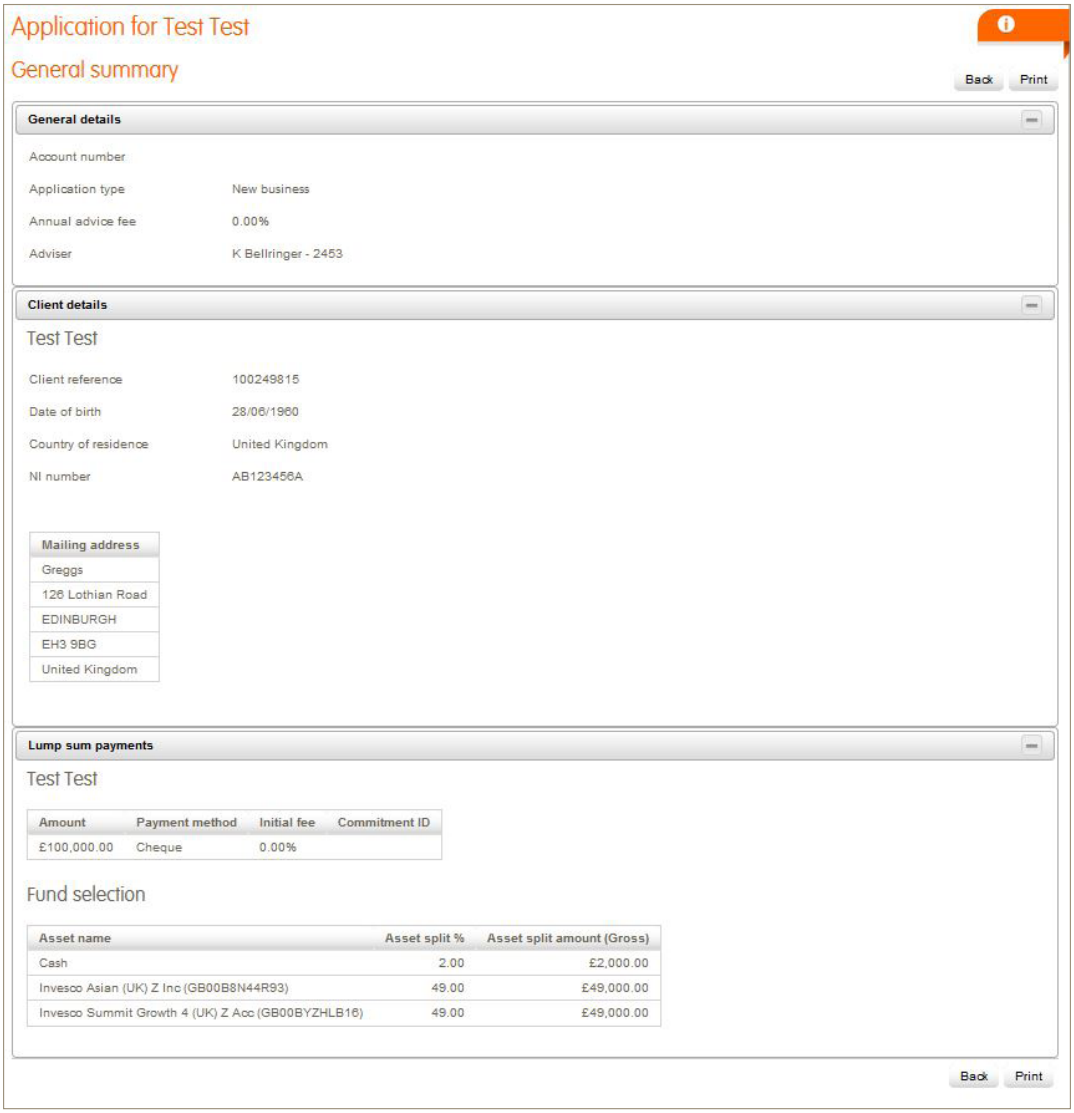
If you would like to take natural income from any of the assets, select the 'nat. income' checkbox. This is only available from General, General (gross) and Isa wrappers.

To see the charges associated with the chosen assets, click on the 'view charges' button.

Application summary

The application summary page enables you to preview the entered new business details before submission. This is accessed by clicking 'view summary' from the submission page.

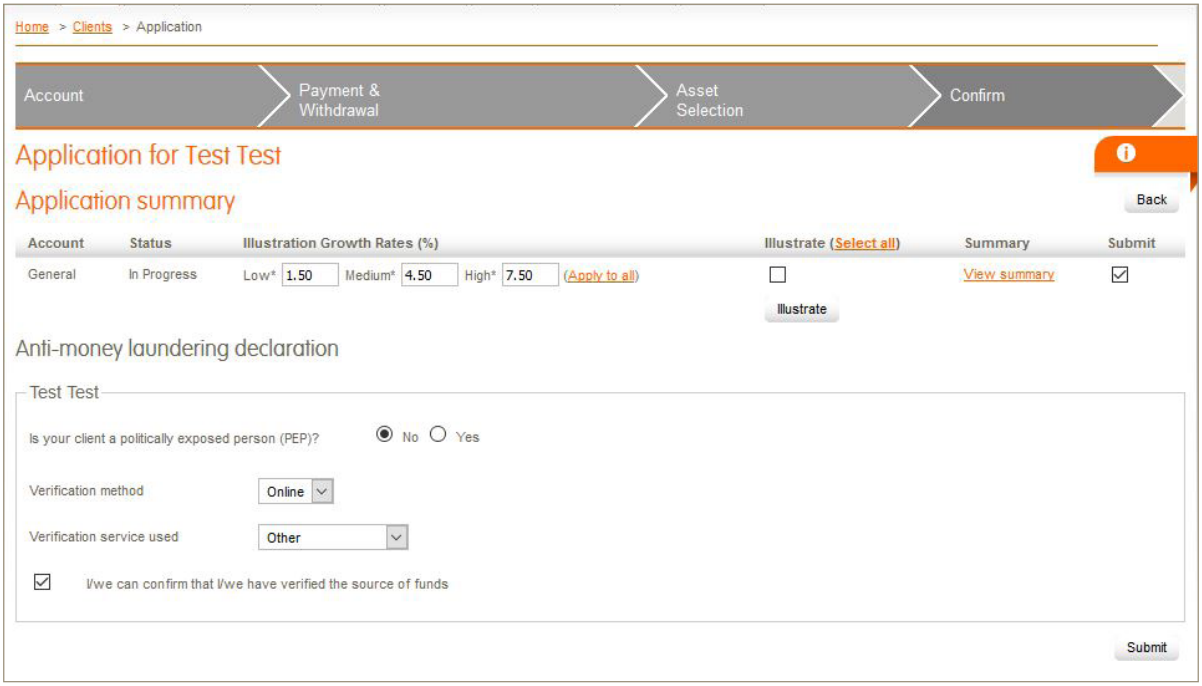
You can correct any errors in the application by using the 'back' button or by selecting the relevant page from the new business navigation before submitting the application.



Application submission

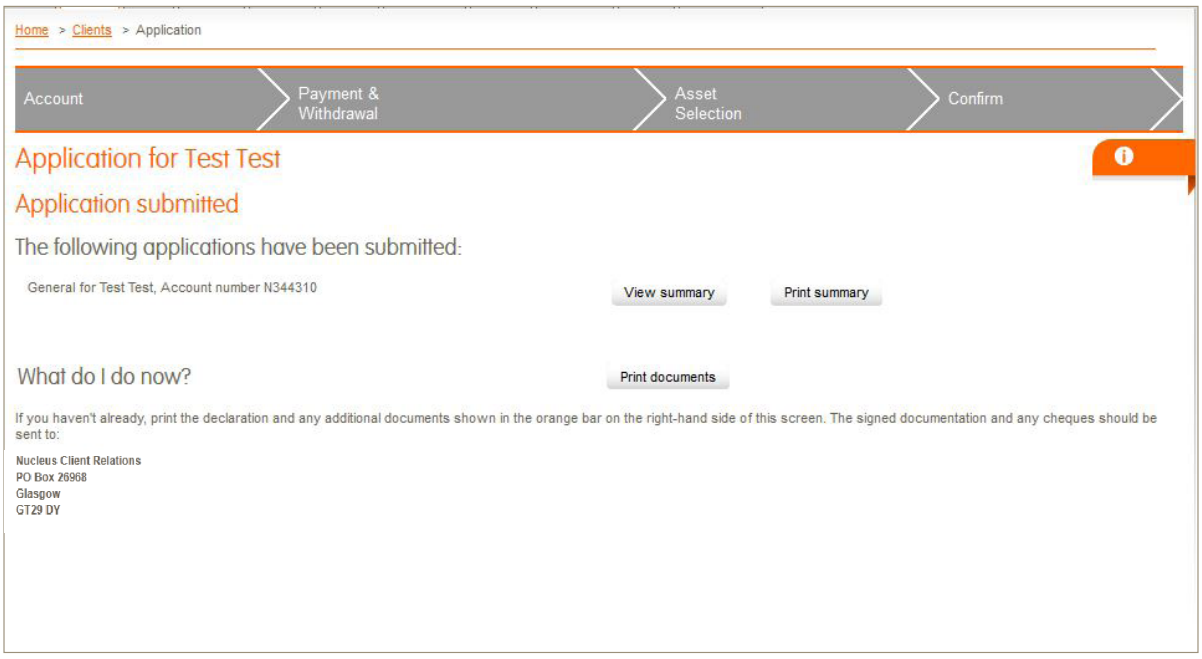
The application can be selected for all accounts, or for specific accounts for that client.

The anti-money laundering declaration must be completed. Illustrations can be downloaded from the submission page.



Select the accounts to be submitted and then click on 'submit'. The screenshot below shows the page you will be taken to, which will state whether the application has been successfully submitted.

You are then asked if you're happy the standard growth rates are being used on the illustration, if so you can proceed by clicking 'ignore and submit'.



Once the application has been submitted, click on the 'print summary' button to produce the application form and the 'print document' button to generate any supplementary forms. The following documents should be provided with all applications:

- Application summary*
- Declaration

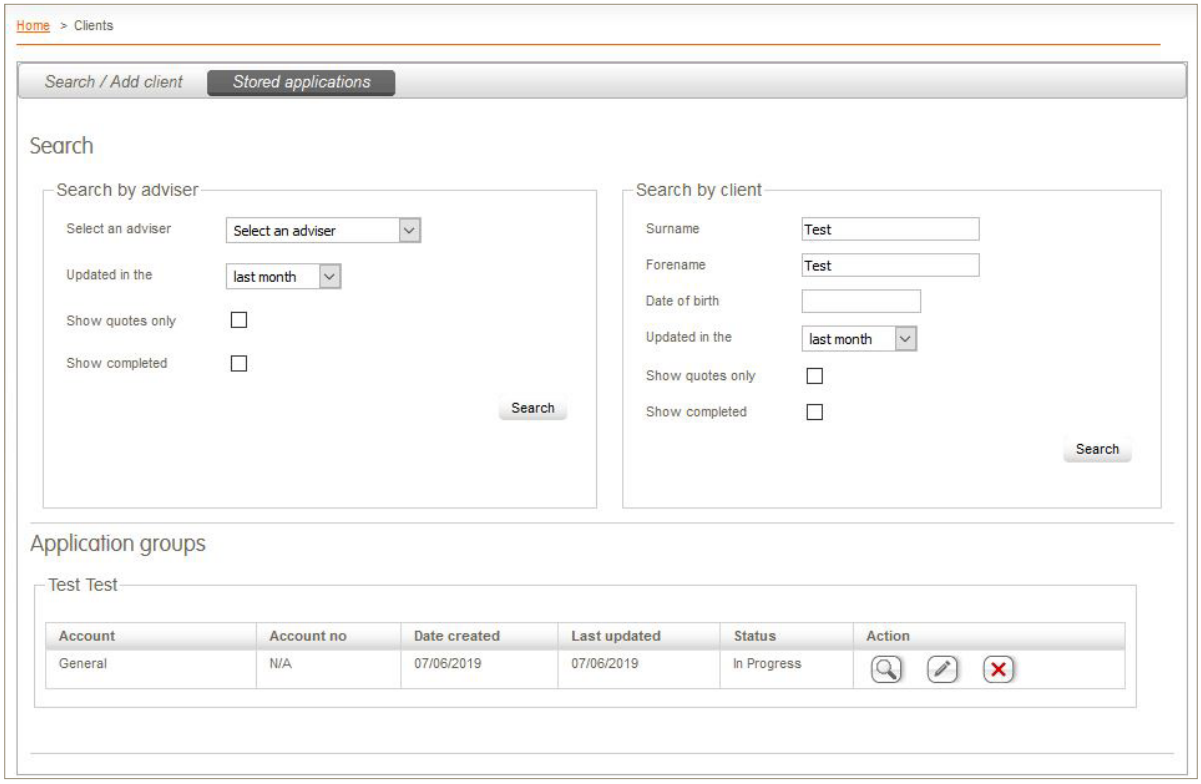
Other paperwork will depend on the nature of the application.

* The application summary is not required for new business lump sums or top-up lump sums.

Stored applications

During the new business process, any applications not submitted will be stored in the 'stored applications' section of the platform. This allows you to enter details but not submit the application, for example, in order to obtain client signatures.

To retrieve a stored application for a client, select the 'stored applications' tab.



The stored applications page lists any fully submitted and partially completed applications, including the name of the client as well as the date created and last updated. From here you can:

 View the current application and the information that has currently been entered.

 Edit the in progress application, and from there submit the application.

 Delete the existing in progress application.

Note that if you select a client and click on the 'apply top up' button, this will create a new application or top up rather than continuing with an existing application.

Top-ups

Additional contributions for an existing account can be submitted using the 'apply top up' button next to each client. The top up functionality requires the same information as an initial contribution.

Please ensure you use the top up option as opposed to the option to add a new account.

Still got questions?

You should now be able to add clients and new business to the platform, but if you have any questions:

- Click on the Live chat button, this will enable you to have an online instant messaging conversation with one of our client relations managers.
- Or you can call your client relations manager, who'll be happy to help.

Both of these services are available during our normal business hours, 8.30am to 5.30pm Monday to Friday.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Relay UK service on 18001 0131 226 9535.

 0131 226 9535  client.relations@nucleusfinancial.com  nucleusfinancial.com

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