

For advisers

Our new  
platform

# nucleus<sup>o</sup> 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

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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 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.

The screenshot shows a client overview dashboard for Miss Jessica Example, with a total value of £1,013.71 as of 26 September 2024. The dashboard is divided into several sections:

- Client Information:** Client number 907, Age 50, Date of birth 01-January-1974, Firm ABR Test Network, Adviser ZI Mavhidize, Address 15 Stout Grove, Bishoptown, SP1 3GF, Residence UK, Primary tax residency UK.
- Accounts:** Accounts owned £1,013.71. Includes J Example (GIA NJ1001127-001) with £0.00 and Pension (SIPP NJ1001126-001) with £1,013.71.
- Valuation:** A line chart showing the client's valuation over time, with a current value of £772. The chart shows a steady increase from August 2024 to September 2024.
- Latest documents:** A list of documents including Transfer form (24 Sep 24), Target Market Information (24 Sep 24, 23 Sep 24), Confirmation Schedule (Advised) (23 Sep 24), and Adviser Charging Confirmation (23 Sep 24).
- Recent transactions:** A section indicating there are currently no transactions.
- Top investments:** A section showing the client's top investments, including ericDMone with a 59.95% allocation and a value of £407.74.
- Regular payments and withdrawals:** A section for managing payments and withdrawals.
- Commercial property:** A section for managing commercial property.

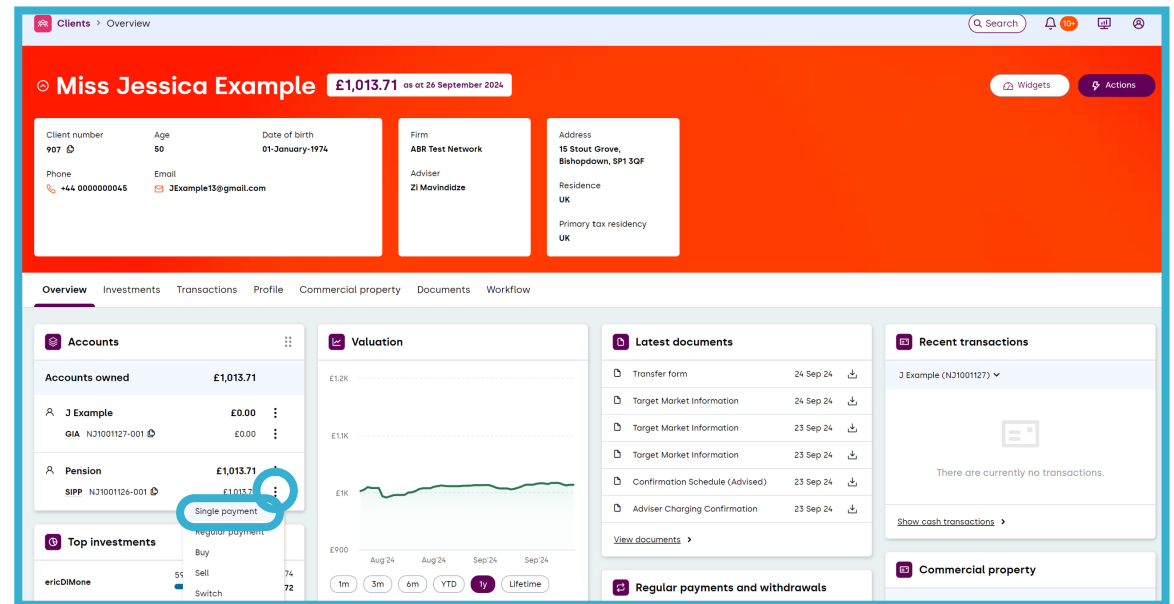
From the client home page, locate the relevant account and select the vertical ellipses (three dots).

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.

The screenshot shows the 'Payments in' section of a SIPP application. The header includes the 'nucleus' logo and the client's name 'Jessica Example' with ID '907' and product reference 'NJ1001124-001'. The main content area is divided into several sections:

- Financial advice:** A question 'Did you give financial advice to your client in relation to this instruction?' with radio buttons for 'Yes' (selected), 'No', and 'Not known'.
- Money Purchase Annual Allowance (MPAA):** A question 'Is your client subject to the Money Purchase Annual Allowance (MPAA)?' with radio buttons for 'Yes', 'No' (selected), and 'Not known'.
- SIPP options:** A question 'Are any transfers subject to disqualifying pension credits?' with radio buttons for 'Yes' and 'No' (selected).
- Single payments in:** A section with the heading 'Single payment' and radio buttons for 'None', 'Client', 'Employer', and 'Third party'.
- Transfers:** A section with the heading 'Transfer in' and radio buttons for 'No' (selected) and 'Yes'. Below this is a yellow warning box: 'Your client must sign a transfer authority form for each transfer.'

On the right side, there is a 'Single payments/transfers' sidebar with a numbered list: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation. At the bottom of this sidebar are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

## 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.

Single payment

Single payment

None  Client  Employer  Third party

The payment should be made by bank transfer using the following details:

- Bank account name: James Hay Pension Trustees Limited
- Sort code: 09-02-22
- Account number: 11053565
- Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name.

Please ensure that the payer knows to include the payment reference 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 the client's account.

Client

Single payment (net)  Payment method

Is your client eligible for tax relief on pension contributions?  Yes  No

£375.00 including tax relief (gross)

Single payments/transfers

1. Payments in
2. Adviser charges
3. Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Continue

## Employer single payment

Select '**Employer**' single payment.

Enter the gross single payment amount.

The payment method will be pre-selected to BACS.

### 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 employer's name.

Enter the employer'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.

The screenshot shows a web form titled "Single payments in". At the top, there are three radio button options: "None", "Client", and "Employer" (which is selected and circled in blue), and "Third party". Below this is a light blue information box with a warning icon and text: "The single payment in should be made by bank transfer using the following details: Bank account name: James Hay Pension Trustees Limited, Sort code: 09-02-22, Account number: 11053565, Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name. Please ensure that the payer knows to include the payment reference 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 the client's account." Below the information box, there are two radio button options: "Employer (gross)" (selected) and "Employer paying client (net) contributions". Under "Employer (gross)", there is a text input field for "Single payment (gross)" containing "£ 250" and a dropdown menu for "Payment method" set to "Bank transfer". Below that is a text input field for "Employer name" containing "Nucleus". Under "Employer address", there is a search input field containing "nucleus suite" and a button labeled "Or: enter address manually" (circled in blue). Below the search field, a dropdown menu shows the selected address: "Nucleus Group Services Ltd, Milford House 4-5-55, Milford Street, Salisbury, SP1 2BP". On the right side of the form, there is a sidebar menu titled "Single payments/transfers" with a list of steps: "1. Payments in", "2. Adviser charges", "3. Investment selection", "4. Review", "5. Documents and declarations", and "6. Confirmation". At the bottom of the sidebar, there are three buttons: "Save and exit", "Cancel", and "Continue".

## 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.

The screenshot displays the 'Single payments in' form. At the top, there are radio buttons for 'None', 'Client', 'Employer', and 'Third party', with 'Third party' selected. A blue information box contains the following details: 'The single payment in should be made by bank transfer using the following details: Bank account name: James Hay Pension Trustees Limited, Sort code: 09-02-22, Account number: 11053565, Payment reference: Please use the Product reference number found at the top right of the screen, under the client's name. Please ensure that the payer knows to include the payment reference 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 the client's account.' Below this, the 'Third party' section shows 'Single payment (net)' as £ 300 and 'Payment method' as 'Bank transfer'. A question 'Is your client eligible for tax relief on pension contributions?' has 'Yes' selected. The gross amount is shown as '£375.00 including tax relief (gross)'. The 'Third party details' section includes 'Third party type' as 'Individual', 'Title' as 'Mr', 'First name' as 'Third', 'Surname' as 'Party', and 'Date of birth' as '01/01/1970'. On the right side, a sidebar lists the application steps: '1. Payments in', '2. Adviser charges', '3. Investment selection', '4. Review', '5. Documents and declarations', and '6. Confirmation'. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Continue'.

## Transfer payments

Select **'Yes'**.

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

### Key message

If you're unable to locate the ceding provider using the search bar, you can add the details manually by selecting **'Add provider manually'**.

Select the ceding 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'**.

The screenshot shows a web form for processing a SIPP transfer. Key elements include:

- Transfer in:** Radio buttons for 'No' and 'Yes' (selected).
- Transferring scheme:** Search bar with 'James Hay Pension Trustees Limited' and an 'Add provider manually' button.
- Electronic transfer supported?:** 'No' selected.
- Transferring scheme type:** Drop-down menu set to 'Self-invested Personal Pension'.
- Does the transfer contain any safeguarded benefits?:** Radio buttons for 'Yes' and 'No' (selected).
- Warning message:** A yellow box with an exclamation mark icon stating: 'We don't accept transfers which contain safeguarded benefits without financial advice. If your transfer does contain safeguarded benefits you must seek financial advice and make the application via a financial adviser if you want to make this transfer to Nucleus. If you answer 'No' to this question and we're informed by your current pension provider that the transfer does contain safeguarded benefits, we'll not be able to accept the transfer.'
- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Right sidebar:** A progress list with 6 steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, 6. Confirmation. Buttons for 'Save and exit', 'Cancel', and 'Continue' are at the bottom.

## Cash transfer payment

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**'.

The screenshot displays a form for processing a SIPP single and transfer payment top up application. The form is divided into two main sections: the main input area on the left and a summary sidebar on the right.

**Main Input Area:**

- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Estimated current value:** Text input field containing '£ 12500'.
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised'.
- Uncrystallised details:**
  - Account number:** Text input field containing 'XXXXXXXX0000001'.
  - Uncrystallised transfer value:** Text input field containing '£ 125000'.
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).
- Action:** A button labeled '+ Add another transfer' is highlighted with a blue circle.

**Summary Sidebar (Single payments/transfers):**

- 1. Payments in
- 2. Adviser charges
- 3. Investment selection
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

At the bottom of the sidebar, there are three buttons: 'Save and exit', 'Cancel', and 'Continue' (highlighted in purple).

### 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, select '**Uncrystallised**' under Status of transfer.

Enter all transfer details.

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

### 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.

The screenshot shows a web application interface for processing a SIPP single and transfer payment top up application. The interface is divided into two main sections: a left-hand form for transfer details and a right-hand sidebar for a progress checklist and action buttons.

**Transfer type:**  Cash  Re-register assets

Total estimated transfer value: £13,423.23

**Status of transfer:**  Uncrystallised  Crystallised

**Uncrystallised details:**

Account number:

Providing the account number will help to process the transfer.

**Full or partial transfer:**  Full  Partial

**Block transfer:**  Yes  No

**Assets to be re-registered:** [Funds](#) [Exchange traded](#) [Investment manager accounts](#)

Search bar:  [Advanced search](#)

Code	Investment	Quantity (units)
0GIZ.GB	BlackRock Absolute Return Bond D Acc	<input type="text" value="010000"/>

**Single payments/transfers**

1. Payments in
2. Adviser charges
3. Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Buttons: [Save and exit](#), [Cancel](#), [Continue](#)

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

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.

If there are multiple transfers, select '**Add another transfer**'.

Select whether to include critical yield on drawdown accounts for illustration purposes.

Confirm the source of wealth from the drop-down list. This will only appear if there's a third-party payment.

Once you're happy with your payment in details, select '**Continue**' to move on to the adviser charges page.

## 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.

### Current assets

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

The screenshot shows the 'Investment selection' screen in the Nucleus SIPP system. The page title is 'Single payment / transfer' and 'Investment selection'. The client name is 'Jessica Example' with ID '907' and product reference 'NJ1001126-001'. The screen is divided into several sections:

- Summary:** Total initial lump sum and cash transfers: £1,625.00; Initial adviser fees: £12.19; Amount available for investment: £1,612.81.
- Investment preferences:** Radio buttons for 'Would you like to invest all available cash transfers and single payments?' (Yes selected) and 'Do you want to trade in investments already held?' (Use current assets selected).
- Navigation:** Tabs for 'Funds', 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'. Below are links for 'Investment manager / stockbroker accounts' and 'Other investments'.
- Search:** A search bar with a magnifying glass icon and a link to 'Advanced search'.
- Investment choices table:**

Investment name	Single (%)	Total (%)
Cash	10	10%
ericDMone	45	45%
Mr Transfer Example	45	45%
<b>Total</b>		<b>100%</b>
- Progress sidebar:** A list of steps: 1. Payments in (checked), 2. Adviser charges (checked), 3. Investment selection (current step), 4. Review, 5. Documents and declarations, 6. Confirmation. At the bottom are buttons for 'Save and exit', 'Cancel', and 'Continue'.

## 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'.

Single payment / transfer  
Investment selection

Jessica Example  
Client ID: 907  
Product reference: NJ1001126-001  
Product: SIPP

Investment selection

Total initial lump sum and cash transfers: £1,625.00  
Initial adviser fees: £12.19  
Amount available for investment: £1,612.81

Would you like to invest all available cash transfers and single payments?  Yes  No

Do you want to trade in investments?  Use current assets  No

Funds Exchange traded products Managed portfolios Adviser portfolios

Investment manager / stockbroker accounts Other investments

Search bar:

Investment choices

Investment name	Single (%)	£1,612.81
<input checked="" type="radio"/> TIM AAP Adventurous C Acc	45	%
<input checked="" type="radio"/> Baillie Gifford China B Acc	44	%
Cash	10	%
Total		100%

Single payments/transfers

1. Payments in ✓
2. Adviser charges ✓
3. Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Buttons: Save and exit, Continue

## Income withdrawal details (crystallised transfers)

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 withdrawal details, select '**Continue**' to move onto the next page.

### Transfer 1

**Transfer details**

Drawdown type  
Flexi-access

Account number  
XXXXXXXX000002

Crystallised transfer value  
£5,015.94

**Payment details**

Gross income required per payment  
£ 150

Payment frequency  
Monthly

Payment date  
22/11/2024

**Choose assets to sell**

Investment name	Available to sell	Value to sell	
Cash	£250.00	10	%
<u>7IM AAP Adventurous C. Acc</u>	£1,436.58	30	%
<u>7IM AAP Moderately Adventurous C. Acc</u>	£1,826.72	30	%
<u>7IM Real Return C. Acc</u>	£1,502.64	30	%
<b>Total</b>			<b>100%</b> <b>£150.00</b>

**Bank details**

Bank Account 1  
07-01-16 | 00003036 | HSBC

### Single payment / transfer

1. Payments in ✓
2. Adviser Charges ✓
3. Investment selection ✓
4. Income withdrawal details (Transfer)
5. Review
6. Documents / declarations
7. Confirmation

Save & exit

Cancel

**Continue**

## 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.

nucleus<sup>®</sup>

Single payment / transfer

**Review**

Jessica Example

Client ID: 907

Product: NJ1001126-001

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**Review**

**Financial advice**

Did you give financial advice to your client in relation to this instruction? Yes

**SIPP**

**Single payments in**

Client single payment	£250.00	Including tax relief	£312.50
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**Transfer 1**

Ceding provider	Aviva Life & Pensions UK Limited
Electronic re-registration supported	No
Ceding scheme type	Self-Invested Personal Pension
Does the transfer contain any safeguarded benefits?	No
Transfer type	Cash
Estimated current value	£12,500.00
Status of transfer	Uncrystallised
Uncrystallised details	Account number XXXXXX000001
	Full or partial transfer Full
	Block transfer No
	Transfer value £12,500.00

**Adviser charges**

Initial	0%
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**Investment selection**

Investment	Allocation
ericDIMone	50%
Mr Transfer Example	50%
<b>Total</b> <span style="font-size: small;">Ⓢ</span>	<b>100%</b>

**Single payment / transfer**

1. Payments in ✓
2. Adviser Charges ✓
3. Investment selection ✓
4. **Review**
5. Documents / declarations
6. Confirmation

Save & exit

Cancel

Continue

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## 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 and accurate.

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.

The screenshot shows the 'Documents and declarations' section of a SIPP application. The client is 'Jessica Example' (Client ID: 907, Product reference: N31901128-001, Product: SIPP). The form is titled 'Single payment / transfer' and 'Documents and declarations'. It asks 'How do you wish for your client to sign?' with options for 'Digital signature' (selected) and 'Wet signature'. Below this, it lists 'Client contact details' for Miss Jessica Example, including email (JExample13@gmail.com) and phone (+44 0000000045). It also lists documents to be sent to the client requiring signature (Adviser Charges Confirmation / 389316), documents to be completed and sent to the adviser by secure message (Transfer Form / 389316), and supporting documents to be sent to the client (SIPP Illustration / 389316 and Target Market Information). A 'Single payments/transfers' sidebar on the right shows a progress list: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Income withdrawal details (Transfer), 5. Review, 6. Documents and declarations, and 7. Confirmation. The 'Documents and declarations' step is currently active. Buttons for 'Save and exit', 'Cancel', and 'Submit' are visible at the bottom right. A yellow warning box at the bottom states: 'Once submitted, the documents for signing cannot be amended. If any updates are required on the documents, you'll need to re-complete the application to generate new documents or access the originals from the document library and complete with a wet signature. Documents sent for e-signature will be valid for 60 days only. If there's no activity after 60 days these will be deleted and need to be re-submitted or signed using a wet signature.'



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.

**Declarations**

**Information provided**

- I have appropriate consent from my client(s) (applicant) and from any third party referenced in the application to share their personal data and make this application on their behalf.
- I understand it's my responsibility to complete and send any additional information required to Nucleus in relation to this application, as shown in the previous 'Documents' page or as otherwise required.
- I acknowledge and accept that if any information supplied in this application form and/or associated documentation is incorrect or incomplete, this may delay the application and any associated transfer or invalidate the Product.

**Disclosure**

- I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIIDa)/Key Investor Information documents (NURS KII), and costs and charges documents for the relevant product and/or investment.
- I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).
- I've told my client(s) about their cancellation rights in relation to buying collective investments.
- I've told my client(s) that funds transferred in (re-registered) to the Nucleus platform, will automatically be converted to the cheapest share class available on the platform, where a cheaper class is available.

**Payments**

- I acknowledge that any single payments into my product should not be made until my product is set up by Nucleus. I understand that Nucleus will notify me and my adviser once my account is created and single payments can be made by bank transfer into my product using the bank details and payment reference advised by Nucleus.

**Investments**

- I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.

Confirm all

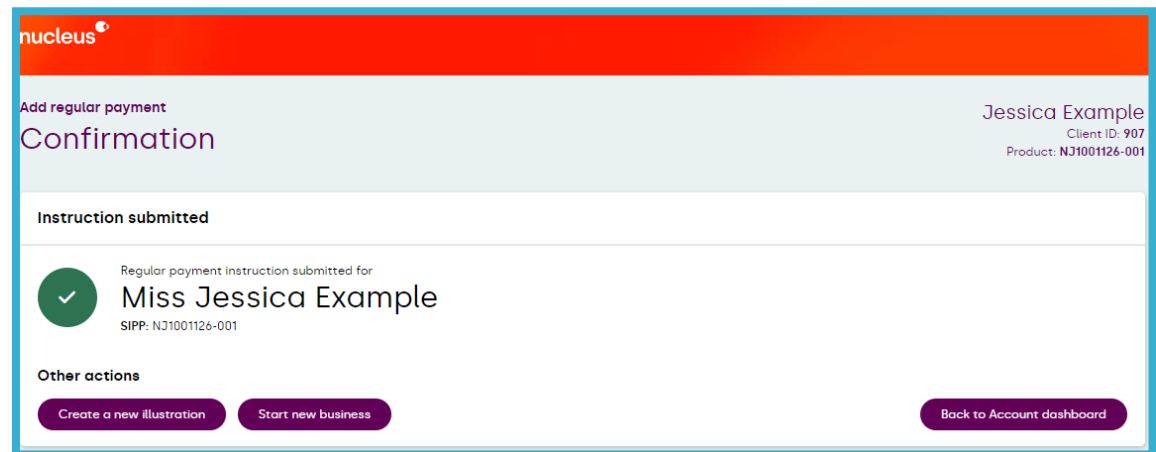
1. Payments in ✓  
2. Adviser charges ✓  
3. Investment selection ✓  
4. Income withdrawal details (Transfer) ✓  
5. Review ✓  
6. Documents and declarations  
7. Confirmation


Save and exit  
Submit

## 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.



 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

 [nucleusfinancial.com](https://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.**

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