For advisers

Our new platform

nucleus platform



How to process a General Investment Account (GIA) new business application

5 minute read

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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 GIA new business application

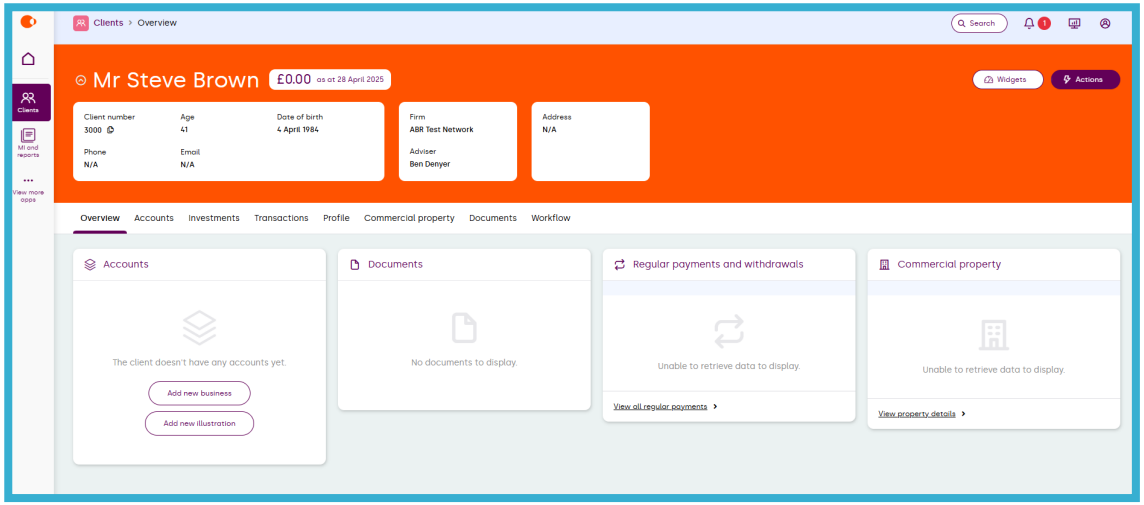
This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

To start the General Investment account (GIA) new business application, you first need to create your client. To create and search for your client please refer to the guides on our website.

If your client will be taking regular withdrawals, withdrawal information and bank account details will be required for this application.

For Joint accounts, both applicants need to be created to proceed with the new business process.

Once you've created and located your client, you can refer to this guide to create a GIA new business application.

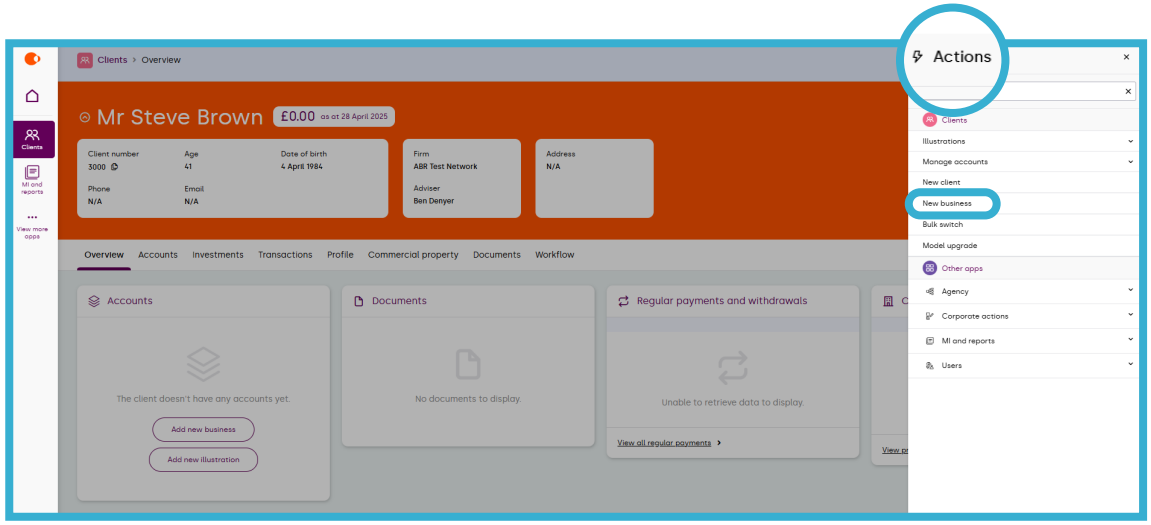


From the client home page please select the '**Actions**' button.

A list of actions will appear. To create the new business application, select '**New business**'.

Key message

At any stage of the application, you can save and exit the application. To resume the application, navigate to the workflow tab within the client's account.

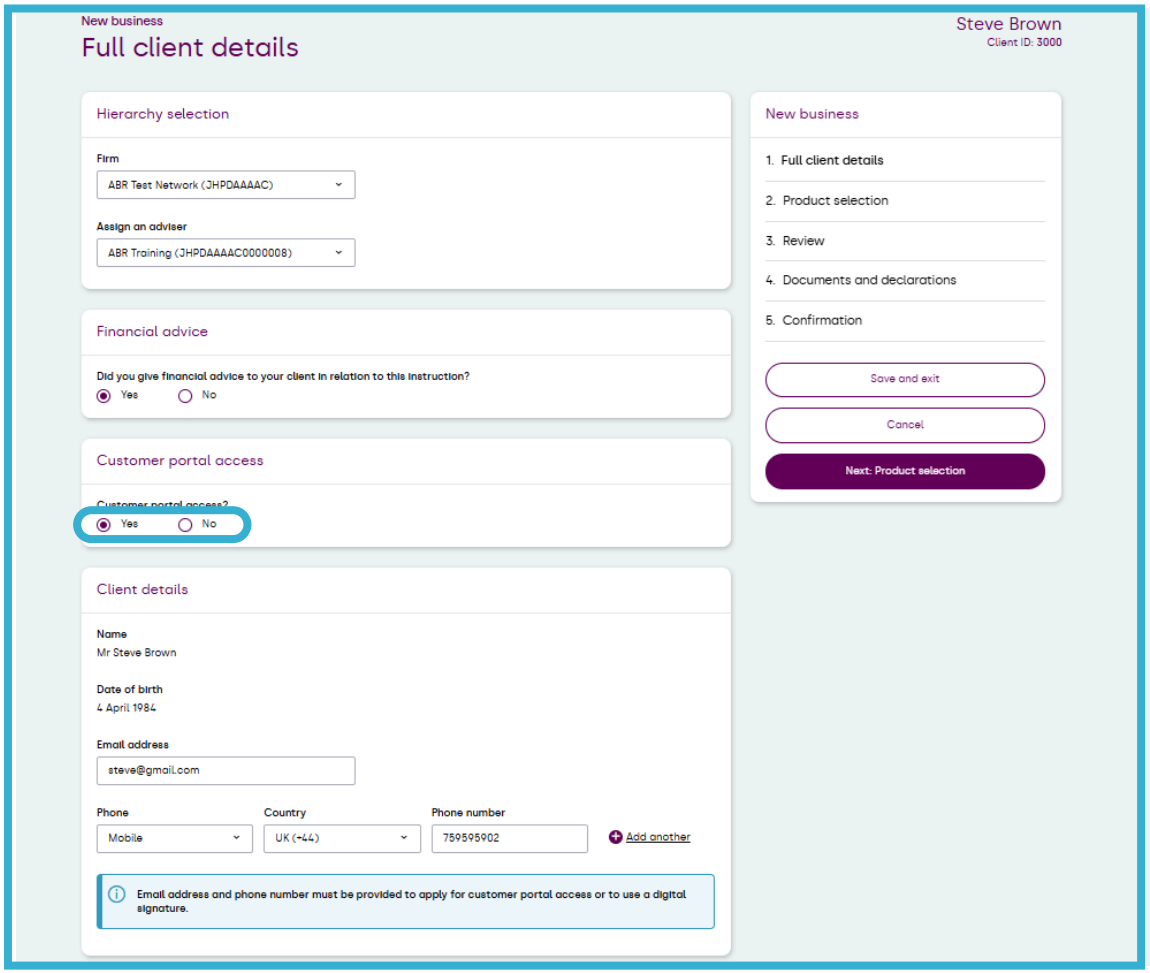


Full client details

The assigned firm and adviser can be changed by selecting from the drop-down lists.

Please note new business applications can only be accepted on an advised basis. You must confirm advice has been provided by selecting '**Yes**'.

Confirm if your client requires access to the portal.



Key messages

If '**Yes**' is selected, the client will receive an invitation to register on the customer portal and accept
the terms. This email is valid for five days. If '**No**' is selected, all communication will be sent by post.

Customer portal access is needed if your client wants to go paperless. It also lets them make additional contributions, investments, and update their contact details. For more information, please see the Customer Portal Permissions helpsheet.

Enter your client's contact details into the required fields.

Key message

The client's contact details are optional unless they would like to receive postal correspondence. E-signatures and paperless correspondence require an email address.

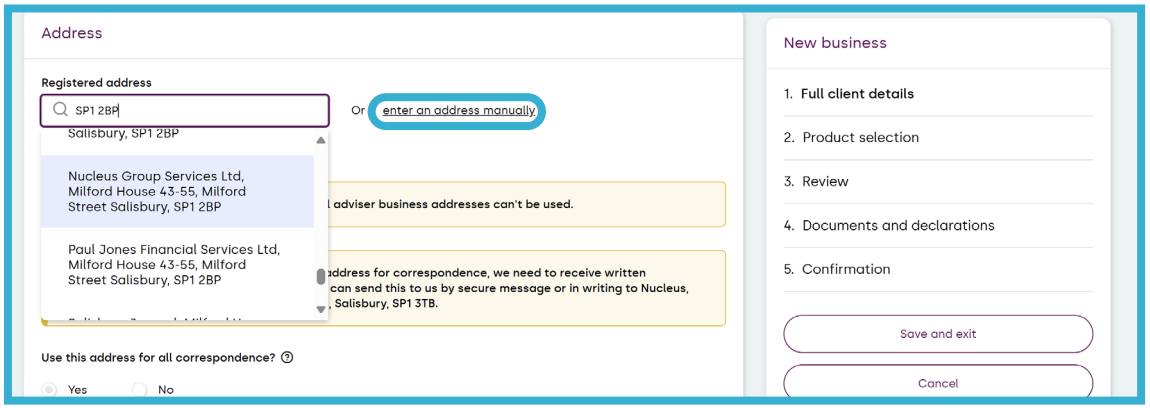
Enter your client's address or postcode into the search bar and select the address.

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

Key message

The client's address can be amended once chosen by selecting the '**pencil**' icon next to the address.

If the client requires an alternative correspondence address, please contact us. Alternatively the client can amend this through the customer portal.



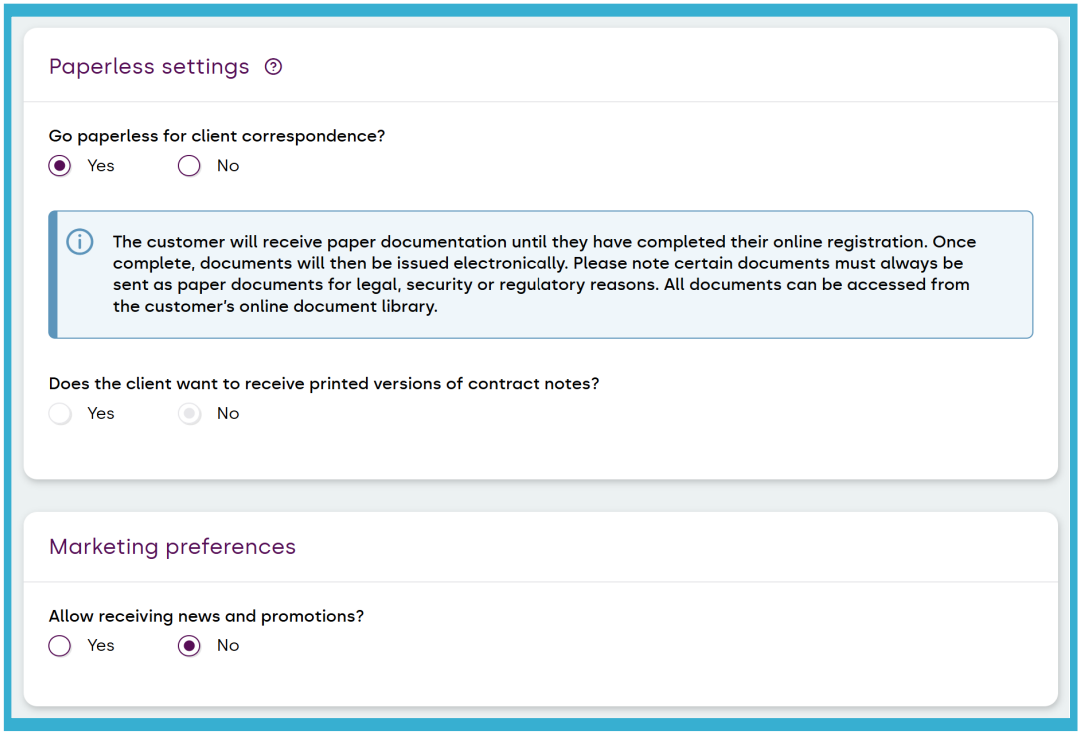
Confirm if your client would like to receive paperless correspondence.

Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents. If so, then also confirm whether they require printed versions of contract notes.

Key message

To receive paperless correspondence, your client needs access to the customer portal. Until they log in and accept the terms, all correspondence will be sent by post. The correspondence preferences can be changed at any time, but some documents may still be sent by post for regulatory/security reasons. For more information, please see the Customer portal permissions helpsheet.

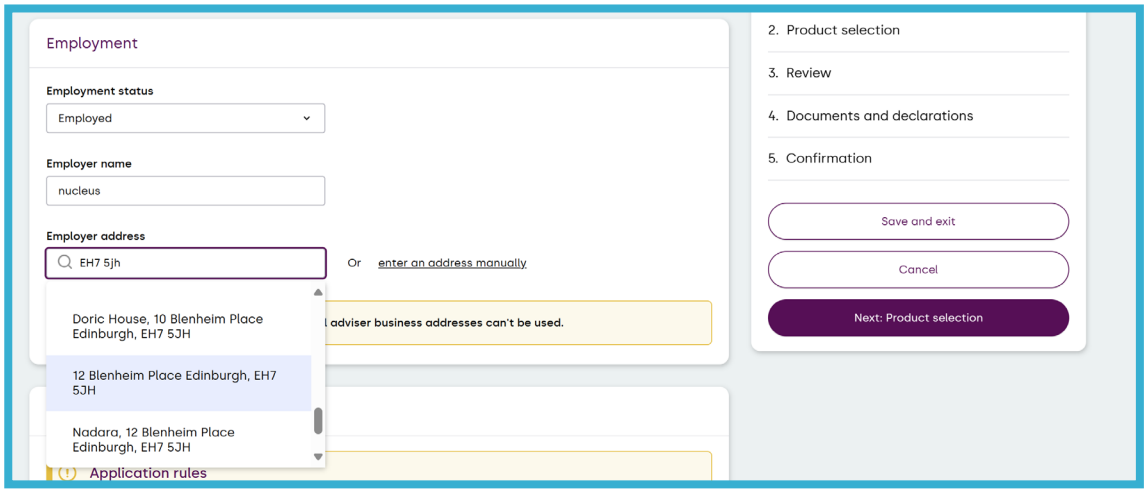
Select your client's marketing preferences.



When marketing promotions are selected, your client will receive our latest news, and promotional campaigns, via email, post or text.

Select your client's employment status from the drop-down list.

For employed and self-employed client's enter employer details.



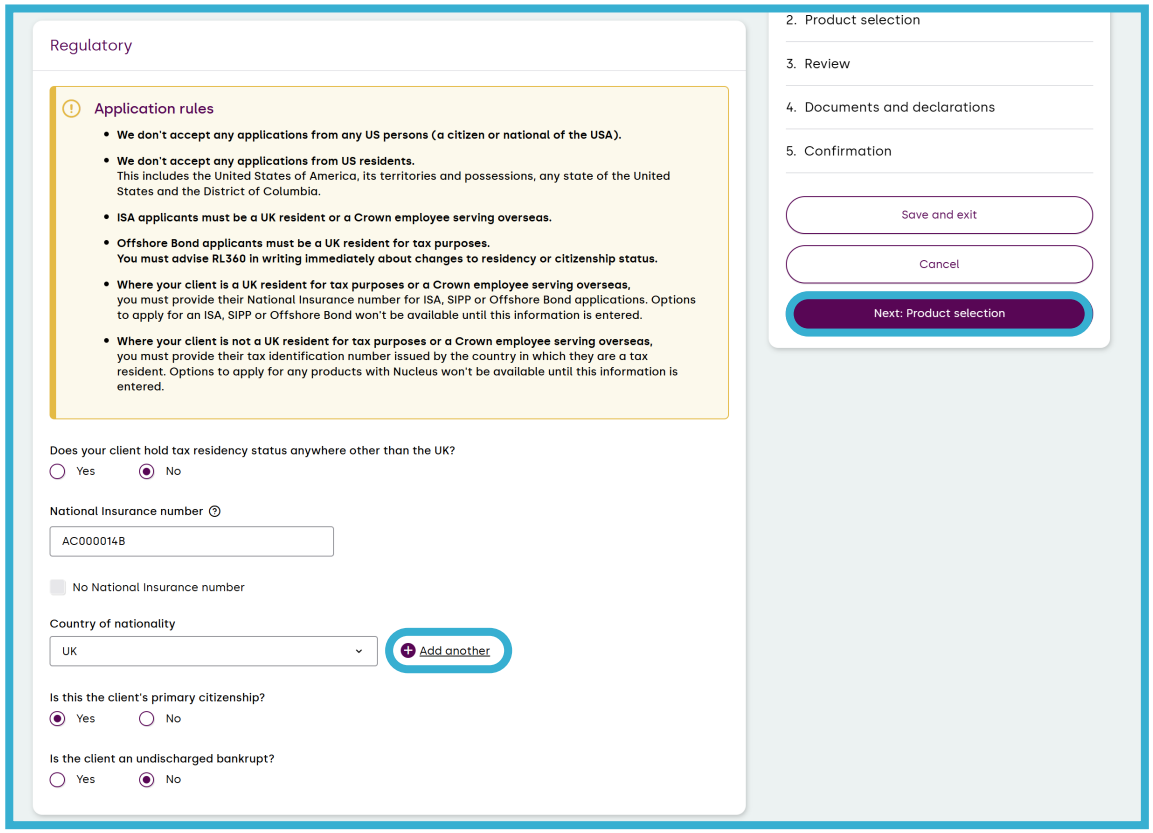
All applicants must be a UK resident, or a Crown employee serving overseas. If this doesn't apply, or the client doesn't have a national insurance number, please provide their tax identification number issued by the country where they're a tax resident.

Enter all your client's regulatory and residency information.

If your client has dual citizenship select '**Add another**'.

We can't accept undischarged bankrupt clients.

Once you're happy with the client details, select '**Next: Product selection**' to move on to the product selection page.



Product selection

Confirm if you'd like to give the account a name.

Key message

No special characters can be included in the account name.

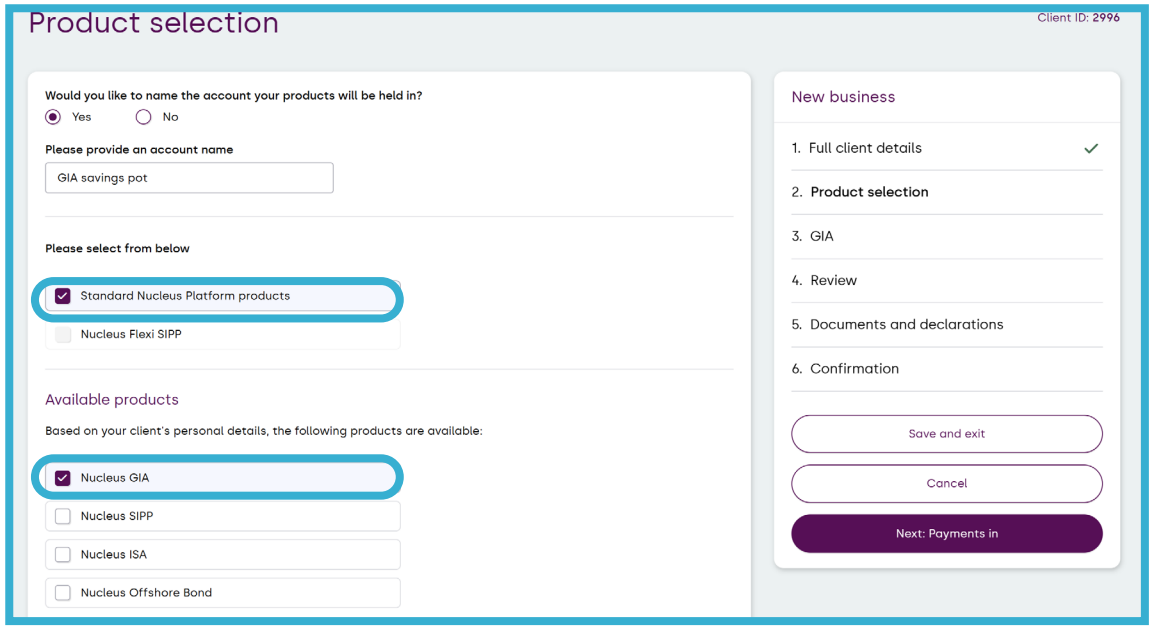
Naming the account will make it easy for you and your client to distinguish between the accounts on your client's home page. This name will be visible to your client in their customer portal.

Select '**Standard Nucleus Platform products**'.

Key message

The adviser firm the client is associated with determines the options that are available for selection.

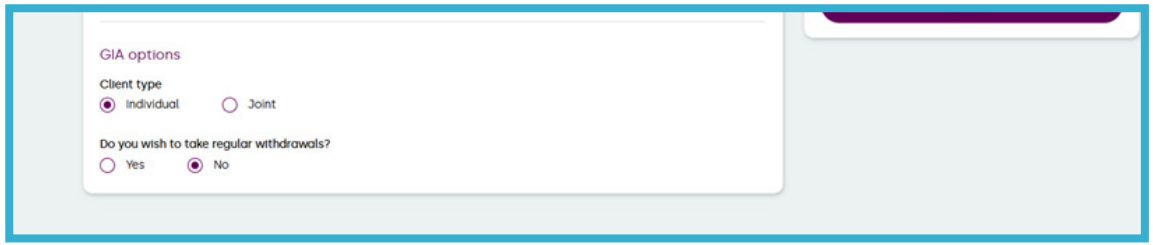
Select '**Nucleus GIA**'.

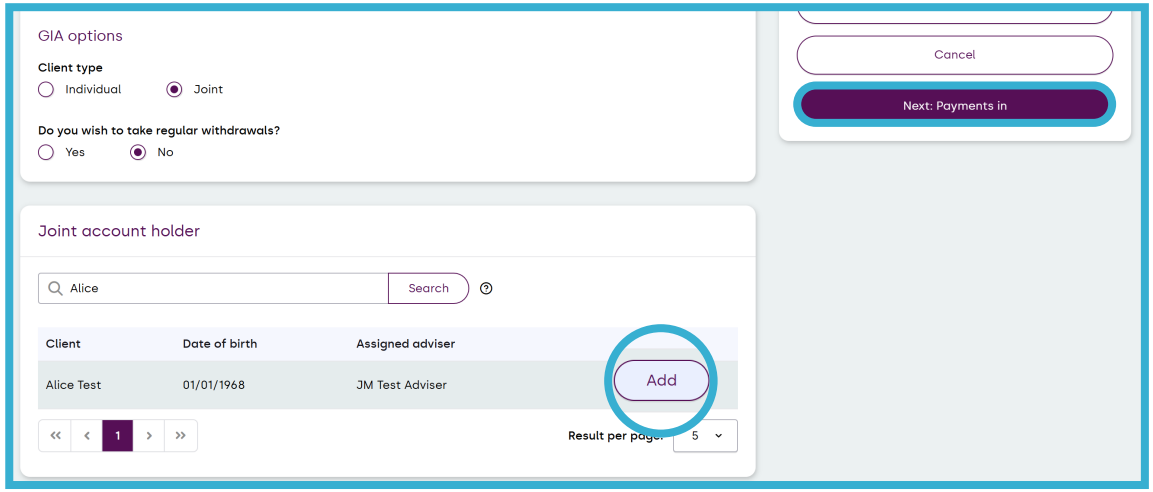


Key message

You can select multiple products from the available list to include in this application.

Confirm all GIA options details.





Joint accounts

For joint accounts, enter the joint account holders name into the search bar.

Select '**Add**'.

Complete the joint account holder's details.

If the joint account holder is an active client this information will be pre-populated.

Once you're happy with your product selection select '**Next: Payments in**' to move on to the payments selection page.

Payments in

Please select '**Yes**' or '**No**' for each payment type.

Key message

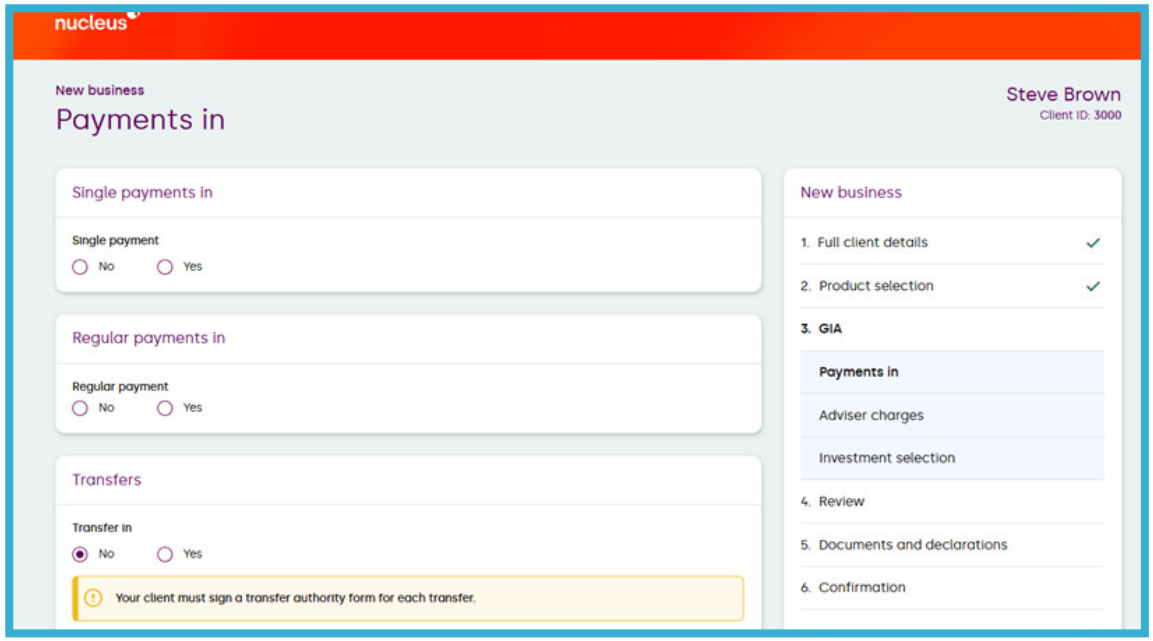
You can select multiple payment types in one application.

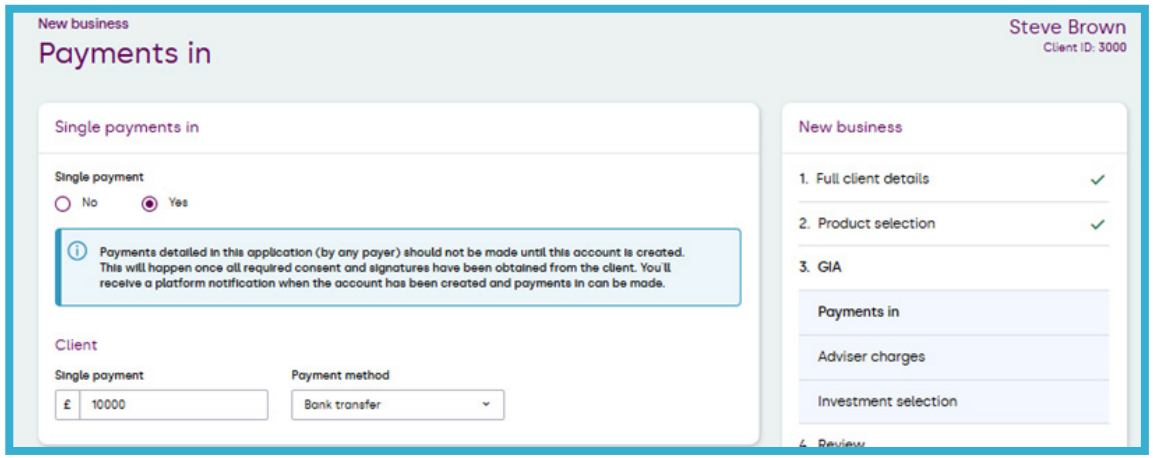
Single payments

Single payments must be sent via bank transfer using the displayed bank details, also accessible on the website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter single payment details.

The payment method will be automatically selected to bank transfer.

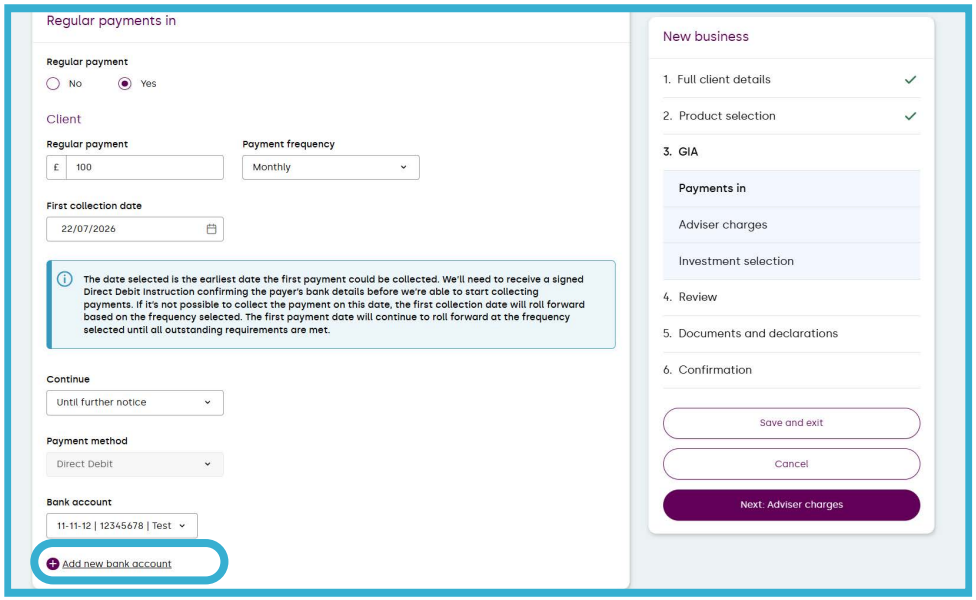




Regular payments

Enter the regular payment amount, payment frequency, first collection date and the duration.

The first collection date can be any date from 1st – 28th of the month. Please note, there's a minimum of 10 working days required to set up the direct debit instruction.



The payment method will be pre-selected to Direct Debit.

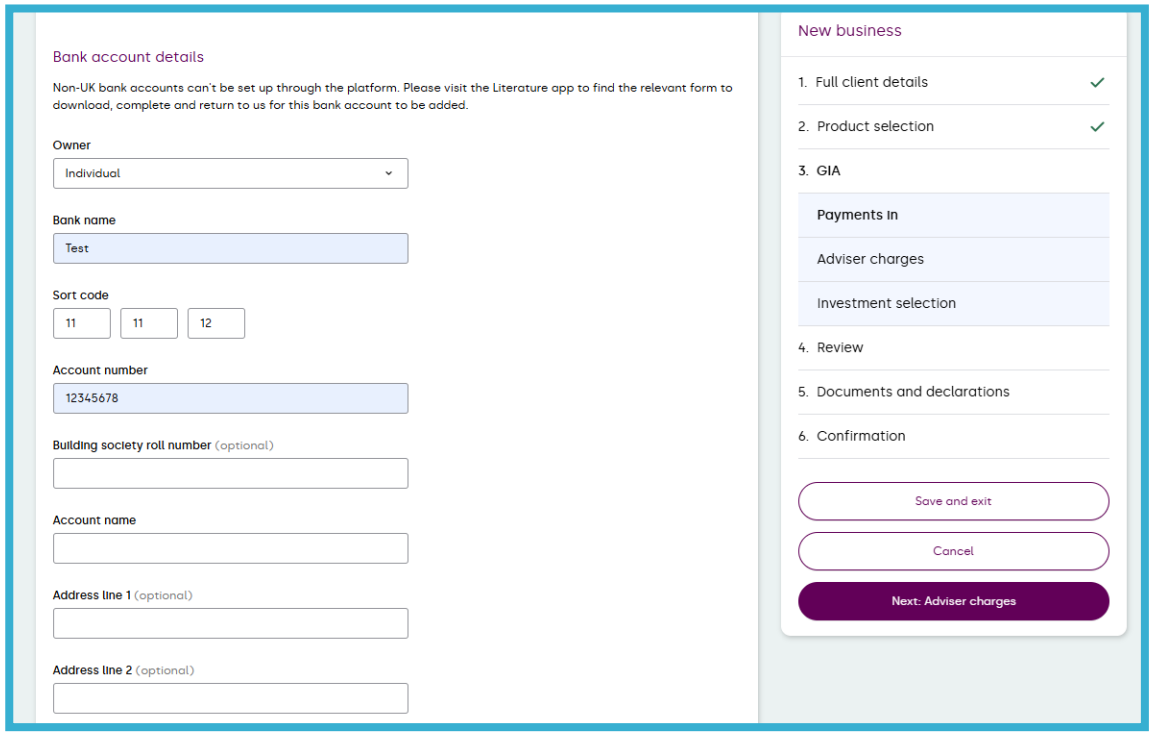
Select the bank account from the drop-down list.

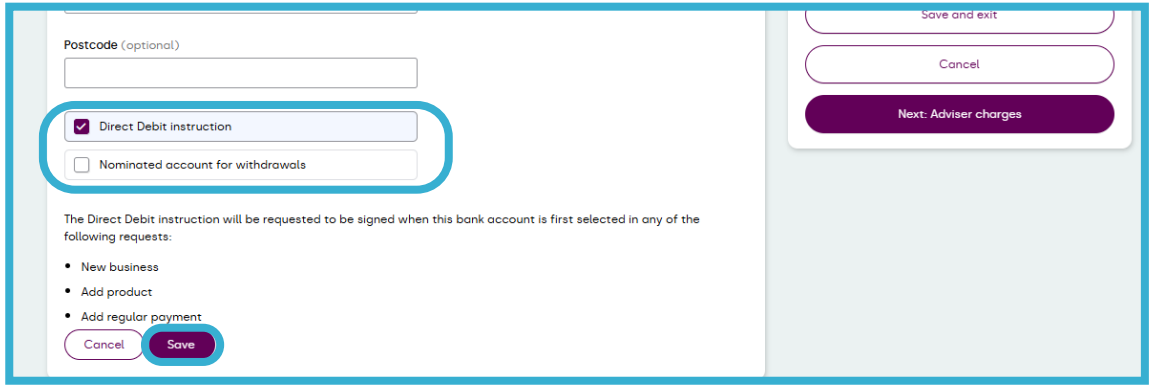
If you need to add a new bank account, please select '**Add new bank account'.**

Complete the client's bank details.

Confirm if the bank account is for '**Direct Debit instruction**' and/or a '**Nominated account for withdrawals**'.

Select '**Save**', to submit bank details.





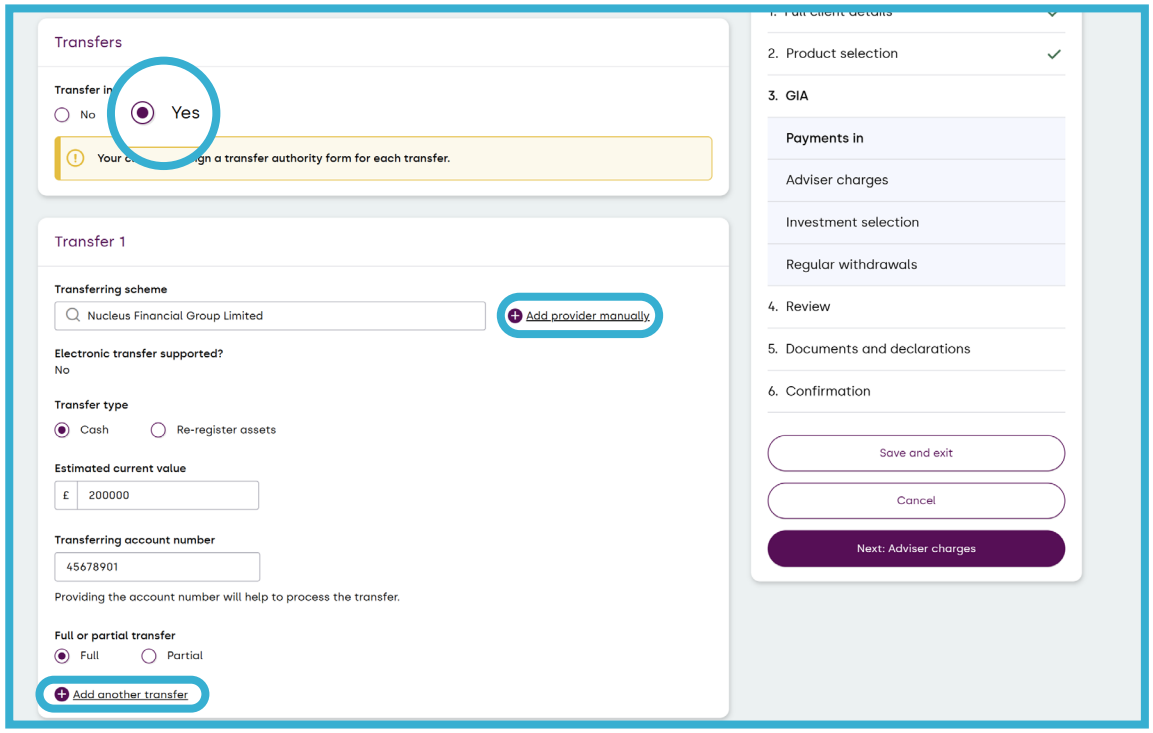
Transfer payments

Select '**Yes**'.

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

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's available from the search bar may lead to delays in processing the transfer.



Confirm whether this is either a cash or in-specie transfer.

Cash transfer payments

Enter all the transfer details.

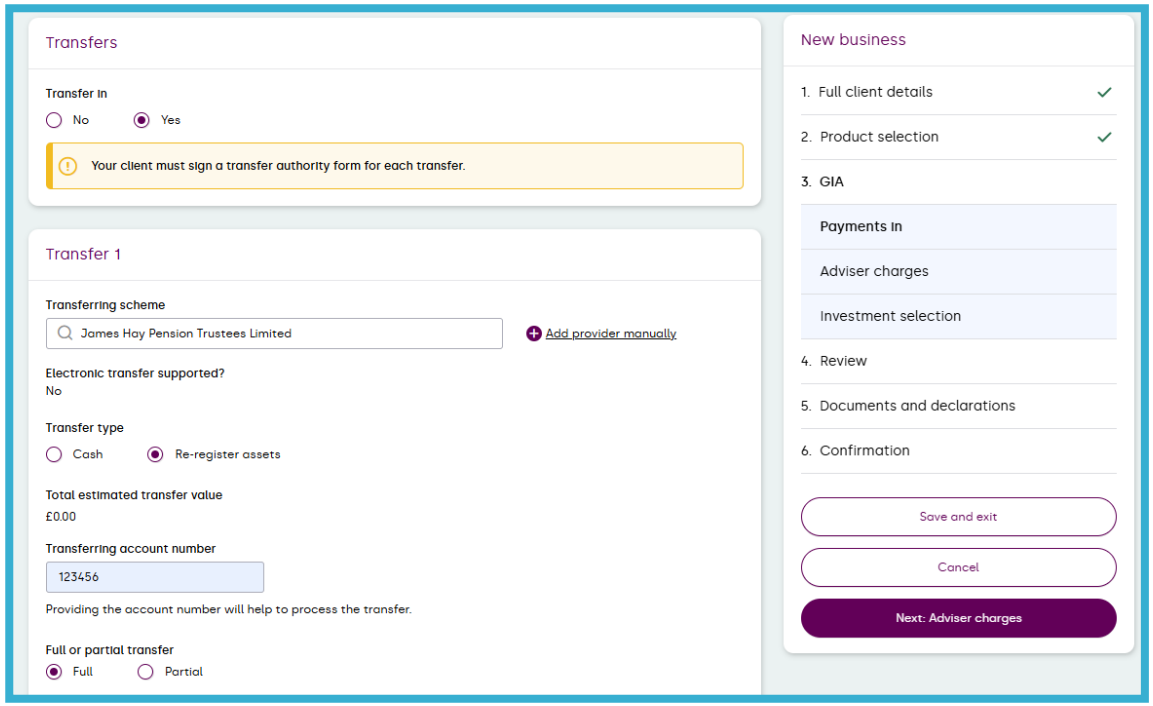
If there are multiple transfers, select '**Add another transfer**'.

Re-registered assets

Enter all transfer details.

Key message

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

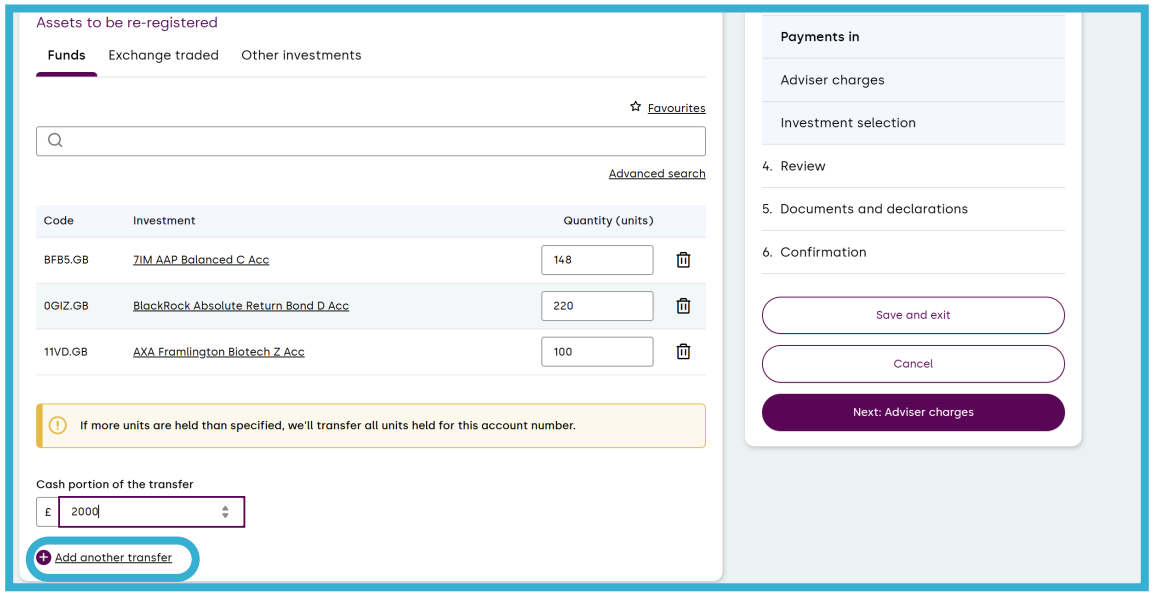


Enter the assets that will be re-registered into the search bar.

Enter each asset's units.

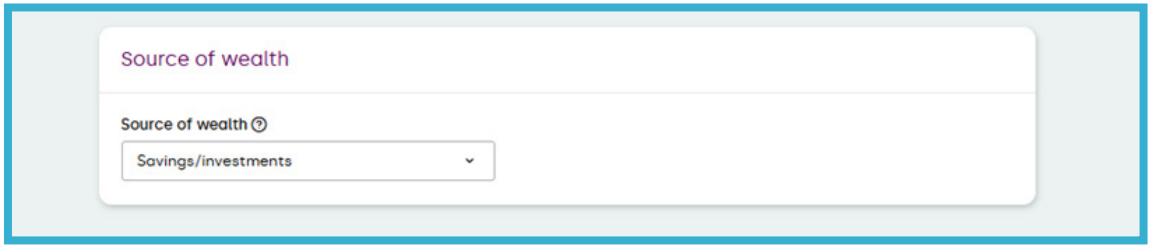
Enter the cash portion value of the transfer.

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



Select the source of wealth from the drop-down list.

Once you're happy with the payment preferences, select '**Next: Adviser charges**' to move on to the adviser charges page.



Adviser charges

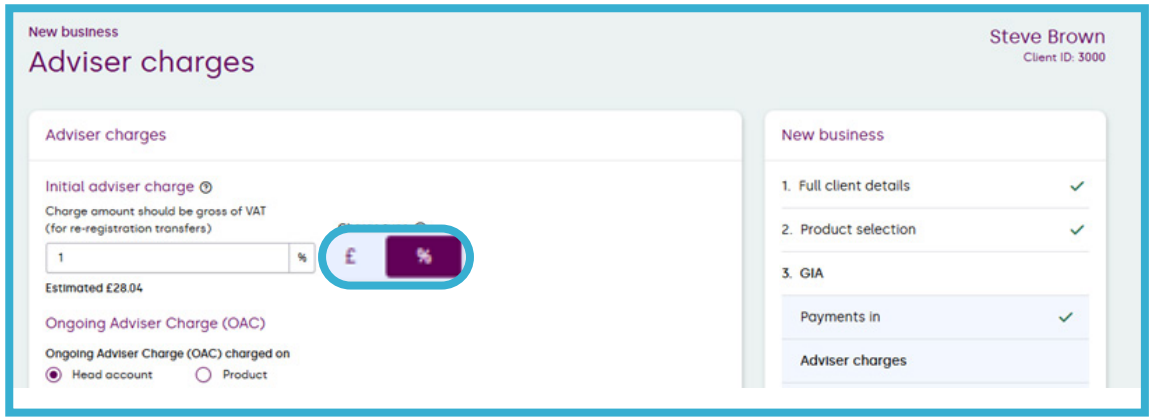
If you're applying for an initial adviser charge, please enter the amount and select '**£**' or '**%**'.

Confirm if any ongoing adviser charges will be deducted from the head account or product.

For more information about adviser charges at either head or product level, please refer to the Adviser Charges Help sheet.

Key message

Flat rates and annual rates can only be applied to products. Head account ongoing adviser charges will require tiering.



Head account ongoing adviser charge

Choose '**Head Account**'

Select the '**Tiers**' drop-down, to select a tiering structure that's saved on your network.

To create new tiering groups, enter the lower limit amount, and then select '**Insert tier**'.

Repeat step, to set up all tiering groups.

Enter a percentage rate for each tiering group.

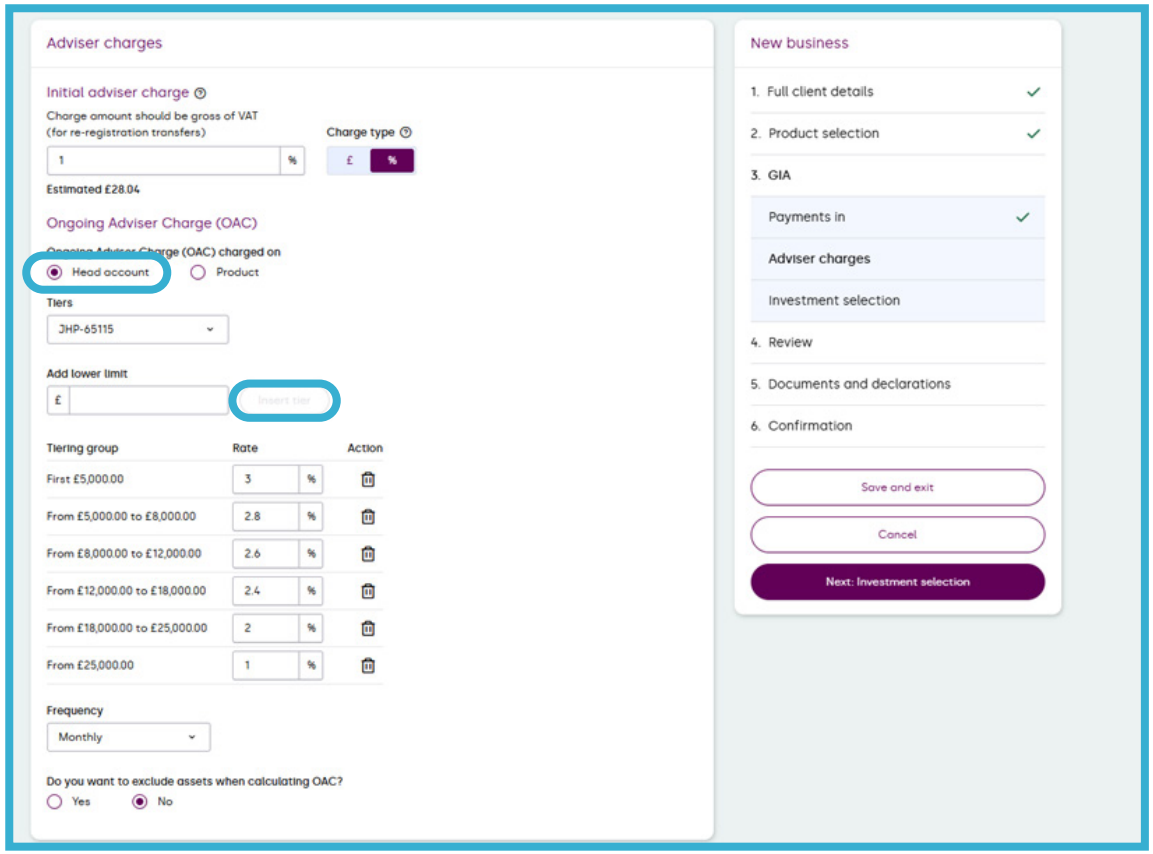
Key message

You can set up a maximum of 11 tier groups.

Select the frequency from the drop-down list.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge (OAC).

Confirm if the charges should be redirected from the SIPP.



Product ongoing adviser charge

Select '**£**' or '**%**'.

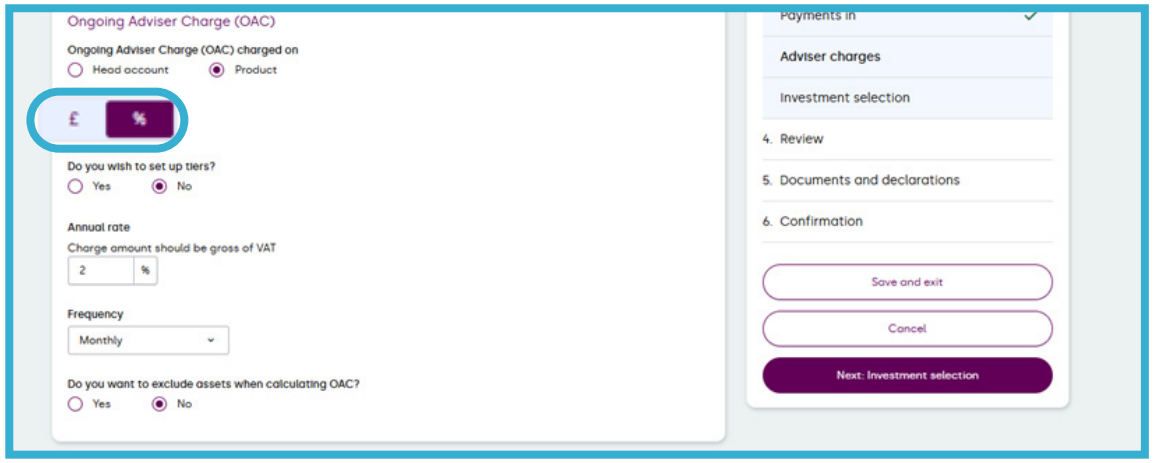
Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge isn't tiered, enter the annual rate amount and the frequency.

Key message

If there are no adviser charges to be deducted, enter '0' into the fields.

Confirm whether any assets should be excluded when calculating the ongoing adviser charge.

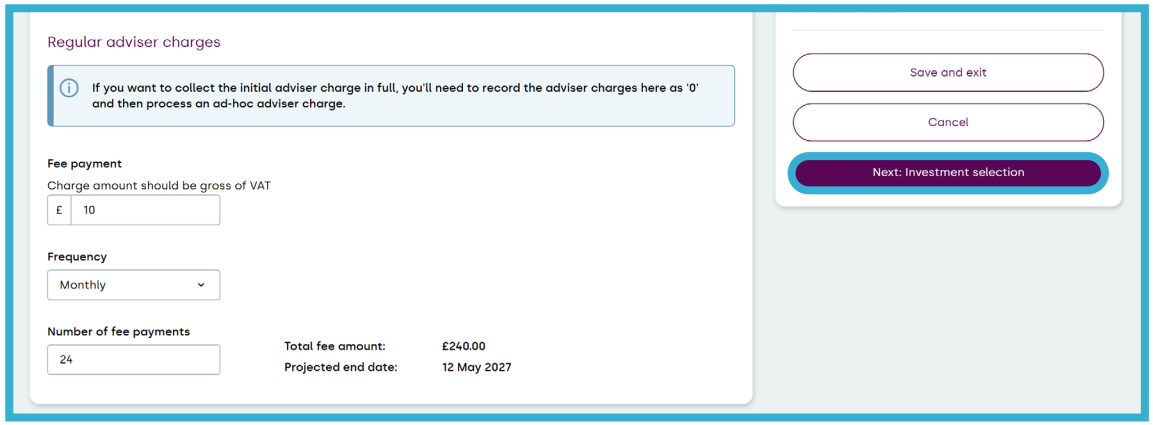


Regular adviser charge

The regular adviser charge appears if a regular payment has been selected.

Please enter the fee payment amount, frequency and the number of fee payments.

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



Investment selection

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 funds are available for investment.

Enter the investment name into the search bar. Select the investment from the search results.

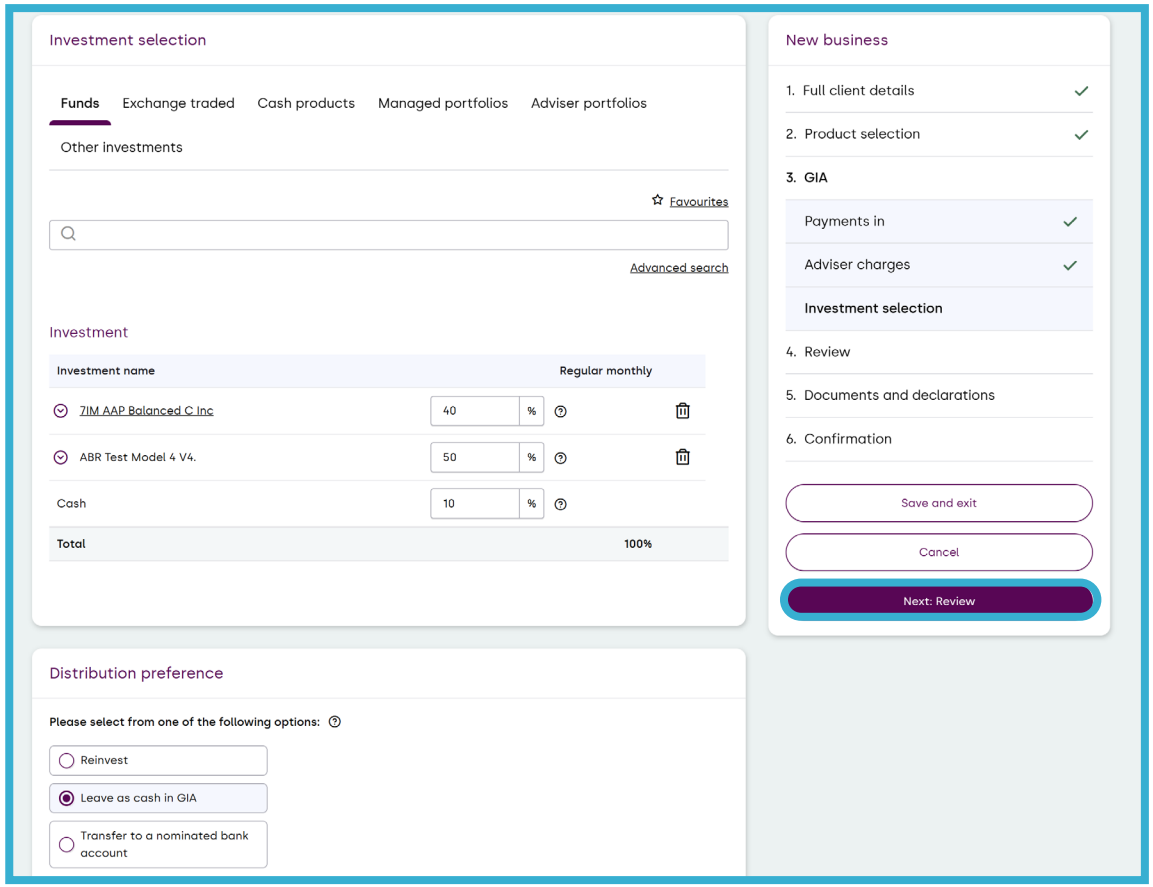
Enter a percentage for each investment choice. Ensuring the totals equals 100%.

Key message

When multiple products are selected, additional investment fields will appear. If there's an investment for a specific product which is non-tradable, this will be shown as 0% and can't be amended.

Select a dividend option.

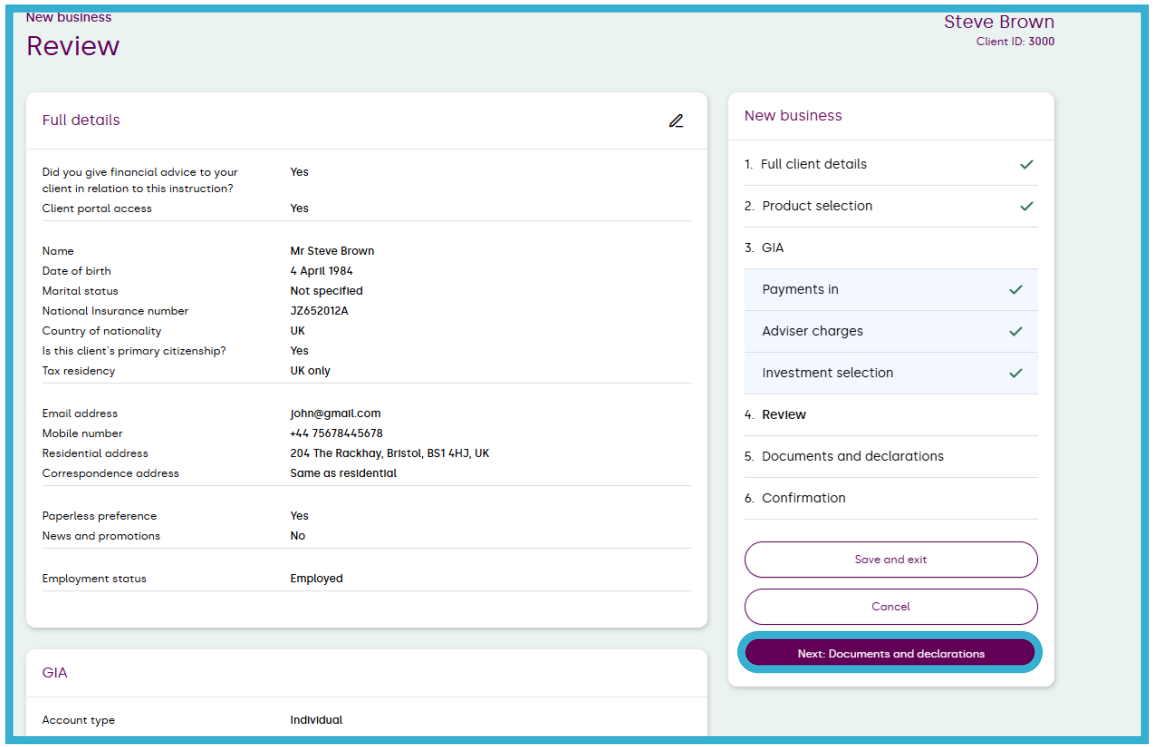
Once you're happy with your investment preferences, select '**Next: Review**' to move on to the review page.



Review

Please review the application details for accuracy. Use the pencil icon to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Next: Declarations & Documents**' to move on to the declaration and documents page.



Documents and declarations

Choose a signature option for your client.

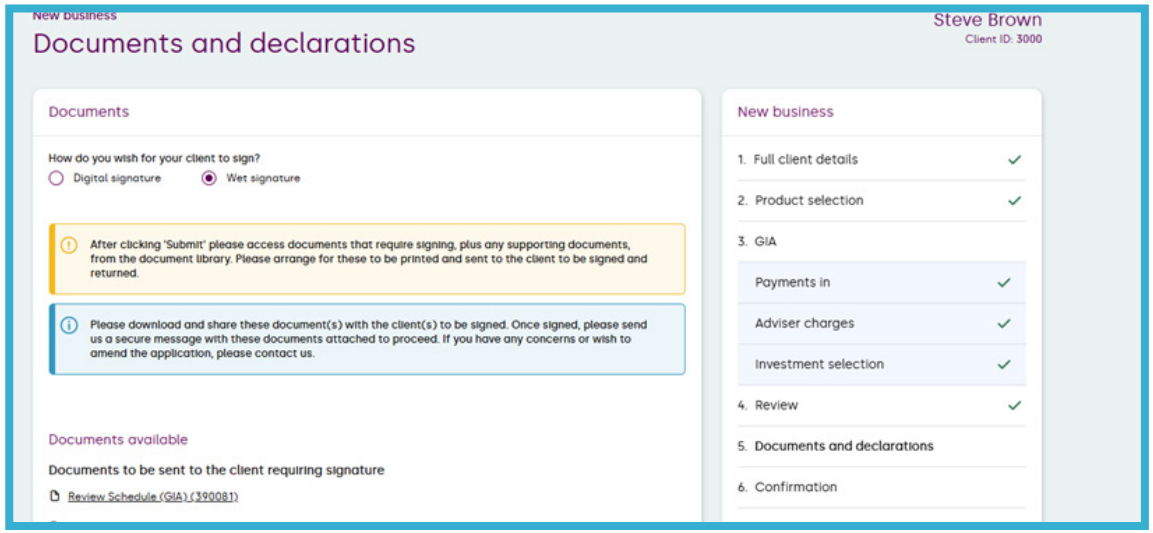
The Digital signature option will only appear if client online access has been selected. Otherwise, only the Wet signature option will be available. For joint applications, only the Wet signature option is available

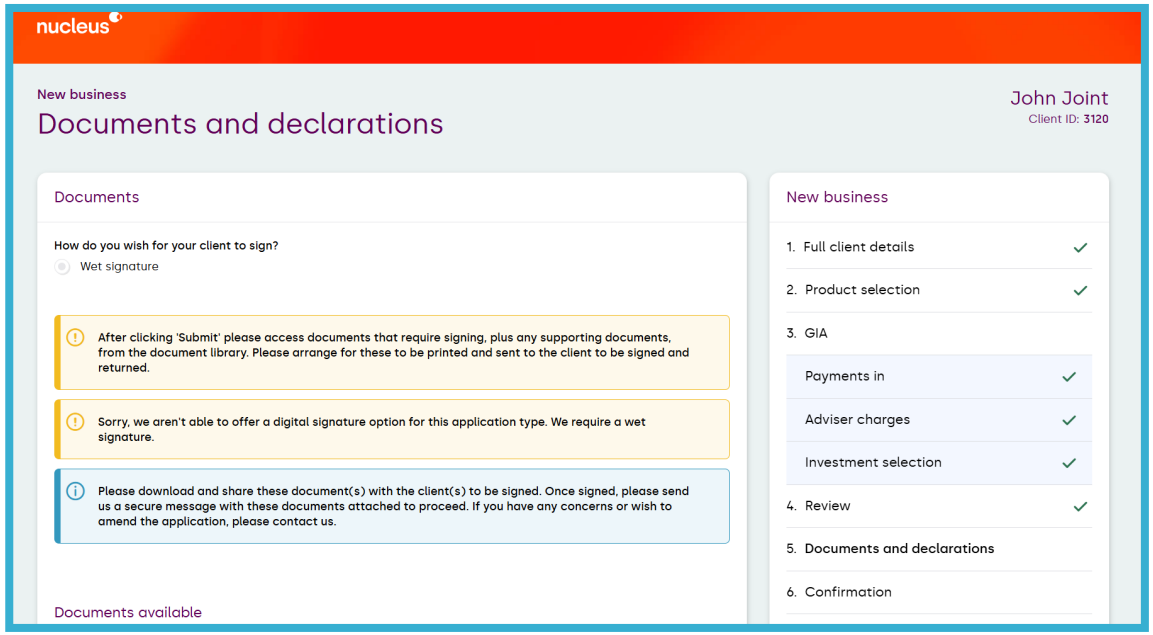
Documents can't be amended once submitted. If there are any amendments to be made to documentation, you'll need to resubmit the application to generate new documents.

You'll be notified when documents are sent to your client.

Digital documents are available for e-signature for 60 days.

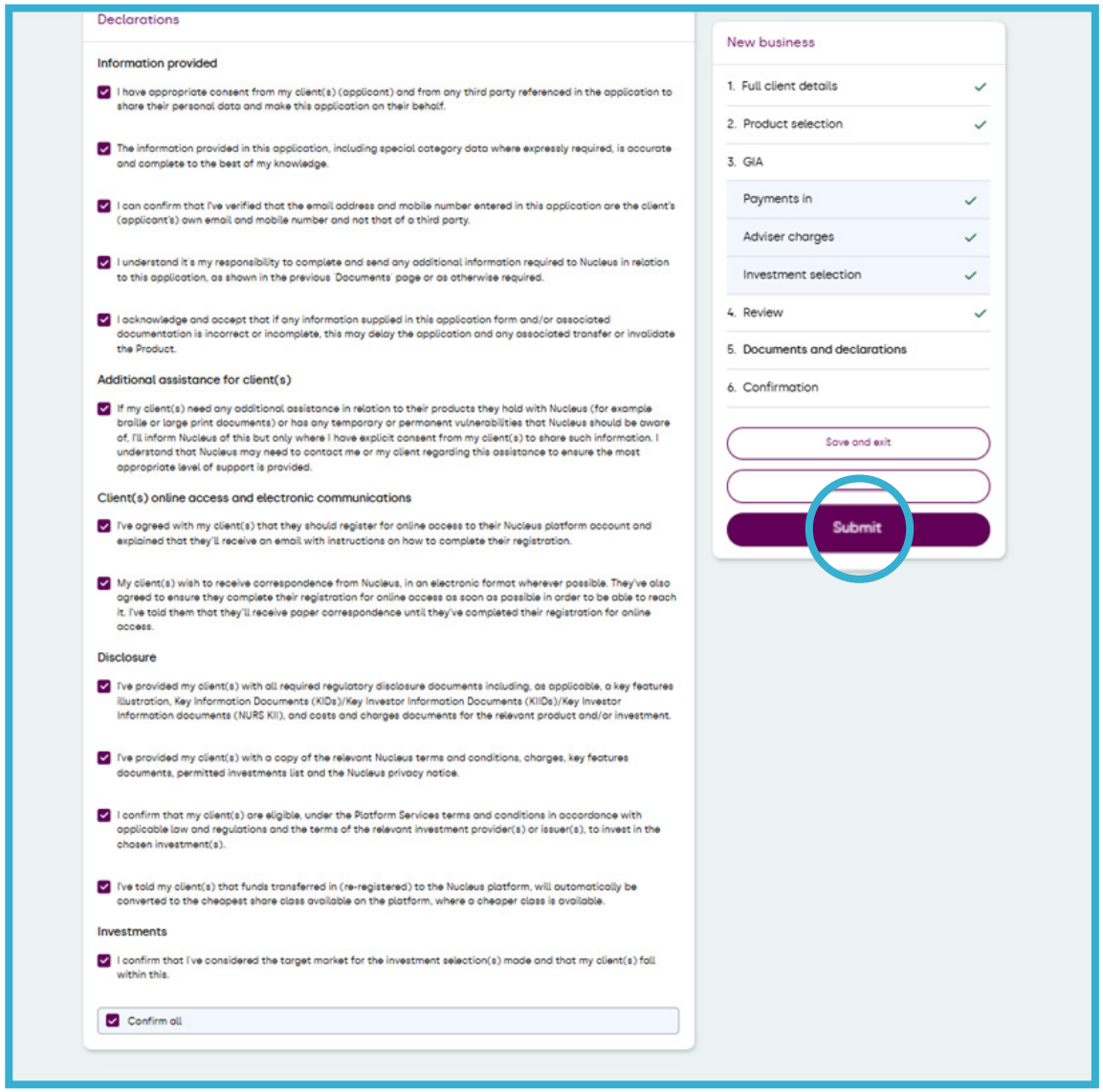
After that, they're deleted and you'll need to resubmit the application or use a wet signature instead.





Please read through the declarations and tick to confirm completion.

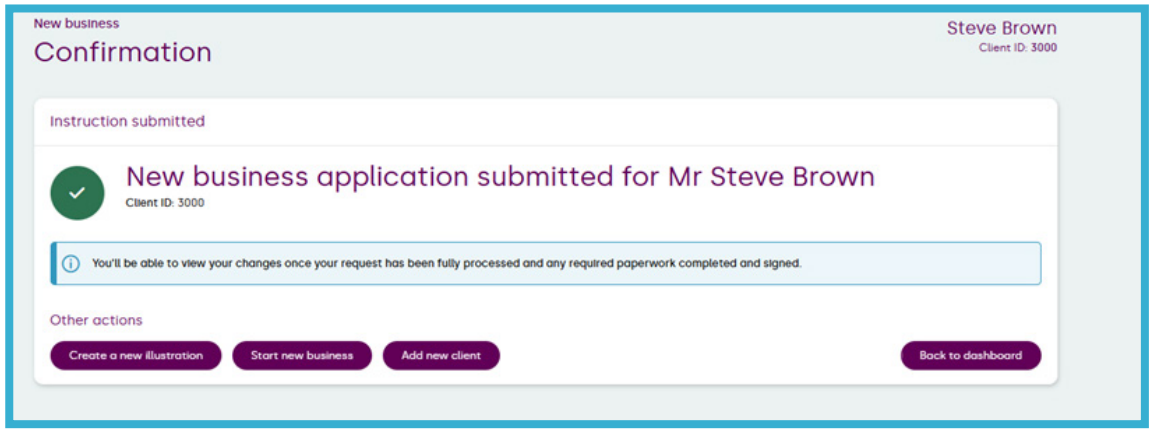
Select '**Submit**' to submit the new business application.



The application has been successfully submitted.

Key message

Please note submitting this application creates the account, to activate the account a signature from the client is required and the client must pass regulatory checks.



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nucleusfinancial.com

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