For advisers

Our new platform

nucleus platform

How to process a SIPP single and transfer payment top up application



4 minute read

How to process a SIPP single and transfer payment top up application

Payments in 5
Transfer payments 9
Adviser charges 16
Investment selection 17
Income details for crystallised transfers 19
Review 20
Declarations and documents 21
Confirmation 23

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.

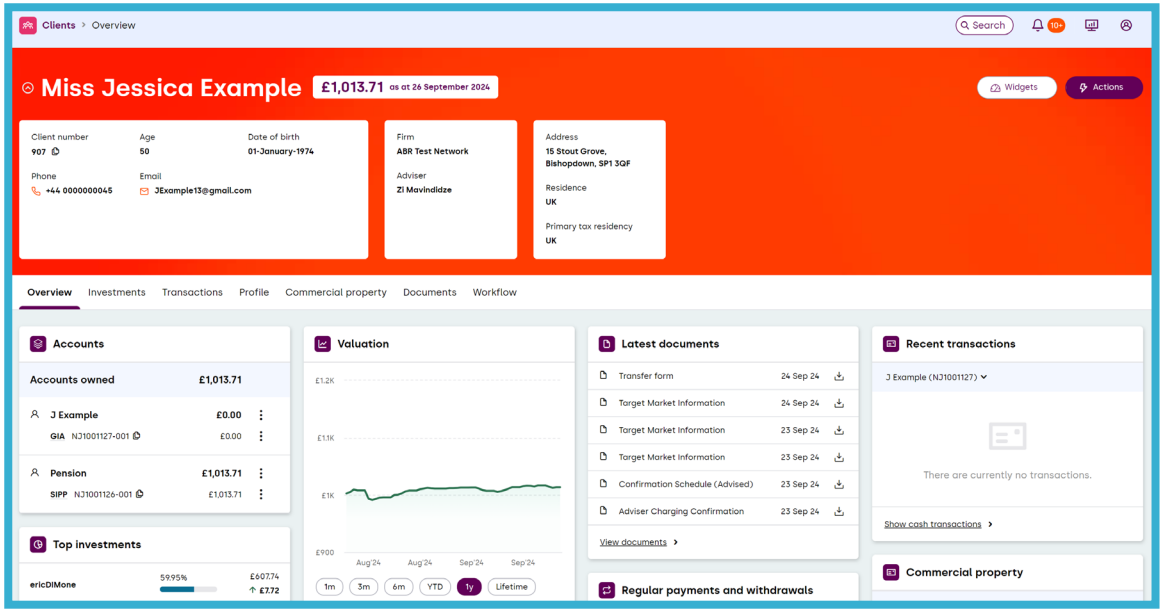
We recommend using the zoom function to view the details on the platform screens in this guide.

How to process a SIPP single and transfer payment top up application

To start the SIPP single top up application, you first need to find your client. Please refer to the guides on our website to search for a client or create a new client.

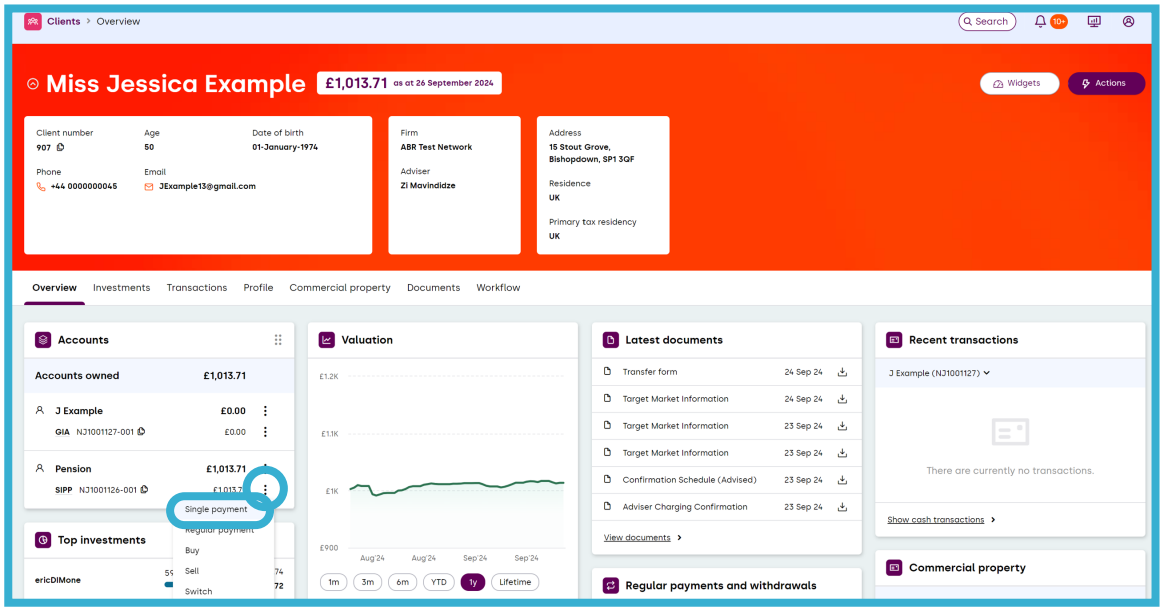
If adding an employer payment, the client's employment details must be on the client's account to proceed with setting up the payment.

If your client doesn't have existing employer details, please complete the add employer details offline process shown in the 'Change of employment details' guide.



From the client home page, locate the relevant account and select the vertical ellipses (three dots).

A list of actions will appear. To create the top up application, select '**Single payment**'.



Key message

At any stage of the top up application, you can save and exit the application.

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

Payments in

Confirm if financial advice has been provided to the client.

Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA). If yes, you'll be asked to enter the trigger date and withdrawal type.

Confirm if any transfers in are subject to disqualifying pension credits.

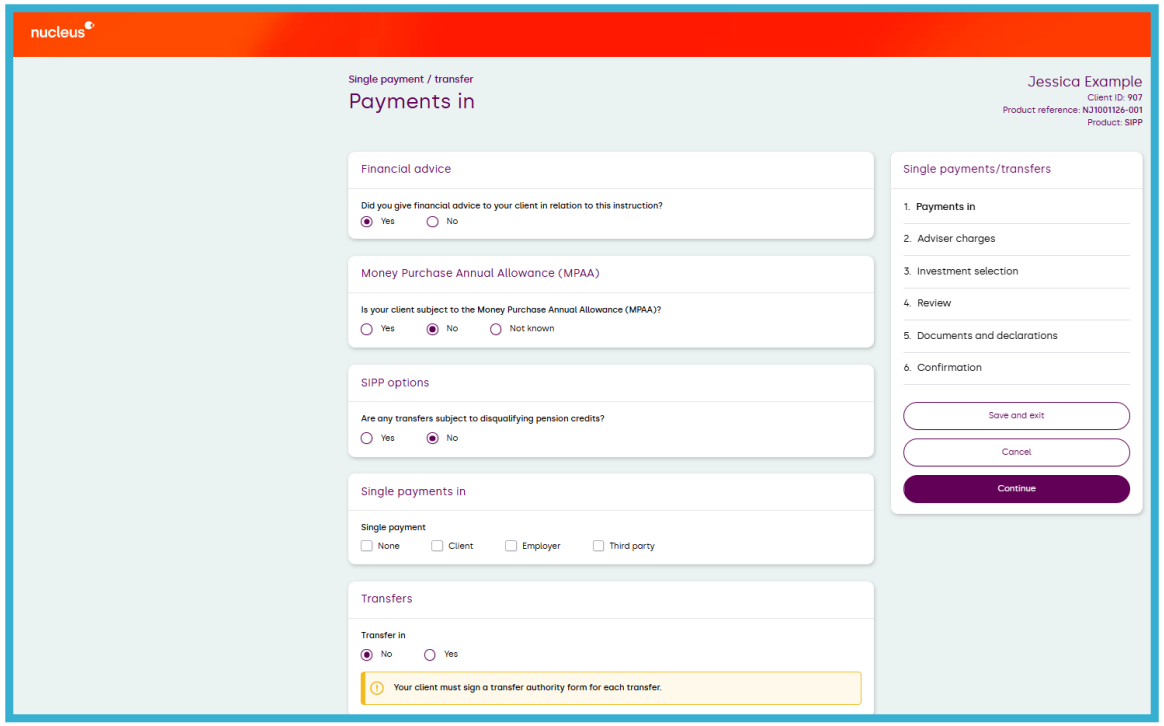
Key message

Disqualifying pension credit transfers are an offline process - a paper application is required.

Select a payment in option for each payment type.

Key message

You can select multiple single payment in methods within the one application journey.



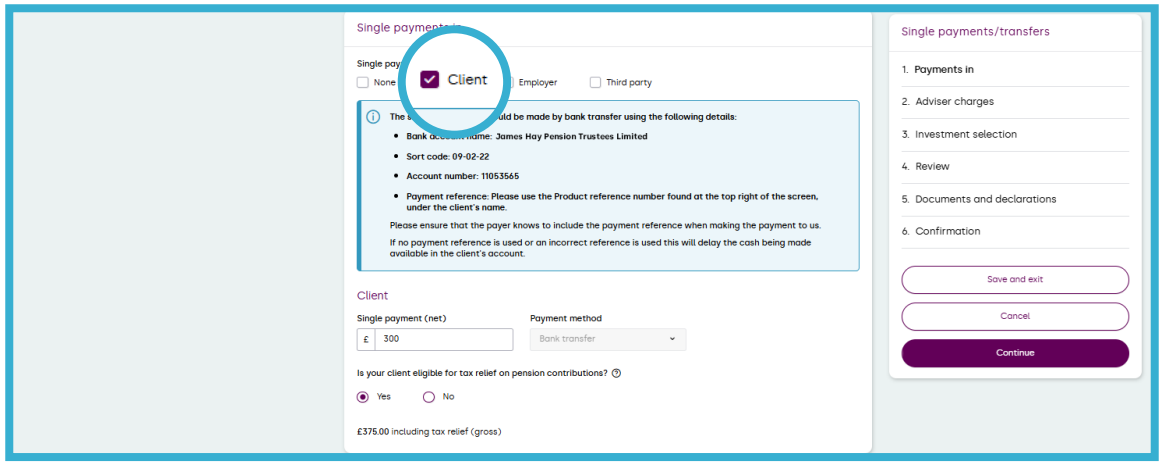
Client single payment

Select '**Client**' single payment.

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.



Key message

Single payments are to be made by bank transfer, to the bank details displayed on the page. These can also be found on our website.

Your client's account number will be shown at the end of the application and must be used as the payment reference. Failure to provide this reference may delay allocating and returning payments.

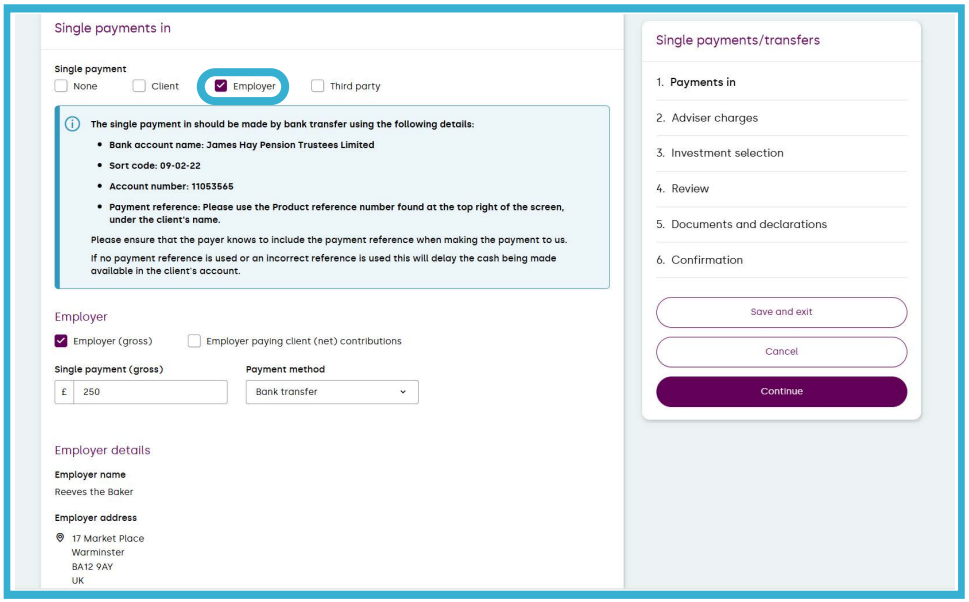
Employer single payment

Select '**Employer**' single payment.

Enter the gross single payment amount.

The payment method will be pre-selected to BACS.

Employer details will pre-populate.



If you're adding an employer payment, the client's employment details must be set up on their account first.

If your client doesn't have existing employer details, please complete the 'employer details' on the 'SIPP contribution form', found in the Literate library on our website.

Key message

Single payments are to be made by bank transfer, to the bank details displayed on the page. These can also be found on our website.

Your client's account number will be shown at the end of the application and must be used as the payment reference. Failure to provide this reference may delay allocating and returning payments.

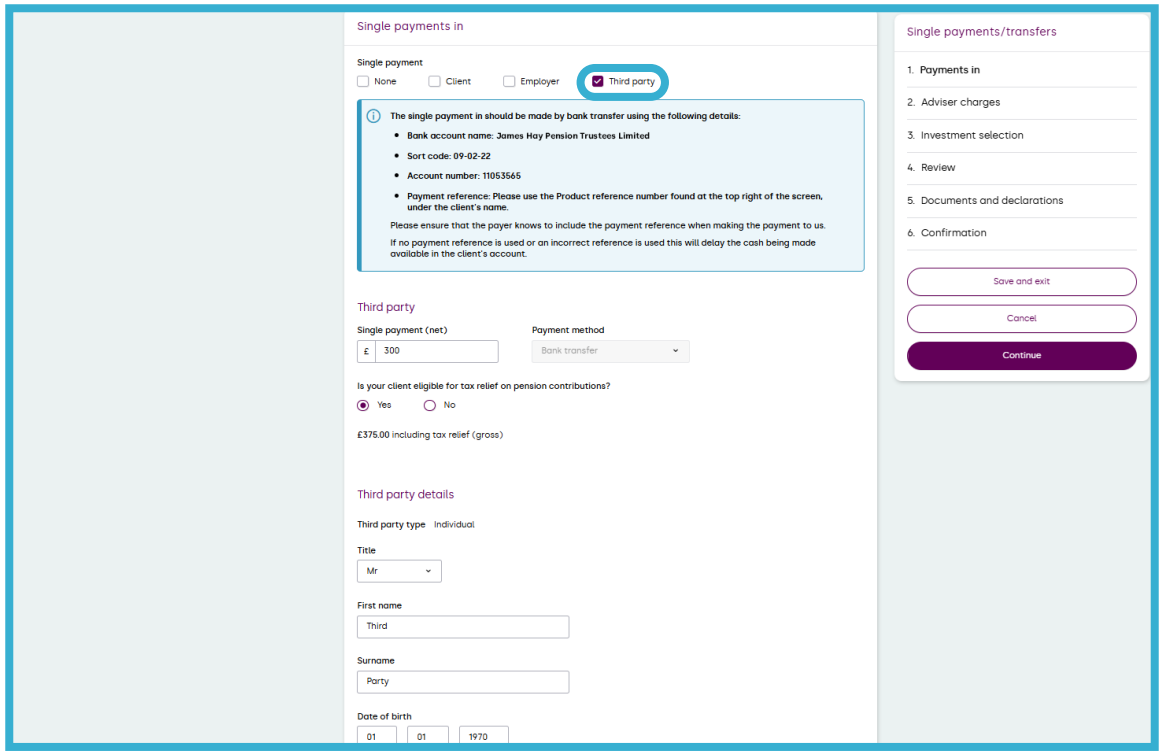
Third-party single payment

Select '**Third-party**' single payment.

Key message

Single payments are to be made by bank transfer, to the bank details displayed on the page. These can also be found on our website.

Your client's account number will be shown at the end of the application and must be used as the payment reference. Failure to provide this reference may delay allocating and returning payments.



Enter the net third-party single payment details.

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, select the address from the results.

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

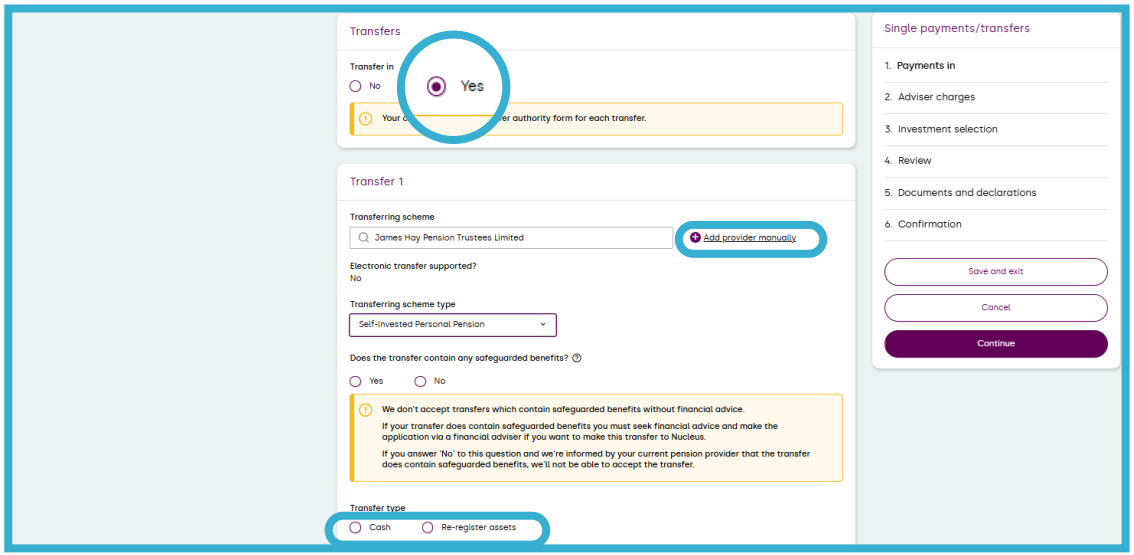
Transfer payments

Select '**Yes**'.

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

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.

Confirm if the transfer contains any safeguarded benefits.

We can't accept transfers that contain safe guarded benefits if advice and a personal recommendation hasn't been provided to your client.

Select '**Cash**' or '**Re-register assets**'.

Cash transfer

Enter the estimated current value.
Select '**Status of transfer'.**

If you've selected '**uncrystallised'**, enter all transfer details, and then select '**Continue**'.

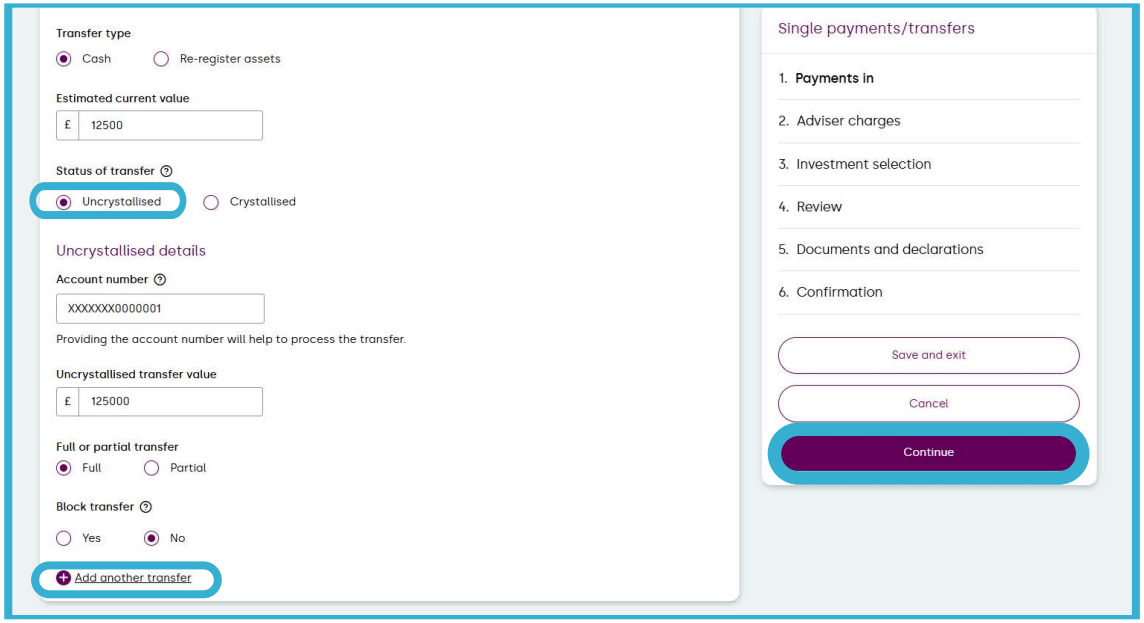
Key message

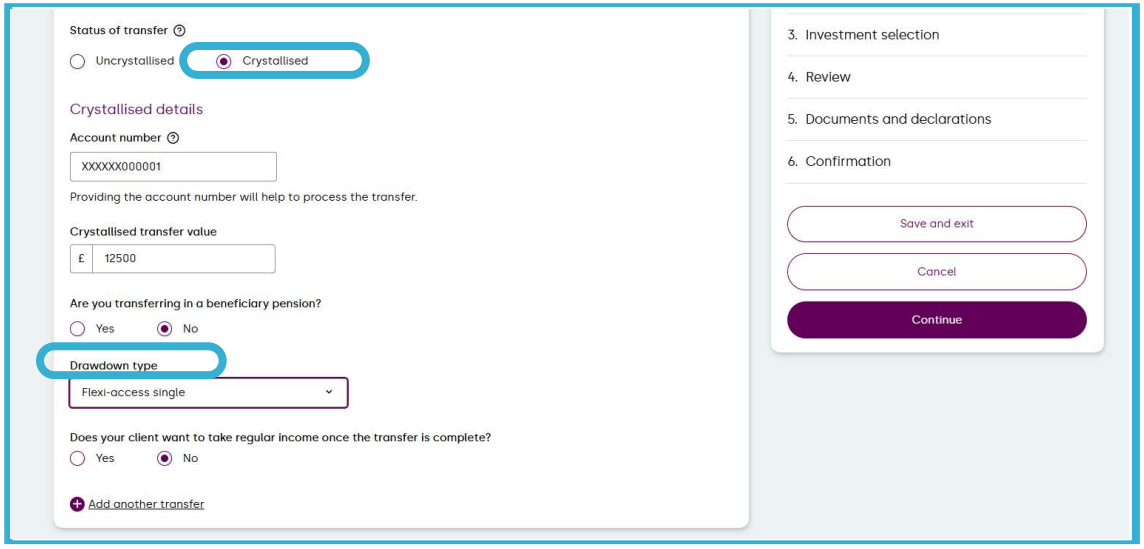
You can add multiple transfers in one application, by selecting **'Add another transfer'.**

If you've selected '**Crystallised**', enter all transfer details.

Confirm if you are transferring in a beneficiary pension.

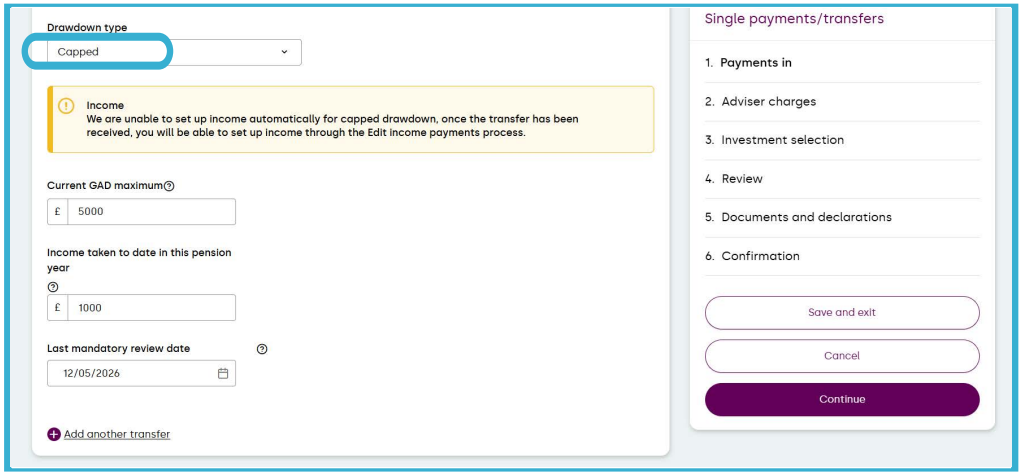
Confirm the the '**Drawdown type**' option.
If you have chosen '**Flexi-access single**', simply confirm if a regular income will be taken. You'll confirm the details later on.



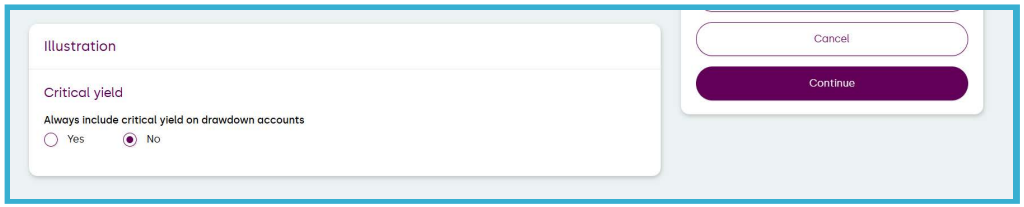


If you have selected '**Capped**', confirm all details.

We are unable to set up income automatically for capped drawdown. Once the transfer has been received, you will be able to set up income through the Edit income payments process. See the standalone guide on our website for detailed instructions.



Confirm if you want to include critical yield on drawdown accounts.



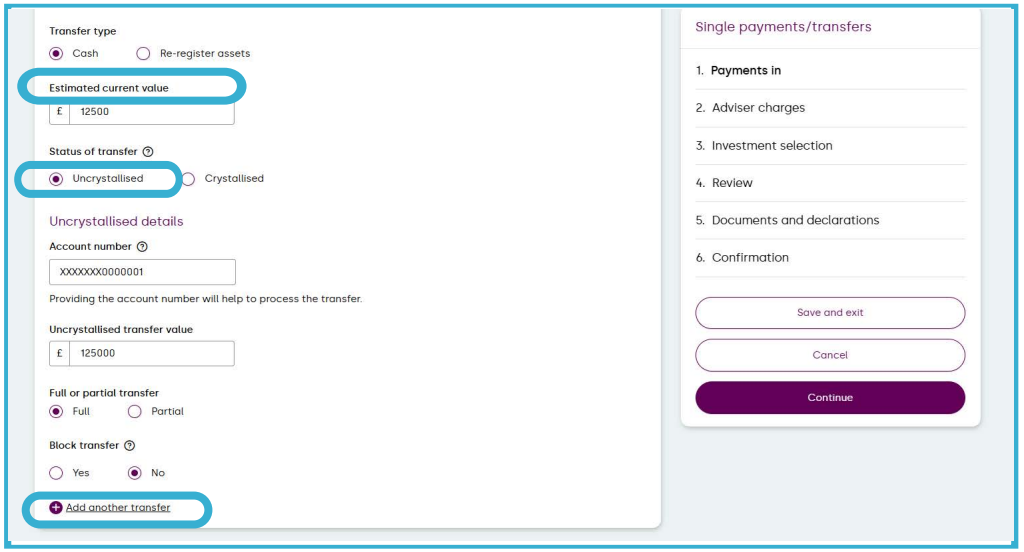
Then select '**Continue**' to move onto Adviser charges.

Uncrystallised and Crystallised transfers

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

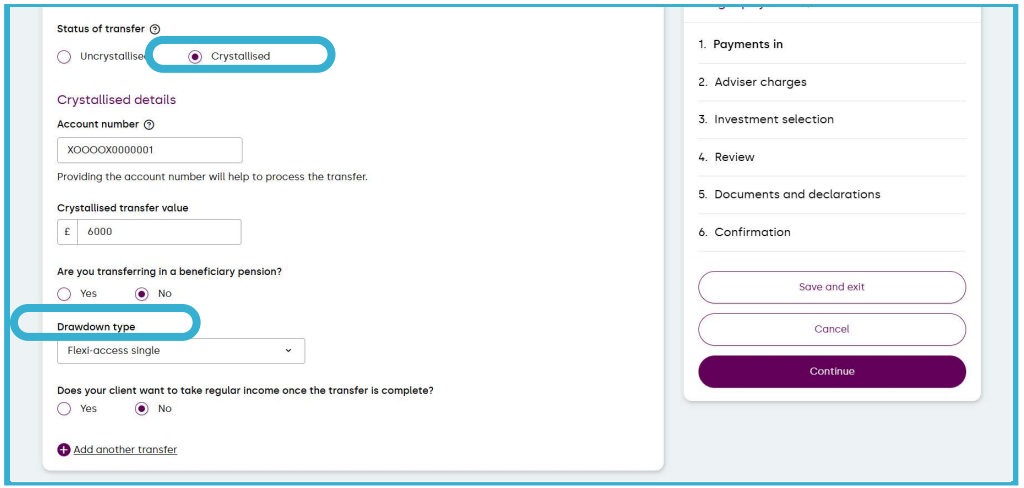
Then select '**Uncrystallised',** and enter all details.

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



Under Status of transfer, select '**Crystallised**', and enter the account number and crystallised transfer value.

Select if you are transferring in a beneficiary pension.





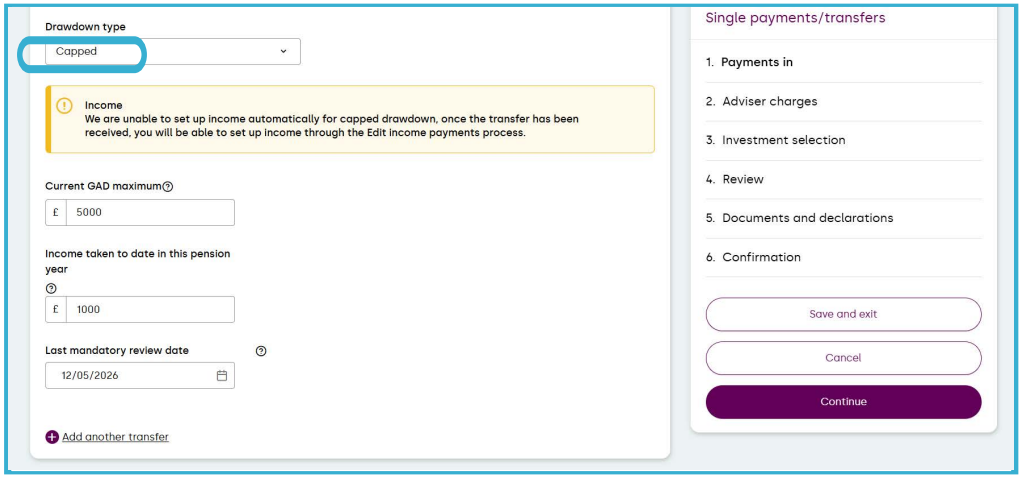
See the standalone guide on our website for instructions on how to transfer in a beneficiary pension.

Select the '**Drawdown type**'.

If '**Flexi-access single**' is chosen, confirm if your client wants to take a regular income after the transfer is complete.

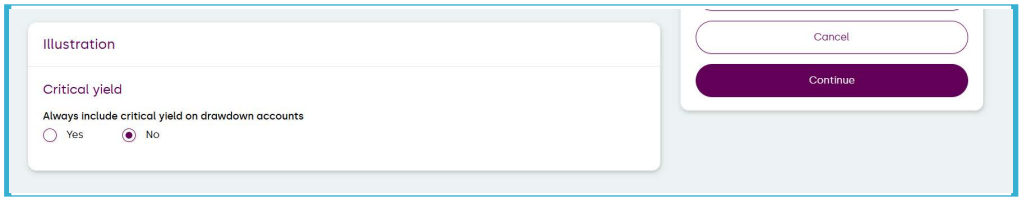
If you have selected '**Capped**', confirm all details.

We are unable to set up income automatically for capped drawdown. Once the transfer has been received, you will be able to set up income through the Edit income payments process. See the standalone guide on our website for detailed instructions.



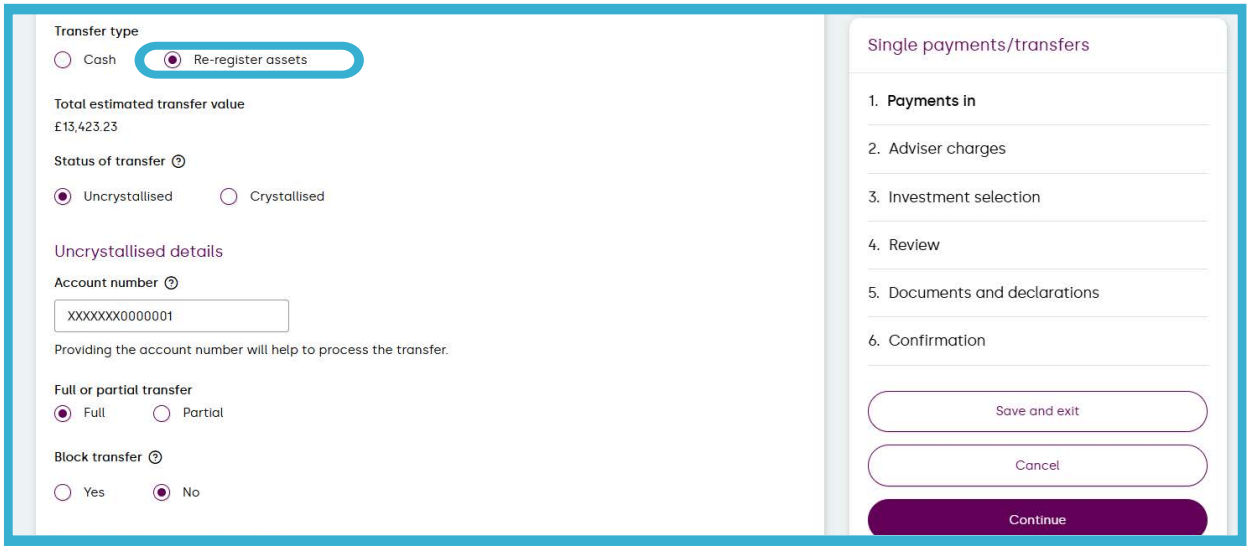
Confirm if you want to include critical yield.

Once you're happy with the details, select '**Confirm**' to move onto Adviser charges.



Re-registration

Select '**Re-register assets**' under Status of the transfer.



> If the re-registration contains both uncrystallised and crystallised funds, you'll need to add these on separately by following the steps on pages 12 and 13. Then continue to page 15 to add assets to be re-registered.

Select the '**Status of transfer**'.

Enter the account number.

Confirm if this is a full or partial transfer.

Confirm if this is a block transfer.

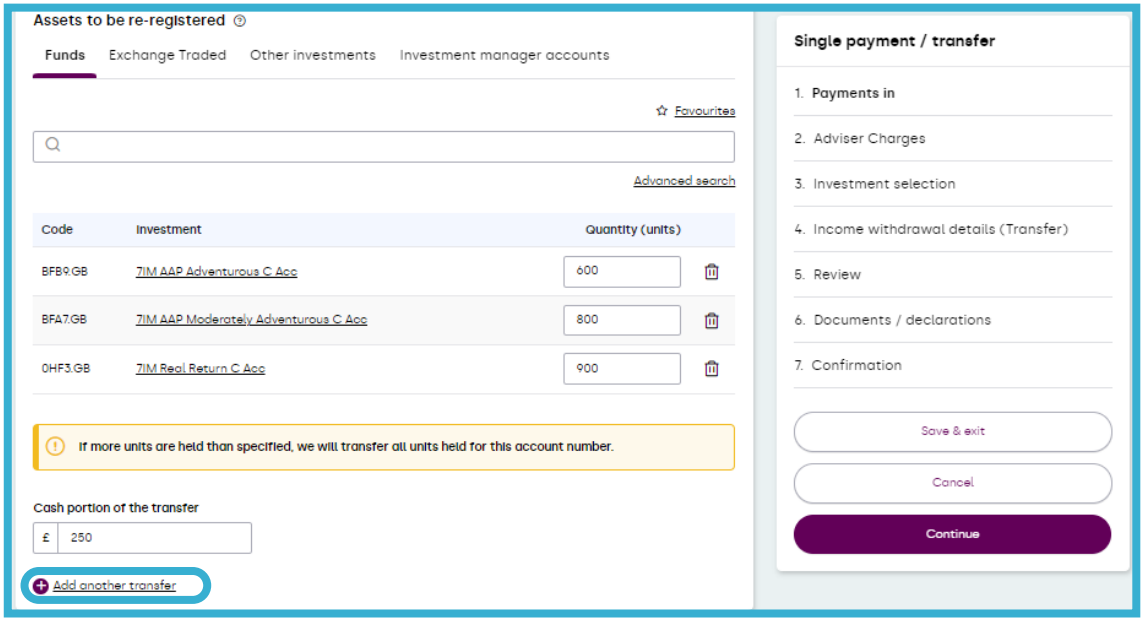
Enter the assets that will be re-registered into the search bar and select them.

Enter each asset's units.

Enter the cash portion of the transfer, if applicable.

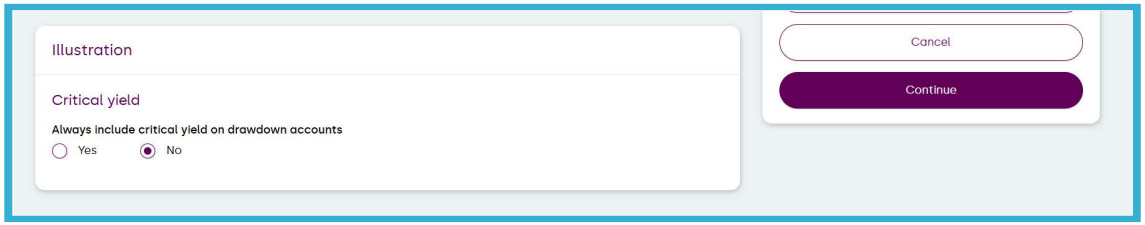
Key message

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



Select if you always want to include yield on drawdown accounts.

Then select 'Continue' to move onto Adviser charges.

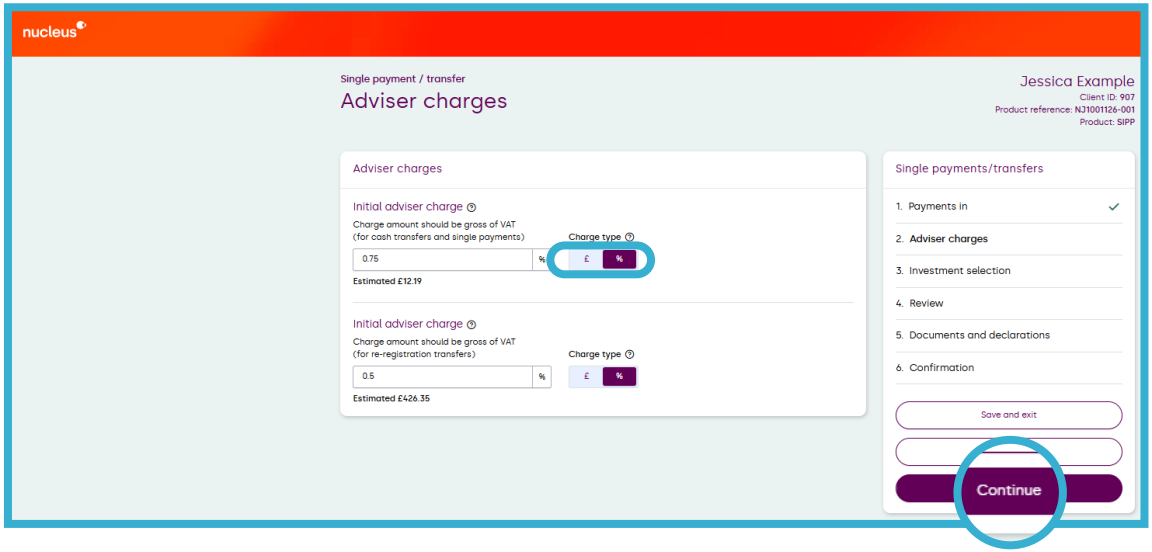


Adviser charges

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

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

Estimated adviser charges will be visible during the application. Accurate charges will be deducted from the product upon completion of the top-up.



Key message

For more information about adviser charges, visit our website.

Once you're happy with your adviser charge preferences, select '**Continue**' to move on to the investment selection page.

Investment selection

The platform will calculate the amount available for investment after any initial adviser fees.

You can choose to invest all available cash or retain an amount.

Confirm if the top up application will be invested into current or new assets.

Selecting **No** will cause delays if your client's already invested in an IM and you want to top up into the same IM.

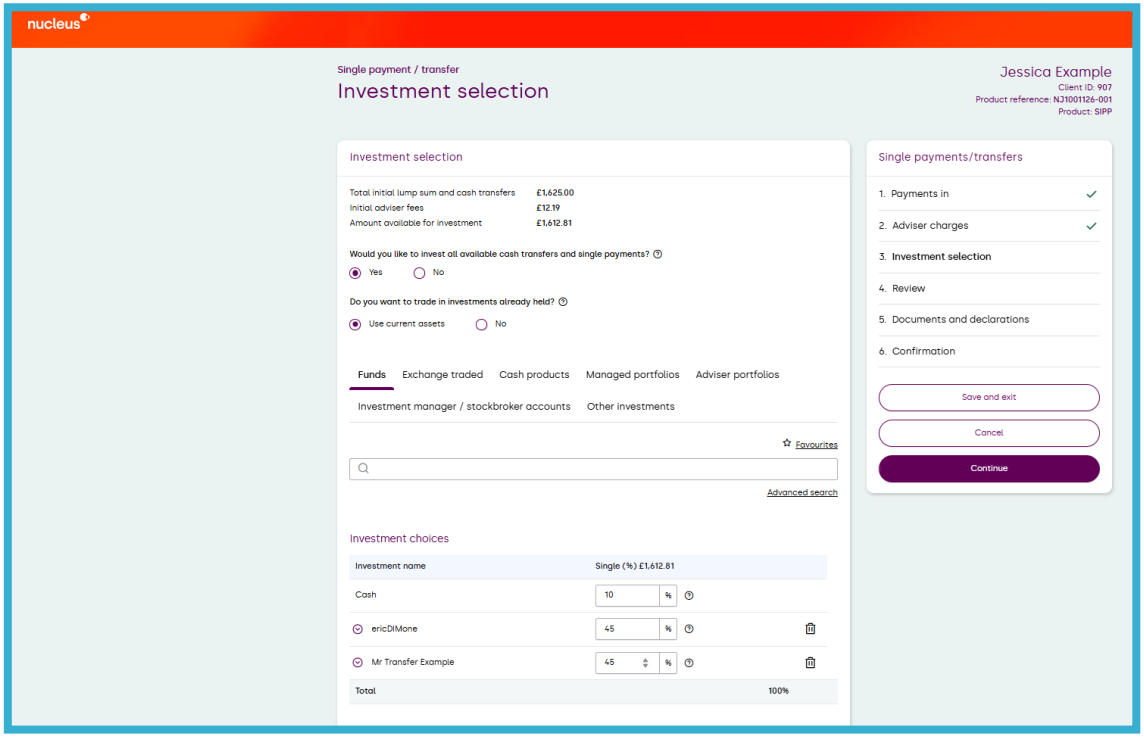
Current assets

Key message

Your investment choices will only be actioned on the cash portion received from an in-specie transfer.

The current investment selection will appear at the bottom of the page.

Enter the percentage to be allocated to each investment. Ensure the totals entered equal 100%.



New assets

If you're investing into assets not currently held, select '**No**'.

Select the investment type across 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 the cash is available.

Key message

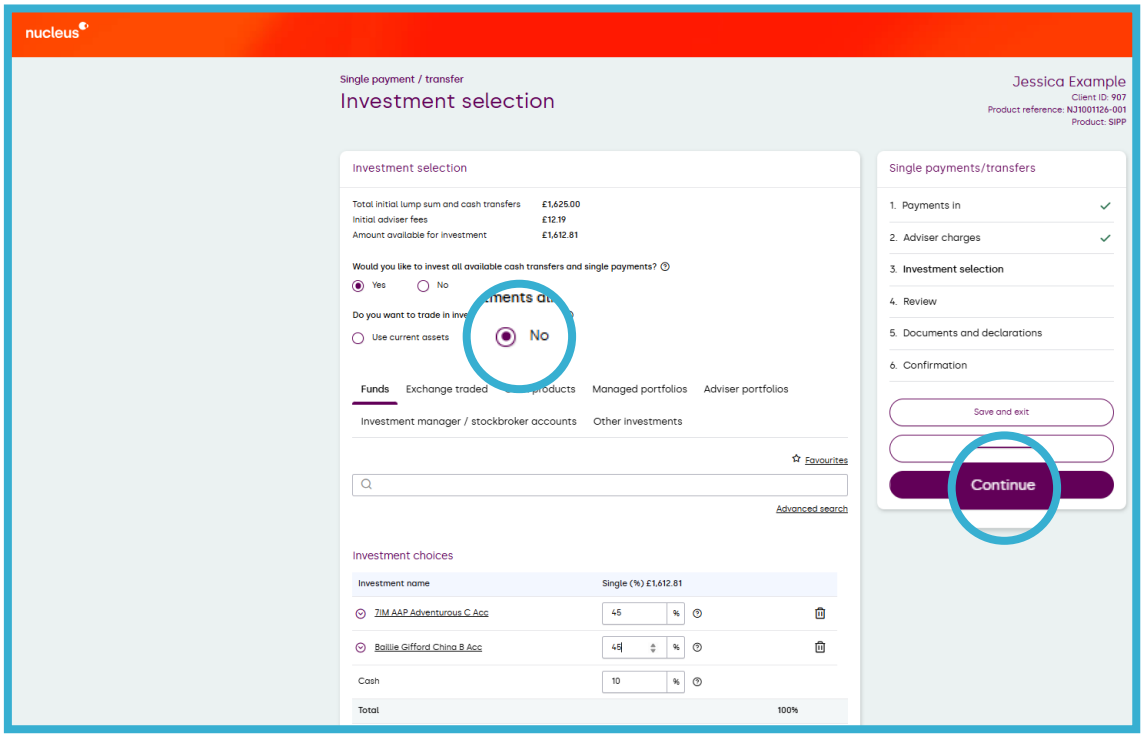
Your investment choices will only be actioned on the cash portion received from an in-specie transfer.

Enter the investment name into the search bar, then select the investment from the results.

Enter a percentage amount for each investment chosen.

The total must equal 100%.

Once you're happy with your investment preferences, select '**Continue**'.



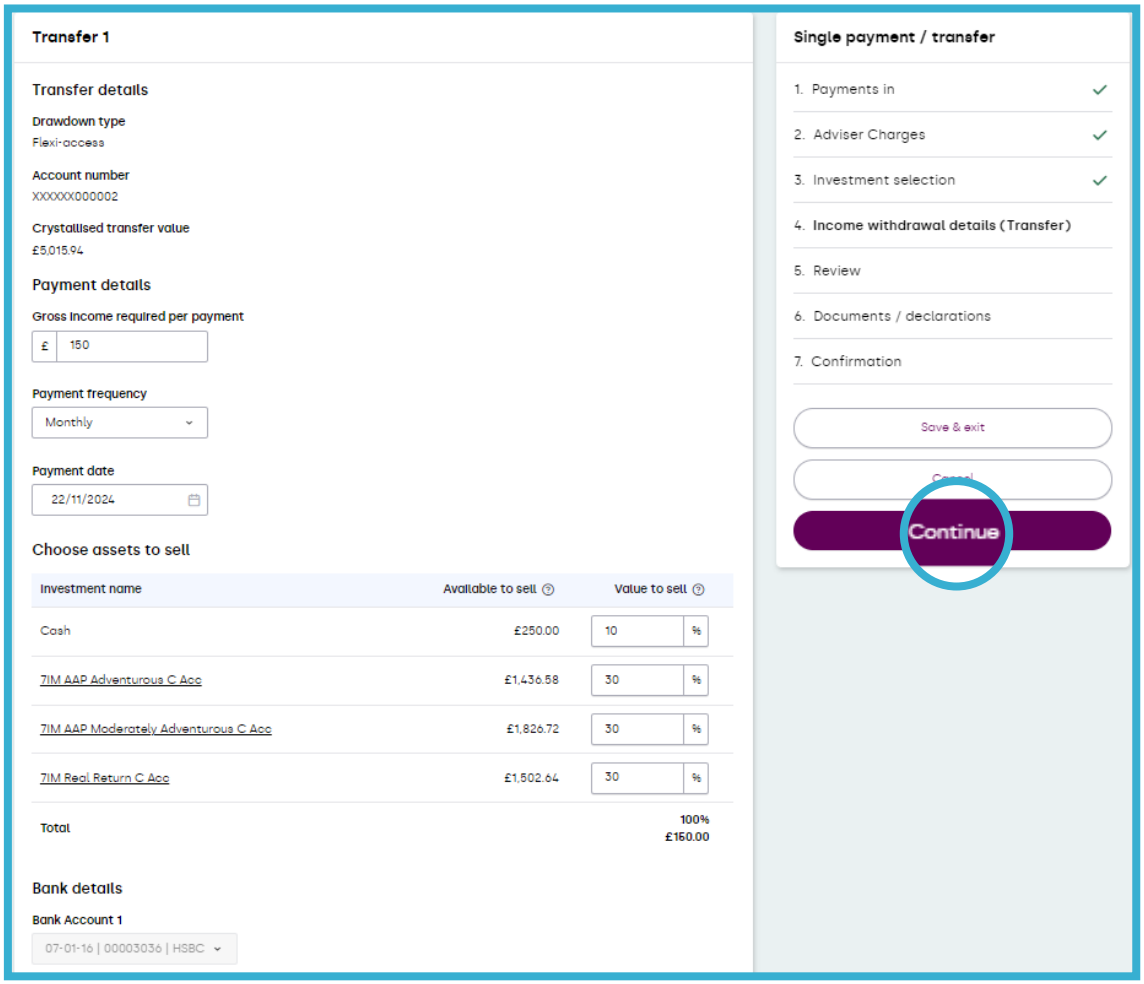
Income details for crystallised transfers

If your client is taking a regular income, enter the gross income amount, payment frequency and first payment date.

Enter the value to sell from each asset for the gross income, ensuring the total equals 100%.

Select the bank account the payments should be made to from the drop-down list.

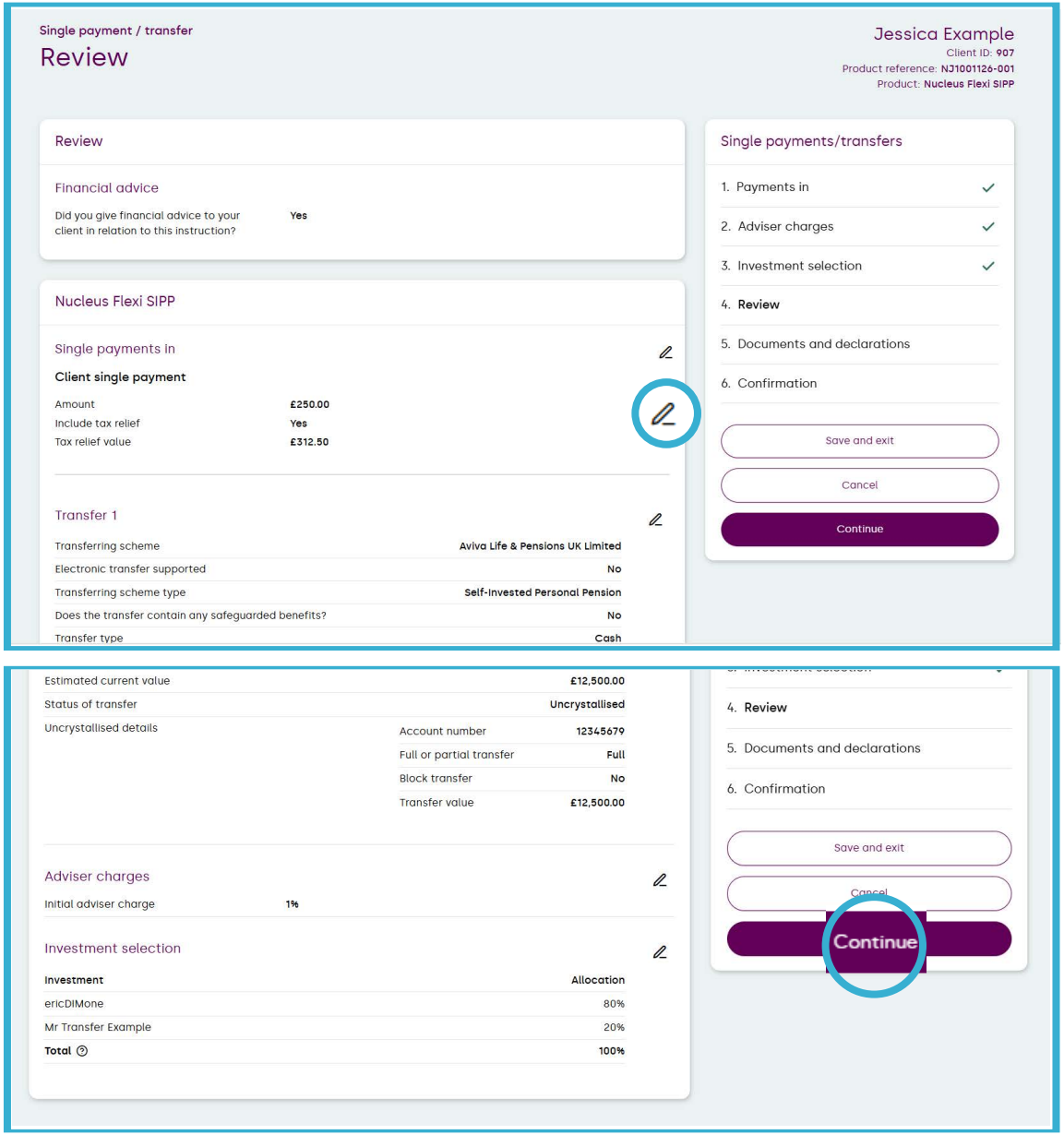
Once you've completed the income withdrawals details, select '**Continue**' to move on the next page.



Review

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

Once you're happy with the accuracy of the application, select '**Continue**' to move on to the declaration and documents page.



Declarations and documents

Select how your client wishes to sign their documents.

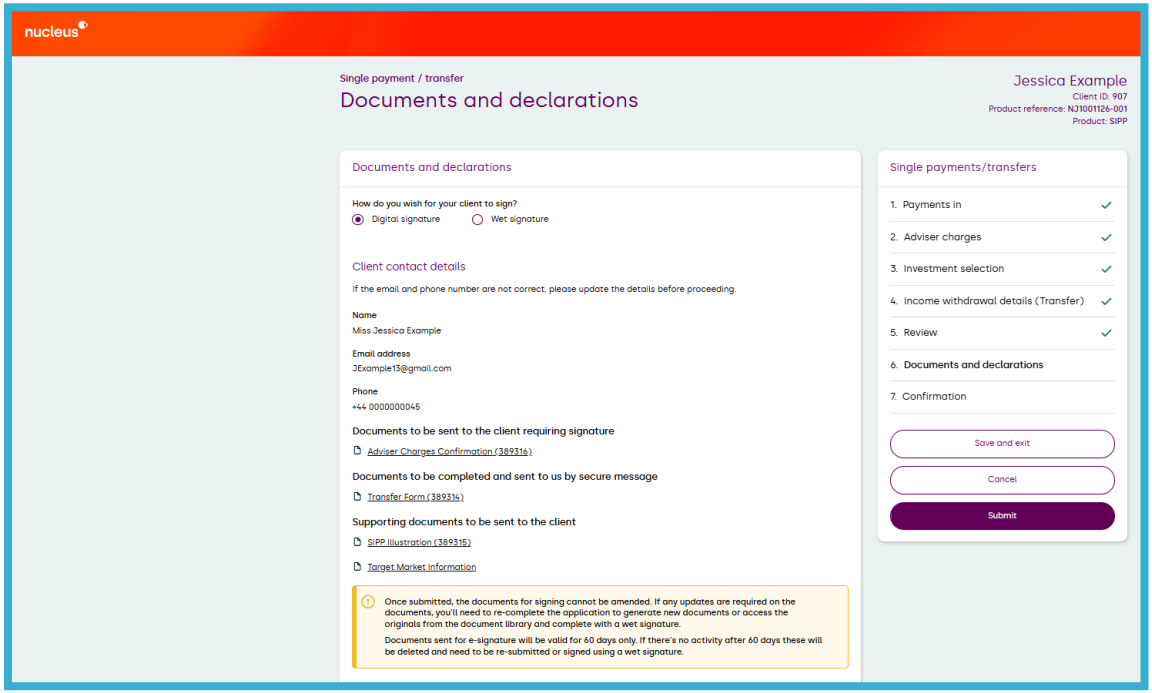
If you're selecting 'Digital signature', the client's contact details will need to have been completed accurately.

All relevant documents and illustrations will be produced here. This section indicates the documents that will be sent to the client electronically if digital signature is selected.

Documents will be available to download within the documents library.

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.

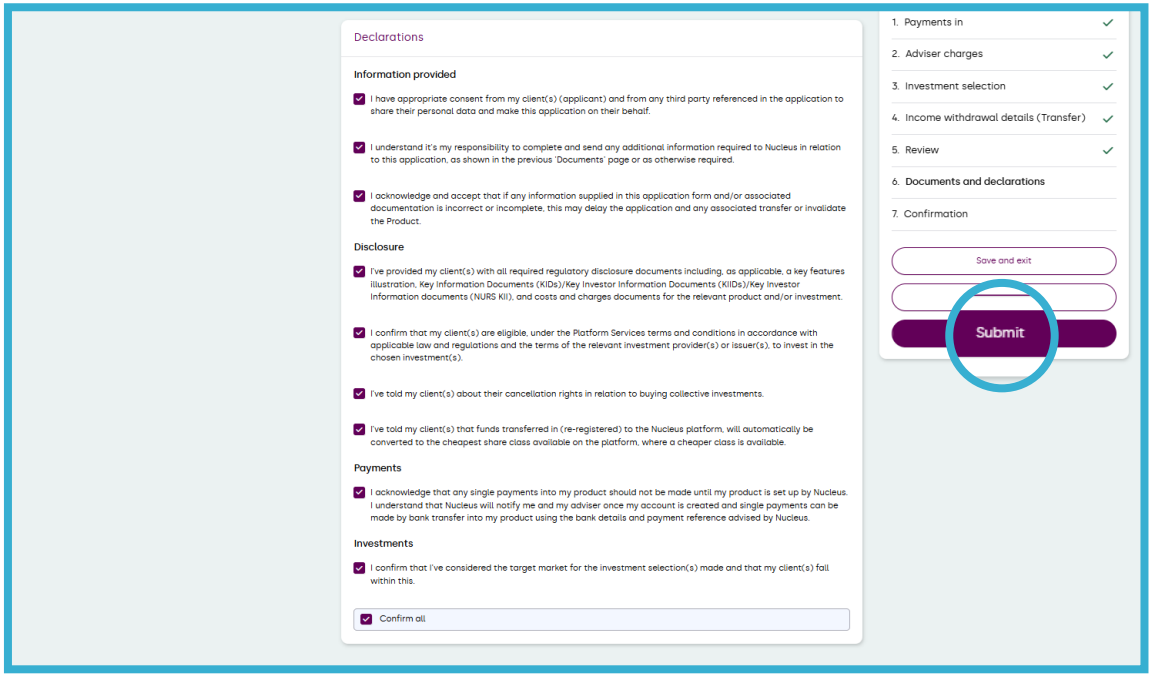
Look out for items under the 'Documents to be sent to the client requiring signature' section. They need to be signed by the client otherwise the application may be delayed or prevented from progressing.



You'll be notified when documents are sent to your client. Digital documents are available for e-signature for 60 days. After that, they're deleted and you'll need to resubmit the application or use a wet signature instead.

Read through the declarations and tick to confirm completion.

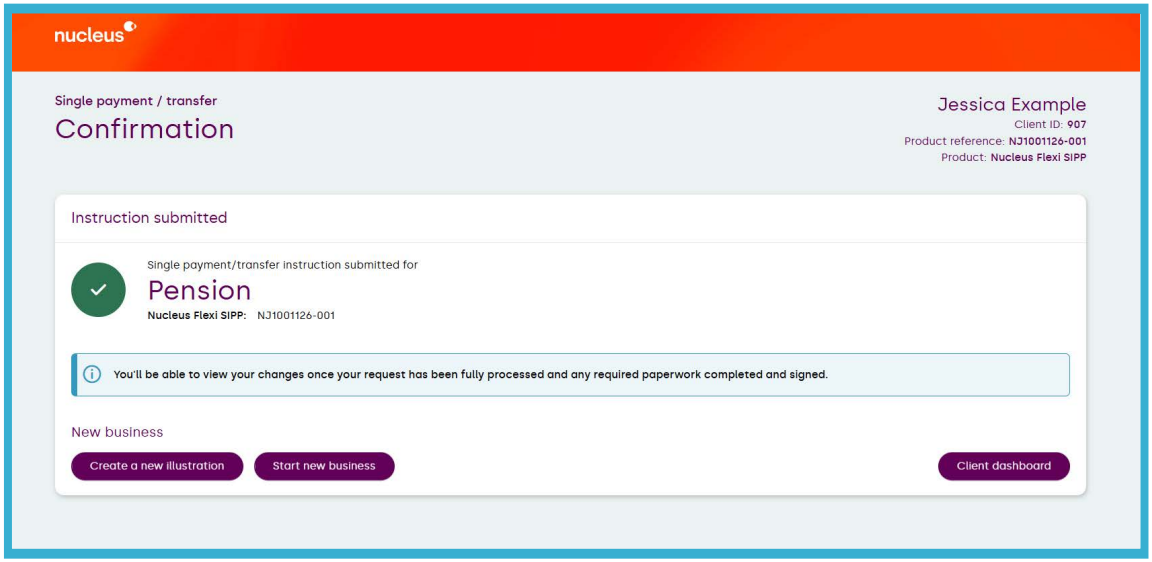
Select '**Submit**' to submit the top up application.



Confirmation

The top up application has been successfully submitted.

From here, you can create a new illustration, start a new business application or return to the account dashboard.



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