



# nucleus<sup>o</sup> platform

## SIPP contribution form

Please complete this form in BLOCK CAPITALS and return it by:

- **post** to Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB, or
- **secure message** via your online account with us.

If you need any help, please call your Customer Support Team or our general enquiry number 03455 212 414.

### Using this form

Please use this form to make single or regular cash contributions to your SIPP, or to amend existing regular contributions.

These contributions can be personal, or from your employer on your behalf. Please note that if your employer is making contributions, they will also be required to sign this form.

Payments made into your SIPP will remain in the product's cash account until we receive your instructions to invest. Please refer to the product's Permitted Investments List for details of your investment options.

### Allowances

If your contributions in one tax year exceed the annual allowance (£60,000 for the 2026/2027 tax year), then you may be subject to a tax charge.

It is possible for unused annual allowance to be carried forward for up to three years. You should speak to your adviser about how to use this if you intend to make contributions above the annual allowance in any tax year.

If you have adjusted income (broadly, your total income, including any pension contributions paid by you or your employer, before the deduction of personal allowances or reliefs) of more than £260,000 per annum, your annual allowance will be reduced by £1 for every £2 of income above £260,000, with a maximum reduction of your annual allowance to £10,000.

If you have flexibly accessed your SIPP or any other money purchase pensions, you will be subject to the money purchase annual allowance (MPAA) limit (£10,000 for the 2026/2027 tax year). If your contributions to all of your money purchase pension arrangements in a tax year exceed this amount, you may be subject to a tax charge.

If you have flexibly accessed benefits in another money purchase pension scheme, you must inform us within 91 days.

Please note that if you applied for enhanced or fixed lifetime allowance protection on or after 15 March 2023, a SIPP contribution may mean that this is lost. You should discuss this with your adviser before proceeding.

The tax treatment of your contributions depends on your individual circumstance and may be subject to change in the future.

## Section 1 - Personal details

Title

First name(s)

Surname

SIPP number

Date of birth (DD/MM/YYYY)

National Insurance number

OR

I've never had a National Insurance number

Current residential address

Postcode

Telephone

Email

## Employment status

Employed

Self-employed

Retired

Child aged under 16 years

Caring for a child aged under 16 years

Caring for a person aged 16 years or over

In full time education

Unemployed

Other

Employer/business name

Employer/business address

Postcode

Nature of business

Annual earnings

## Section 2 - Tax relief entitlement

Please tick one option only:

- i. I have relevant UK earnings chargeable to income tax, or general earnings from overseas Crown employment subject to UK tax, in this tax year.
- ii. I am, or have been, resident in the UK at some time during this tax year.
- iii. In this tax year, my spouse or civil partner has general earnings from overseas Crown employment subject to UK tax.
- iv. I am, or my spouse or civil partner is, in overseas Crown employment but for this tax year do/does not have general earnings from overseas Crown employment subject to UK tax.
- v. I was resident when I became a member of the SIPP and have been resident in the UK at some time during five tax years immediately before this tax year.
- vi. None of the above.

If you have ticked **(i)** or **(ii)** above, we will reclaim basic rate tax on your personal contributions. If you're liable to income tax at a rate above basic rate, you can claim any additional relief from HM Revenue and Customs (HMRC) either through your self assessment return or by contacting HMRC.

If you have ticked **(iii)**, **(iv)** or **(v)**, we will reclaim basic rate tax on your personal contributions up to the basic amount of £3,600 gross.

If you have ticked **(vi)** or not selected an option, we won't be able to determine if you are entitled to have basic rate tax reclaimed on your personal contributions, and therefore we will not make any tax reclaim on your contributions.

### Over age 75

Please note that if you have contributed when aged 75 or over, you are not entitled to tax relief on your personal contribution and we are unable to make a claim on your behalf.

## Residency

If you're a Scottish resident (for tax purposes) your tax rate may differ to that applicable to taxpayers in the rest of the UK. For example, you may be liable to income tax at no more than the Scottish starter rate of 19%.

For the 2026/2027 tax year, we'll still claim tax relief of 20% where applicable, as HMRC has stated that it will not recover the difference between the Scottish starter rate and the Scottish basic rate for this tax year.

If you are liable to income tax at a rate above the Scottish basic rate of 20%, you will be able to claim the additional relief either through your self assessment return or by contacting HMRC.

The Welsh government has the power to amend the rate of income tax paid by Welsh residents, and if they do, this may impact the amount of tax we can reclaim on contributions made by Welsh residents. The Welsh government has indicated that they will not amend the rate of income tax for the 2026/2027 tax year.

## Section 2a - Personal contributions

Please state the net amount that you would like to pay into your SIPP. If we are able to reclaim basic rate tax on your personal contributions, this will be added to your stated net contribution amount on the basis set out above.

Please therefore note that the gross figure (the net amount you are contributing plus the value of any tax reclaim) is the figure used to calculate against your annual allowance or money purchase annual allowance.

### Single contribution

Single net contribution amount (£)

Single contributions can be paid via bank transfer or via your debit card when using the platform. Your product bank account details and the payment reference you must use are also available in your online account.

### Regular contributions

Regular net contribution amount (£)

Frequency

Monthly

Quarterly

Half-yearly

Annually

Start date for regular contributions

The start date for regular contributions must be between 1st and 28th of the month.

If no start date is provided, we will set up the Direct Debit for the first of the month following the date that this form is signed. This may require us to take a backdated payment once the Direct Debit has been set up.

**Please also complete the Direct Debit mandate at the end of this form for regular contributions.**

### Section 3 - Third party contributions

If contributions will be paid into your SIPP by a third party (other than your employer), please provide their details.

#### Individual

Title

Full name(s)

Date of birth (DD/MM/YYYY)

Please also provide evidence of their identity and address when returning this form. The additional documents checklist at the end of this form details the acceptable forms of evidence.

#### Organisation

If the third party is an organisation, please provide their details below.

Company name

Contact name

Company address

Please state the net amount that the third party would like to pay into your SIPP. Any third party contributions are treated as personal contributions. If we are able to reclaim basic rate tax on your personal contributions, this will be added to your stated net contribution amount on the basis set out above.

Please therefore note that the gross figure (the net amount you and any third party are contributing plus the value of any tax reclaim) is the figure used to calculate against your annual allowance or money purchase annual allowance.

#### Single contribution

Single net contribution amount (£)

Single contributions can be paid via bank transfer or via debit card when using the platform. Your product bank account details and the payment reference you must use are also available in your online account.

#### Regular contributions

Regular net contribution amount (£)

Frequency

Monthly

Quarterly

Half-yearly

Annually

Start date for regular contributions

The start date for regular contributions must be between 1st and 28th of the month.

If no start date is provided, we will set up the Direct Debit for the first of the month following the date that this form is signed. This may require us to take a backdated payment once the Direct Debit has been set up.

**Please also complete the Direct Debit mandate at the end of this form for regular contributions.**

## Section 4 - Employer contributions

If your employer is making contributions to your SIPP, they will need to complete and sign this section. They must also maintain a record of the payments due to your SIPP.

Please note that employer contributions, including salary sacrifice arrangements, are paid gross. However, if they are also paying in net employee contributions on your behalf, we will reclaim and apply your tax relief where applicable.

Can we communicate directly with your employer?

Yes      No

### Employer details

Employer name

Employer address

Postcode

Country of establishment/incorporation

Nature of business

Telephone

Email address

### Single employer contributions

Single gross contribution amount (£)

Single contributions can be paid via bank transfer. Your product bank account details and the payment reference that must be used are available in your online account.

### Regular employer contributions

Regular **gross** employer contribution amount (£)

Regular **net** employee contribution amount (£)

Frequency

Monthly	Quarterly
Half-yearly	Annually

Start date for regular employer contributions

Your employer will also need to complete the Direct Debit mandate at the end of this form.

If no start date is provided, we will set up the Direct Debit for the first of the month following the date that this form is signed. This may require us to take a backdated payment once set up.

Please note that legislation requires us to monitor employer payments into a personal pension scheme, and requires that the employer specifies the 'Due Date' for such payments.

For payments deducted from an employee's salary, the due date must be on or before the 19th of the month after the calendar month in which contributions were deducted. For example, if the deduction from the employee's salary is 29 April then the due date must be on or before 19 May.

The employer must make sure that all payments are correct and on time. We must tell The Pensions Regulator if payments are missed or received late, and the employer could be fined as a result.

### Employer declaration

I confirm that the information in this section is accurate and I will notify Nucleus immediately of any changes.

Signed (for and on behalf of the Employer)

Full name

Position

Date (DD/MM/YYYY)

## Section 5 - Amending existing contributions

Please only complete this section if you wish to change any existing regular payments coming into your SIPP.

Please note that if no effective dates are provided, we will change your contribution from the next available collection date. If the amount is increasing, this may require us to take a backdated payment once the change has been made.

I wish to change the following regular contributions:

Personal (complete Section 5a)

Employer (complete Section 5b)

Third party (complete Section 5c)

Please provide an appropriate reference

Monthly

Quarterly

Half-yearly

Annually

with effect from the following date (DD/MM/YYYY)

### Collection date

Please amend the collection date of this contribution from

to

with effect from the following date (DD/MM/YYYY)

## Section 5a - Amend existing personal contributions

### Amount

Please amend the amount of this contribution from (net)

to (net)

with effect from the following date (DD/MM/YYYY)

### Frequency

Please amend the frequency of this contribution from

Monthly

Quarterly

Half-yearly

Annually

to

### Suspend, reinstate or cancel contributions

In respect of the above payments, please confirm if you would like to:

Temporarily suspend the contribution

Reinstate the suspended contribution

Cancel the contribution

Please confirm the date from which you wish the change to take effect (DD/MM/YYYY)

Please note that a reinstatement date must be within 12 months of the suspension. If you wish to reinstate a regular contribution after 12 months, please instead complete a new 'SIPP Contribution Form'.

Any contributions that you request to reinstate will be taken on the same basis as before they were suspended, unless alternative instructions are given in this form.

**Section 5b - Amending existing employer contributions**

Please only complete this section if you wish to change any existing regular payments coming into your SIPP from your employer.

**Please note that the employer will also need to sign this section of the form.**

Please provide an appropriate reference, such as the employer name

**Amount**

Please amend the amount of this contribution from (gross)

to (gross)

**OR**

Please amend the amount of this contribution from (net)

to (net)

with effect from the following date (DD/MM/YYYY)

**Frequency**

Please amend the frequency of this contribution from

Monthly

Quarterly

Half-yearly

Annually

to

Monthly

Quarterly

Half-yearly

Annually

with effect from the following date (DD/MM/YYYY)

**Collection date**

Please amend the collection date of this contribution from

to

with effect from the following date (DD/MM/YYYY)

**Suspend, reinstate or cancel contributions**

In respect of the above payments, please confirm if you would like to:

Temporarily suspend the contribution

Reinstate the suspended contribution

Cancel the contribution

Please confirm the date from which you wish the change to take effect (DD/MM/YYYY)

Please note that a reinstatement date must be within 12 months of the suspension. If you wish to reinstate a regular contribution after 12 months, please instead complete a new 'SIPP Contribution Form'.

Any contributions that you request to reinstate will be taken on the same basis as before they were suspended, unless alternative instructions are given in this form.

Employer's signature

Full name

Date (DD/MM/YYYY)

### Section 5c - Amending existing third party contributions

Please only complete this section if you wish to change any existing regular payments coming into your SIPP from a third party (other than your employer).

Please note that the third party will also need to sign this section of the form.

Please provide an appropriate reference, such as the third party name

#### Amount

Please amend the amount of this contribution from (net)

to (net)

with effect from the following date (DD/MM/YYYY)

#### Frequency

Please amend the frequency of this contribution from

Monthly

Quarterly

Half-yearly

Annually

to

Monthly

Quarterly

Half-yearly

Annually

with effect from the following date (DD/MM/YYYY)

#### Collection date

Please amend the collection date of this contribution from

to

with effect from the following date (DD/MM/YYYY)

#### Suspend, reinstate or cancel contributions

In respect of the above payments, please confirm if you would like to:

Temporarily suspend the contribution

Reinstate the suspended contribution

Cancel the contribution

Please confirm the date from which you wish the change to take effect (DD/MM/YYYY)

Please note that a reinstatement date must be within 12 months of the suspension. If you wish to reinstate a regular contribution after 12 months, please instead complete a new 'SIPP Contribution Form'.

Any contributions that you request to reinstate will be taken on the same basis as before they were suspended, unless alternative instructions are given in this form.

Payer's signature

Full name

Date (DD/MM/YYYY)

## Section 6 - Advisers charges

Please complete this section and confirm details of any adviser charges.

Single adviser charge (£/%)

**Fee payment**

Charge amount should be gross of VAT

Charge amount should be gross of VAT  
(for cash transfers and single payments)

Frequency

Regular adviser charge (£)

Number of fee payments

## Section 7 - Investment selection

Please confirm if the contribution will be invested into current or new assets.

Do you want to trade in investments already held?

Yes, use my current investment selection

(Your contribution will be allocated in the same proportions as your existing selection)

No, I want to invest into new assets

(If selected, please complete the table below)

Name of investment provider	Fund name	Policy/Plan number	Amount in %

Please note:

- Percentages must total 100%.
- If you are unsure which funds to select, please speak to your adviser before completing this selection.

## Section 8 - Customer declaration

I confirm that the details and declarations given in this form are correct and complete to the best of my knowledge and belief, and I will notify Nucleus immediately of any changes, including those which affect my eligibility to tax relief.

I accept that this form determines whether I am entitled to basic rate tax relief at source on my contributions.

I agree that the total contributions to any registered pension schemes, in respect of which I am entitled to tax relief, will not exceed the higher of the basic amount of £3,600, or my relevant UK earnings for that tax year. I confirm that this declaration is correct to the best of my knowledge and belief.

If I am no longer entitled to tax relief on my contributions I undertake to tell Nucleus in writing no later than:

- 5 April in the year of assessment in which this occurs, or
- within 30 days of this change.

I accept it is an offence to make false statements, and that the penalties are severe and could lead to prosecution.

Signature

Full name

Date (DD/MM/YYYY)

## Additional documentation checklist

When returning this form, please enclose the following supporting documents, where applicable.

Please send photocopies to:

Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB.

Completed Direct Debit Mandate(s) for any regular contributions

Employer has signed Section 4, where applicable

Evidence of the identity of any third party named in Section 3

This evidence should be photocopies of two documents - one from list A and one from list B. Items from the same source cannot be used twice.

### List A

- Unexpired passport
- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Firearms certificate or shotgun licence
- EEA or Switzerland National identity card
- Northern Ireland voters card.

### List B

- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Council tax bill dated within the last 12 months
- Firearms certificate or shotgun licence
- Credit card or bank statement dated within the last three months (not internet printed)
- Utility bill dated within the last three months (not mobile phone, satellite/cable TV or internet printed bills)
- HM Revenue & Customs coding/assessment/statement/tax credit
- Northern Ireland voters card.



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, 43-55 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)

**Nucleus SIPP, Flexi SIPP and  
Modular iSIPP only.**

Please complete and send to:

Nucleus  
Suite 202 Warner House  
123 Castle Street  
Salisbury  
SP1 3TB

Name(s) of Account Holder(s)

Bank/Building Society Account Number

Branch Sort Code

Name and full address of your Bank/Building Society

To: The Manager                      Bank/Building Society

Address

Address

Postcode



**Instruction to your Bank or Building  
Society to pay by Direct Debit**

Service User Number

**880113**

Reference

**Instruction to your Bank or Building Society**

Please pay James Hay Pension Trustees Limited Direct Debits from the account detailed in this instruction, subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with James Hay Pension Trustees Limited and if so, details will be passed electronically to my Bank/ Building Society.

Signature(s)

Date (DD/MM/YYYY)

Banks and Building Societies may not accept Direct Debit instructions for some types of account.

This guarantee should be detached and retained by the Payer

**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, we will notify you 10 business days in advance of your account being debited or as otherwise agreed. If you request James Hay Pension Trustees Limited 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 James Hay Pension Trustees Limited 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 James Hay Pension Trustees Limited 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.