

For customers

Our new
platform

nucleus^o
platform

How to add
SIPP regular additional
contributions



🕒 4 Minute read

How to add SIPP regular additional contributions

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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 add SIPP regular additional contributions



Before following this guide please ensure you've created an online account.

Once you've logged into your account, you'll arrive at the Overview page

To add a regular additional contribution, select the vertical ellipses next to the product.

A list of actions will appear. Select 'Regular payment'.

My account > Overview

Miss Christine Client £159,216.74 as at 4 Jun 2026

Overview Accounts Investments Transactions Profile Commercial property Documents

Accounts owned £159,216.74

Account	Balance	Actions
C Client	£0.00	⋮
Nucleus ISA NJ1002508-001	£0.00	⋮
C Client	£159,216.74	⋮
Nucleus GIA NJ1002427-001	£10,227.37	⋮
Nucleus SIPP NJ1002427-002	£63,524.14	⋮
Nucleus GIA NJ1002427-003	£45,772.17	⋮
Nucleus GIA NJ1002427-004	£39,693.06	⋮

Top investments

Investment	Value	Change
GBPCash	£104,202.18	↑ £0.00
7IM AAP Adventurous C Acc	£30,668.72	↑ £6,018.72
7IM AAP Balanced C Acc	£15,126.99	↑ £2,126.99
7IM AAP Moderately Cautious C Acc	£8,985.30	↑ £985.30
7IM AAP Moderately Cautious C Acc	£233.56	↑ £33.56

Performance

Account: H McKenzie (NJ1003039)

Change of **0%** Since 21st of May

Performance calculations are cumulative from 21st of May. The performance shown above is gross of fees and tax internal rate of return.

[View performance](#)

Regular payments and withdrawals

Account: H McKenzie (NJ1003039)

Unable to retrieve data for display.

[View all regular payments](#)

Documents

Ex-Ante Costs and Charges Report 04 Jun 26

Recent transactions

Account: H McKenzie (NJ1003039)

Dropdown menu for Nucleus SIPP:

- Single payment
- Regular payment**
- Buy
- Sell
- Switch

Client regular payments in

Select either, 'Client', 'Employer' or 'Third party'.



If you are making an employer payment, please ensure your employment details are already recorded on your account before proceeding.

If your employment details have not yet been added, please complete the process outlined in our 'Change of Employment Details' guide on our website before making your payment.



You can select multiple regular payment types when completing the application.

Select 'Client'.

Enter the regular payment amount, and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

The screenshot shows the 'Add regular payment' interface for a client named Christine Client (Client ID: 2798, Product: Nucleus SIPP). The form is titled 'Payments in' and includes a section for 'Regular payments in'. Under 'Regular payment', the 'Client' option is selected. A blue information box states: 'You can't view or add bank accounts online for third party or employer payments. Please contact us by secure message or on 03455 212 414 if action is required.' The 'Your payment' section shows a 'Regular payment (net)' of £500 and a 'Payment frequency' of 'Monthly'. A question 'Are you eligible for tax relief on pension contributions?' is answered 'Yes'. The total contribution is shown as '£625.00 including tax relief (gross)'. The 'First collection date' is set to '22/06/2026'. On the right, a sidebar lists the steps: 1. Payments in, 2. Investment selection, 3. Review, 4. Documents and declarations, 5. Confirmation. At the bottom of the sidebar are 'Cancel' and 'Continue' buttons.



The collection date can be any date from 1 - 28 of the month. Please note, there's a minimum of 10 working days required to set up the Direct Debit

Then select the duration. You have the option to continue 'Until further notice' or add an 'Until date'.

The payment method will be pre-selected to 'Direct Debit' and cannot be altered.

Select the bank account from the drop-down list.

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

Add regular payment

Payments in

Christine Client
Client ID: 2798
Product reference: NJ1002427-002
Product: Nucleus SIPP

Regular payments in

Regular payment
☐ None ☒ Client ☐ Employer ☐ Third party

You can't view or add bank accounts online for third party or employer payments. Please contact us by secure message or on 03455 212 414 if action is required.

Your payment

Regular payment (net) £ 500 Payment frequency Monthly

Are you eligible for tax relief on pension contributions?
☒ Yes ☐ No

£625.00 including tax relief (gross)

First collection date
 22/06/2026

Add regular payments

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

Cancel Continue

Payment method
 Direct Debit

Bank account
 20-30-40 | 12398705 | Nationwide

Add new bank account

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, James Hay Pension Trustees Limited will notify you 10 working 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.
- As a Direct Debit Instruction is already in place we can begin collections from this bank account without needing a further instruction from you.

1. Payments in

2. Investment selection
3. Review
4. Documents and declarations
5. Confirmation

Cancel Continue

Complete your bank details.

Select 'Direct Debit instruction', and 'Nominated for withdrawals' if needed.

Then 'Save', to submit the new bank details.

Tick to confirm that you are the holder and the person required to authorise debits from this account.

Then select 'Continue'.

Employer regular payments in

Select 'Employer'.

Then select either 'Employer (gross)' or 'Employer (net)'.

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



The collection date can be any date from 1 - 28 of the month. Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

Then select the duration. You have the option to continue 'Until further notice' or add an 'Until date'.

The payment method will be pre-selected to 'Direct Debit' and cannot be altered.

Select the bank account from the drop-down list.

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

Product: Nucleus SIPP

Regular payments in

Regular payment
☐ None ☐ Client ☒ Employer ☐ Third party

! You can't view or add bank accounts online for third party or employer payments. Please contact us by secure message or on 03455 212 414 if action is required.

Employer
☒ Employer (gross) ☐ Employer paying client (net) contributions

Regular payment (gross) £ 500 Payment frequency Monthly

First collection date 01/07/2026

! The date selected is the earliest date the first payment could be collected. We'll need to receive a signed Direct Debit instruction confirming the payer's bank details before we're able to start collecting payments. If it's not possible to collect the payment on this date, the first collection date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until all outstanding requirements are met.

Continue
Until further notice

Add regular payments

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

Cancel Continue

Continue
Until date 01/07/2027

Payment method
Direct Debit

Employer details

Employer name
Nucleus Financial Limited

Employer address
Milford House
43-55 Milford Street
Salisbury
SP1 2BP
UK

Bank account

[+ Add new bank account](#)

3. Review
4. Documents and declarations
5. Confirmation

Cancel Continue

Complete your employers bank details. Select **'Direct Debit instruction'**, and **'Save'**, to submit the bank details.

Then select **'Continue'**

The screenshot displays a web form for adding SIPP regular additional contributions. At the top, a light blue banner contains an information icon and a note: "Non-UK bank accounts can't be set up through the platform. Please visit the Literature app to find the relevant form to download, complete and return to us for this bank account to be added." The form fields include: "Owner" (a dropdown menu), "Bank name" (a text field containing "NatWest"), "Sort code" (three separate boxes containing "10", "11", and "12"), "Account number" (a text field containing "12345678"), "Building society roll number (optional)" (an empty text field), and "Account name" (a text field containing "Nucleus Financial Limited"). At the bottom, there are two radio button options: "Direct Debit Instruction" (which is selected) and "Nominated account for withdrawals". To the right of the form is a vertical sidebar titled "Add regular payments" which lists five steps: "1. Payments in", "2. Investment selection", "3. Review", "4. Documents and declarations", and "5. Confirmation". At the bottom of this sidebar are two buttons: a light purple "Cancel" button and a dark purple "Continue" button.

Third party regular payments in

Select 'Third party'.

Enter the 'Regular payment (net)' amount, 'Payment frequency', the 'First collection date'



The collection date can be any date from 1 - 28 of the month. Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

Then select the duration. You have the option to continue 'Until further notice' or add an 'Until date'.

The payment method will be pre-selected to 'Direct Debit' and cannot be altered.

Enter the 'Third party details'.

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 third party bank details. Select 'Direct Debit instruction', and 'Save', to submit the new bank details.

The screenshot shows a form titled 'Add regular payments' with a progress sidebar on the right. The sidebar lists five steps: 1. Payments in, 2. Investment selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. The main form contains the following fields and options:

- Bank name:** A text input field containing 'Barclays'.
- Sort code:** Three separate input fields containing '23', '24', and '25'.
- Account number:** A text input field containing '23242526'.
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing 'Mrs E S James'.
- Direct Debit instruction:** A checkbox that is checked, with a label 'Direct Debit instruction'.
- Nominated account for withdrawals:** An unchecked checkbox with a label 'Nominated account for withdrawals'.

Below the checkboxes is a light blue information box with an 'i' icon and the text: 'The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:' followed by a bulleted list: 'Add product' and 'Add regular payment'.

At the bottom of the form are two buttons: 'Cancel' and 'Save'.

The progress sidebar on the right has a 'Cancel' button at the top and a 'Continue' button at the bottom.

Select 'Source of wealth'.

Then select 'Continue'.

The screenshot shows a form titled 'Source of wealth'. Below the title is a dropdown menu labeled 'Source of wealth ⓘ'. The dropdown is open, showing a list of options with 'Inheritance' selected. A blue circle highlights the dropdown menu.

Investment selection

Do you want to trade in investments already held? .

Key messages

Selecting 'Use current assets' will show your current investment holdings without a percentage allocation for each investment.

If an investment you hold can't be purchased as part of this

If you want to 'Use current assets' add the percentages for each investment, totalling 100%.

Document was last saved: Just now

Do you want to trade in investments already held? ⓘ

☒ Use current assets ☐ No

Funds Exchange traded Cash products Other investments

☆ Favourites

ⓘ Standardised investment option (for non-advised pension customers)

If you're not receiving professional financial advice regarding your investment choice and don't wish to select your own investments, one option available to you is a range of target retirement funds.

We've identified them as suitable to meet the needs of a typical non-advised pension customer. Please note they are ready-made portfolios, aligned to a preset range of retirement dates, and aren't tailored to an individual's retirement goals.

These funds are managed by Vanguard and while we've identified them as being suitable to meet the needs of a typical non-advised pension customer, it doesn't mean we endorse or recommend them.

If your investment needs and objectives fall outside of this standardised option, you may wish to consider other investment choices. If you want to ensure that your investment choices are suitable for your financial goals, we strongly recommend that you speak with a financial adviser.

For more information, including how you can access these funds in your product, please see the [Standardised Investment Option](#)  page on our website.

1. Payments in

2. Investment selection

3. Review

4. Documents and declarations

5. Confirmation

Cancel

Continue

Advanced search

Investment

Investment name	Allocation (%)
Cash	5 %
☒ ZIM AAP Adventurous C Acc	95 % 
Total	100%

Cancel

Continue

If you select, 'No' search for your investment choices under the relevant headings.

FundsExchange tradedCash productsOther investments

Favourites

1

Standardised investment option (for non-advised pension customers)

If you're not receiving professional financial advice regarding your investment choice and don't wish to select your own investments, one option available to you is a range of target retirement funds.

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Q 7IM

Advanced search

Investment

Investment name	Allocation (%)
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1. Payments in

2. Investment selection

3. Review

4. Documents and declarations

5. Confirmation

Cancel

Continue

Add the percentages for each investment, totalling 100%.

Once you're happy that the details are correct select 'Continue'.

Investment

Investment name	Allocation (%)
7IM Moderately Cautious C Acc	20 %
BlackRock Absolute Return Bond D Acc	75 %
Cash	5 %
Total	100%

Continue

12 |

Review

Carefully review the regular payment details for accuracy.

Use the 'pencil' icon to make any necessary changes.

Once you're happy that the details are correct select 'Continue'.

Add regular payment

Christine Client

Client ID: 2798

Product reference: NJ1002427-002

Product: Nucleus SIPP

Review

Nucleus SIPP

Regular payments in

Your regular payment

Amount	£500.00								
Include tax relief	Yes								
Tax relief value	£625.00								
Payment frequency	Monthly								
First collection date	01/07/2026								
Continue until	Until further notice								
Payment method	Direct Debit								
Bank account	<table><tr><td>Bank name</td><td>Nationwide</td></tr><tr><td>Account name</td><td>C J Client</td></tr><tr><td>Account number</td><td>12398705</td></tr><tr><td>Sort code</td><td>20-30-40</td></tr></table>	Bank name	Nationwide	Account name	C J Client	Account number	12398705	Sort code	20-30-40
Bank name	Nationwide								
Account name	C J Client								
Account number	12398705								
Sort code	20-30-40								

Employer regular payment (gross)

Amount	£500.00
Payment frequency	Monthly
First collection date	01/07/2026
Continue until	Until further notice

Add regular payments

1. Payments in

2. Investment selection

3. Review

4. Documents and declarations

5. Confirmation

Save and exit

Cancel

Continue

Documents and declarations

Choose to sign your documents by digital or wet signature.

If you choose wet signature, complete your documents and send to us by secure message.

Supporting documents can be downloaded here.

Review the declarations carefully. To confirm acceptance, select each checkbox, or choose 'Confirm all'.

Then select 'Submit'

Documents

How do you wish to sign?
☒ Digital signature ☐ Wet signature

Client contact details
 If the email and phone number are not correct, please update the details before proceeding.

Name
 Miss Christine Client

Email address
 christine.mckenzie+1@nucleusfinancial.com

Phone
 +44 7123456789

Documents requiring signature

- [Direct Debit Instruction \(Signature\)](#)
- [Direct Debit Instruction For Employer \(Signature\)](#)
- [Direct Debit Instruction For Third Party \(Signature\)](#)
- [Target Market Information](#)
- [Key Investor Information Document](#)

Supporting documents

- [SIPP Illustration](#)

Warning: 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.

Add regular payments

- Payments in ✓
- Investment selection ✓
- Review ✓
- Documents and declarations**
- Confirmation

[Cancel](#) [Submit](#)

Information provided

☒ I have appropriate consent from any third party referenced in this application to share their personal data and to make this application on their behalf.

Financial advice

☒ I acknowledge that Nucleus hasn't provided me with any form of advice relating to my application or any investments and has no responsibility to do so (including in the future).

Investments

☒ I authorise Nucleus and its agents to deal directly with the providers and issuers of investments held and their agents in order to carry out my investment instructions.

☒ I understand that all trading will be carried out in line with the Instruction Transmission Policy. A copy of which can be obtained at nucleusfinancial.com.

☒ I accept that Nucleus won't assess me against an investment manufacturers' target market when I choose the investments I want to purchase. I accept that I'm responsible for considering the investment manufacturer's target market before making an investment decision.

☒ I confirm that I'm eligible, under the Nucleus Platform Service terms and conditions that apply to me, to invest in the chosen investment(s).

☒ Confirm all

Progress:

- Payments in ✓
- Investment selection ✓
- Review ✓
- Documents and declarations**
- Confirmation

[Cancel](#) [Submit](#)

Confirmation

A message will appear confirming that your 'regular payment' instruction has been submitted.



Your request will be fully processed once we're in receipt of the completed and signed paperwork.

From here you can, 'Create a new illustration' or go 'Back to account dashboard'.

If you have any questions, please contact us on **03455 212 414**.

The screenshot shows the 'Add regular payment' Confirmation page in the Nucleus SIPP interface. The page has a red header with the 'nucleus' logo. Below the header, the title 'Add regular payment' is followed by 'Confirmation' in a larger font. On the right side, the client's name 'Christine Client' is displayed, along with 'Client ID: 2798', 'Product reference: NJ1002427-002', and 'Product: Nucleus SIPP'. The main content area is titled 'Instruction submitted' and contains a green checkmark icon with the text 'Your regular payment instruction has been submitted for Miss Christine Client' and 'Nucleus SIPP: NJ1002427-002'. Below this, a light blue box with an information icon contains the message: 'You'll be able to view your changes once your request has been fully processed and any required paperwork completed and signed.' At the bottom, under the heading 'Other actions', there are two buttons: 'Create a new illustration' and 'Back to account dashboard'.

 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](https://www.nucleusfinancial.com). (12/25)