

For advisers

Our new
platform

nucleus^o
platform

How to process
a Junior ISA new
business application

🕒 6 minute read



How to process a Junior ISA new business 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 Junior ISA 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 Junior Individual Savings Account (JISA) new business application, you first need to create your client.

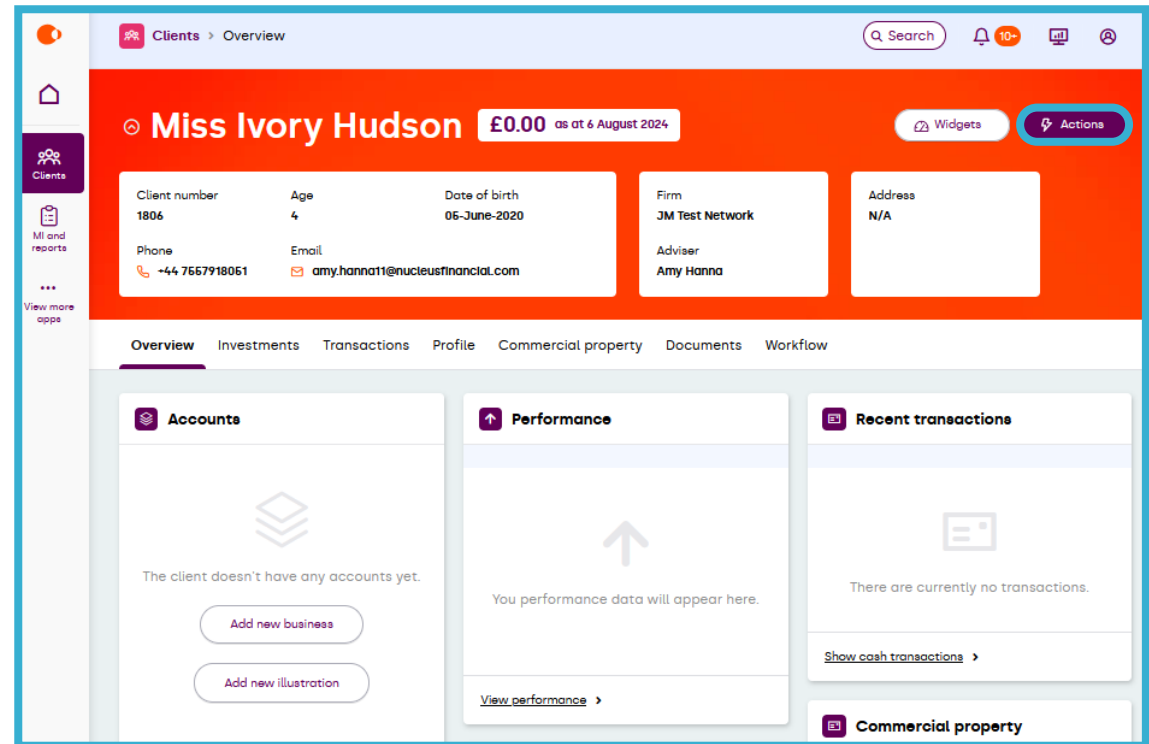
To create and search for your client please refer to the guides on our website.

The client must be a maximum age of 17 years and 11 months old to proceed with the JISA.



For junior accounts, the registered contact/guardian (18+) will need to be created or be an existing client, before proceeding further with the application.

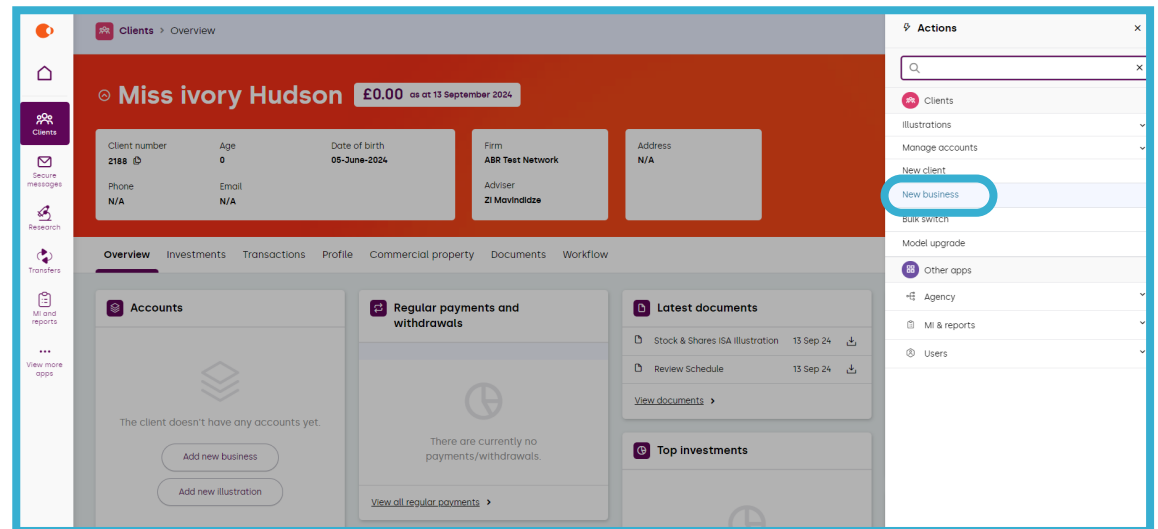
Once you've created or located your client, you can refer to this guide to proceed with submitting the JISA application. From the client home page please select the **'Actions'** button.



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.

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

The screenshot shows the 'Full client details' form in the Nucleus system. The form is titled 'New business Full client details' and is for client 'Ivory Hudson' (Client ID: 1806). The form is divided into several sections:

- Hierarchy selection:** Contains two drop-down menus. The first is labeled 'Firm' and has 'JM Test Network' selected. The second is labeled 'Assign an adviser' and has 'Amy Hanna (JHPDAAAII000011)' selected.
- Adviser:** A section with a question: 'Did you give financial advice to your client in relation to this instruction?'. There are two radio buttons: 'Yes' (which is selected and circled in red) and 'No'.
- Child's details:** Contains two fields: 'Name' with the value 'Miss Ivory Hudson' and 'Date of birth' with the value '05-June-2020'.

On the right side of the form, there is a 'New business' sidebar with a progress indicator showing five steps: 1. Full client details (current step), 2. Product selection, 3. Review, 4. Declarations & Documents, and 5. Confirmation. Below the progress indicator are three buttons: 'Save & exit', 'Cancel', and 'Next: Product selection'.

Enter your client's address or postcode into the search bar and select the correct address. If the address can't be found, select '**enter an address manually**' and complete the address details.

Key messages

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

Key messages

If the client requires an alternative correspondence address, please contact us.

The screenshot shows a web form with two main sections: 'Child's details' and 'Child's address'.
Child's details: Name: Miss Ivory Hudson; Date of birth: 5 June 2024.
Child's address: Residential address search bar contains '12 Blenheim Place'. A dropdown menu shows three options: '12 Blenheim Place Aberdeen, AB25 2DY', '12 Blenheim Place Cleethorpes, DN35 9BG', and '12 Blenheim Place Edinburgh, EH7 5JH'. A button 'enter an address manually' is highlighted. A yellow warning box states: 'Advisor business addresses can't be used.' Another yellow box says: 'If you are using this address for correspondence, we need to receive written confirmation. You can send this to us by secure message or in writing to Nucleus, Salisbury, SP1 3TB.' At the bottom, there is a question 'Use this address for all correspondence?' with radio buttons for 'Yes' and 'No'.
New business: A progress bar with five steps: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, 5. Confirmation. Below the progress bar are three buttons: 'Save and exit', 'Cancel', and 'Next: Product selection'.

Key messages

Employment status will be pre-selected to 'Child under 16' if the client is under 16.

Employment details will be required for clients over 16.

All JISA 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 they're a tax resident of.

Confirm your client's regulatory and residency information.

If the child is under 16, the National Insurance number isn't required. If the client is over 16 enter the National Insurance number.

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

We can't accept undischarged bankrupt clients.

Child's employment

Employment status

Child under 16

Child's regulatory

Application rules

- We don't accept any applications from any US persons (a citizen or national of the USA).
- We don't accept any applications from US residents. This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- ISA applicants must be a UK resident or a Crown employee serving overseas.
- Offshore Bond applicants must be a UK resident for tax purposes. You must advise RL360 in writing immediately about changes to residency or citizenship status.
- Where your client is a UK resident for tax purposes or a Crown employee serving overseas, you must provide their National Insurance number for ISA, SIPP or Offshore Bond applications. Options to apply for an ISA, SIPP or Offshore Bond won't be available until this information is entered.
- Where your client is not a UK resident for tax purposes or a Crown employee serving overseas, you must provide their tax identification number issued by the country in which they are a tax resident. Options to apply for any products with Nucleus won't be available until this information is entered.

Does your client hold tax residency status anywhere other than the UK?

Yes No

Junior customers don't require a National Insurance number to be collected but this will be required at the maturity of the product.

Country of nationality

UK + Add another

Is this the client's primary citizenship?

Yes No

Is the client an undischarged bankrupt?

Yes No

New business

1. Full client details
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit

Cancel

Next: Product selection

Enter the registered contact/legal guardian into the search bar and select the registered contact from the search list.

Registered contact / legal guardian

Please ensure you add a registered contact/legal guardian. To add a registered contact/legal guardian, they must be set up as 'client' on the platform. If they are not already set up as a client, you can do this via the add individual client journey.

Search: jessica

Client	Date of birth	Assigned Adviser	Add client
Jessica Example	01/01/1974	Zi Mavindidze	Add
Jessica Example	10/10/1980	Zi Mavindidze	Add
Jessica Example	10/10/1970	Zi Mavindidze	Add
Jessica Example	11/08/1962	Zi Mavindidze	Add

Navigation: << < 1 > >>

Result per page: 5

Buttons: Cancel, Next: Product selection

Complete registered contact/legal guardian's contact information and address. If they're an active client, their contact information and address will be pre-populated.

If the guardian requires an alternative correspondence address, please contact us.

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

Key message

Please complete the form presented on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us a copy of their signature.

Registered contact

1 A registered contact (i.e. parent, legal guardian) must be added and set up as a client on the platform. If they're not already set up, you can do this via the add individual client journey.

Search for a client by name ⓘ

Please complete the form presented on the Documents page of this journey to inform us of the authorised signatories for this account and to provide us a copy of their signature.

Registered contact

Name Ms Jessica Example
Date of birth 1 January 1980

Email address

Phone **Country** **Phone number**

12 Blenheim Place
Edinburgh
EH7 5JH
UK

1 Please note PO boxes, 'care of' or financial adviser business addresses can't be used.

New business

1. Full client details
2. Product selection
3. Junior ISA
4. Review
5. Documents and declarations
6. Confirmation

Complete registered contact/legal guardian's regulatory and residency information. If they're an active client their regulatory and residency information will be pre-populated.



We can't accept undischarged bankrupt clients.

Once you're happy with the client details, select '**Next: Product selection**'.

Guardian's regulatory

Application rules

- We don't accept any applications from any US persons (a citizen or national of the USA). This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- We don't accept any applications from US residents. This includes the United States of America, its territories and possessions, any state of the United States and the District of Columbia.
- ISA applicants must be a UK resident or a Crown employee serving overseas.
- Offshore Bond applicants must be a UK resident for tax purposes. You must advise RL360 in writing immediately about changes to residency or citizenship status.
- Where your client is a UK resident for tax purposes or a Crown employee serving overseas, you must provide their National Insurance number for ISA, SIPP or Offshore Bond applications. Options to apply for an ISA, SIPP or Offshore Bond won't be available until this information is entered.
- Where your client is not a UK resident for tax purposes or a Crown employee serving overseas, you must provide their tax identification number issued by the country in which they are a tax resident. Options to apply for any products with Nucleus won't be available until this information is entered.

Does your client hold tax residency status anywhere other than the UK?
 Yes No

National Insurance number ⓘ
AB000012B
 No National Insurance number

Country of nationality
UK

Is this the client's primary citizenship?
 Yes No

Is the client an undischarged bankrupt?
 Yes No

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

Save and exit
Cancel
Next: Product selection

Product selection

Confirm if you would 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 can be seen by your client on their customer portal.

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

Key message

The adviser firm the client is associated with determines what products are available for selection.

New business

Product selection

ivory Hudson
Client ID: 2188

Would you like to name the account your products will be held in?
 Yes No

Please provide an account name
Ivory JISA savings

Please select from below

Standard Nucleus Platform products
 Nucleus Flexi SIPP

Available products
Based on your client's personal details, the following products are available:

Nucleus Junior SIPP
 Nucleus Junior ISA

1. Full client details ✓
2. Product selection
3. Review
4. Documents and declarations
5. Confirmation

Save and exit
Cancel
Next: Review

Select '**Nucleus Junior ISA**'.

Key message

If you're applying for more than one product for your client, you can select multiple products from the available list to include in this application.

Once you're happy with your product selections, select '**Next: Payments in**'.

The screenshot shows a web interface for a 'New business' application. The main heading is 'Product selection'. In the top right corner, the user is identified as 'ivory Hudson' with 'Client ID: 2188'. The interface is divided into two main sections. The left section contains a form with the following elements: a question 'Would you like to name the account your products will be held in?' with 'Yes' selected; a text input field for 'Please provide an account name' containing 'Ivory JISA savings'; a section titled 'Please select from below' with two radio button options: 'Standard Nucleus Platform products' (selected) and 'Nucleus Flexi SIPP'; and a section titled 'Available products' with two radio button options: 'Nucleus Junior SIPP' and 'Nucleus Junior ISA' (selected). The right section is a progress bar titled 'New business' with six steps: '1. Full client details' (completed with a checkmark), '2. Product selection' (current step), '3. Junior ISA', '4. Review', '5. Documents and declarations', and '6. Confirmation'. At the bottom of the right section are three buttons: 'Save and exit', 'Cancel', and 'Next: Payments in' (highlighted in a dark purple color).

Payments in

Please select a payment in option for each payment type.

Key message

You can select multiple payment options and types in one application.

The screenshot shows the 'Payments in' section of a 'New business' application in the Nucleus system. The interface is divided into three main sections for selecting payment types: 'Single payments in', 'Regular payments in', and 'Transfers'. Each section has a sub-section for the specific payment type and radio button options for 'None', 'Client', and 'Third-party'. The 'Transfers' section includes a 'Transfer in' option with 'No' selected and a yellow information box with a warning icon. The information box states: 'Your client must sign a transfer authority form for each transfer. You only need to send the transfer authority form to us if the ceding provider is not making the transfer electronically. This will always be the case for transfers from occupational pension schemes. When you select the ceding provider for each transfer, whether a transfer can be made electronically or not will be displayed. If you add a ceding provider then you should assume a transfer authority form is required.' On the right side, a 'New business' progress bar shows steps 1 through 6, with 'Payments in' highlighted as the current step. A 'Save & exit' button is located at the bottom right of the form.

nucleus

New business
Payments in

ivory Hudson
Client ID: 2188

Single payments in

Single Payment
 None Client Third-party

Regular payments in

Regular payment
 None Client Third-party

Transfers

Transfer in
 No Yes

ⓘ Your client must sign a transfer authority form for each transfer. You only need to send the transfer authority form to us if the ceding provider is not making the transfer electronically. This will always be the case for transfers from occupational pension schemes. When you select the ceding provider for each transfer, whether a transfer can be made electronically or not will be displayed. If you add a ceding provider then you should assume a transfer authority form is required.

New business

1. Full client details ✓
2. Product selection ✓
3. Junior ISA
Payments in
Adviser charges
Investment selection
4. Review
5. Declarations & Documents
6. Confirmation

Save & exit

Client single payments



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

Enter client single payment details.

The payment method will be automatically selected to bank transfer.

New business
Payments in

ivory Hudson
Client ID: 2188

Single payments in

Single Payment

None Client Third-party

Single payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent/signatures have been obtained from the client. You will receive a platform notification when the account has been created and single payments in can be made.

Client

Single payment

Payment method

£ 4000 Bank Transfer

New business

1. Full client details ✓
2. Product selection ✓
3. Junior ISA

Payments in

Adviser charges

Investment selection

Third-party single payments



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

Enter third party single payment in details.

The payment method will be automatically selected to bank transfer.

Enter the third-party's personal details.

Enter the third-party's address into the search bar, select the correct address from the search results. If the address can't be found, select **'enter an address manually'** and complete the address details.

Single payments in

Single payment
 None Client Third party

i Payments detailed in this application (by any payer) should not be made until this account is created. This will happen once all required consent and signatures have been obtained from the client. You'll receive a platform notification when the account has been created and payments in can be made.

Your payment

Single payment Payment method

Third party details

Third party type

Title

First name

Surname

Date of birth

Third party address Or

12 Blenheim Place Aberdeen, AB25 2DY

12 Blenheim Place Cleethorpes, DN35 9BG

12 Blenheim Place Edinburgh, EH7 5JH

New business

1. Full client details ✓
2. Product selection ✓
3. Junior ISA

Payments in

Adviser charges

Investment selection

4. Review
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Client regular payments in

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



The first 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.

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, select 'Add new bank account'.

Enter the client's bank details.

Select **'Direct Debit instruction'**.

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

Bank account details

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.

Owner
Individual

Bank name
Barclays

Sort code
20 10 10

Account number
12345676

Building society roll number (optional)

Account name
I Hudson

New business

- Full client details ✓
- Product selection ✓
- Junior ISA**
 - Payments in
 - Adviser charges
 - Investment selection
- Review
- Documents and declarations
- Confirmation

Save and exit

Cancel

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction

Nominated account for withdrawals

The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests:

- New business
- Add product
- Add regular payment

Cancel Save

New business

- Full client details ✓
- Product selection ✓
- Junior ISA**
 - Payments in
 - Adviser charges
 - Investment selection
- Review
- Documents and declarations
- Confirmation

Save and exit

Cancel

Next: Adviser charges

Third-party regular payments in

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



The first 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.

Select the bank account from the drop-down list.

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

Regular payments in

Regular payment

None Client Third-party

Third-party

Regular payment £ 300 **Payment frequency** Monthly

First collection date 25/09/2024 **Continue** Until further notice

Bank account Please select

[+ Add new bank account](#)

Third-party details

Payments in

- Adviser charges
- Investment selection
- 4. Review
- 5. Declarations & Documents
- 6. Confirmation

Save & exit

Cancel

Next: Adviser charges

Enter the third-party bank details.

Select '**Direct Debit instruction**'.

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

The screenshot shows a web form with two main sections: 'Bank account details' and 'New business'.

Bank account details:

- Owner:** A dropdown menu with 'Third-party' selected.
- Bank name:** A text input field containing 'Barclays'.
- Sort code:** Three separate input fields containing '20', '60', and '30'.
- Account number:** A text input field containing '12345676'.
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing 'D Hudson'.
- Address line 1 (optional):** An empty text input field.
- Address line 2 (optional):** An empty text input field.
- Address line 3 (optional):** An empty text input field.
- Postcode (optional):** An empty text input field.
- Direct Debit instruction:** A checkbox that is checked and highlighted with a blue circle.
- Nominated account for withdrawals:** An unchecked checkbox.
- Buttons:** 'Cancel' and 'Save' buttons at the bottom.

New business:

- Progress list:**
 1. Full client details ✓
 2. Product selection ✓
 3. Junior ISA
 4. Review
 5. Declarations & Documents
 6. Confirmation
- Payments in:** A section with two sub-sections: 'Adviser charges' and 'Investment selection'.
- Buttons:** 'Save & exit', 'Cancel', and 'Next: Adviser charges' buttons.

Enter the third-party's personal details.

Enter the third-party's address into the search bar and 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 "Third party details" with the following sections:

- Third party type:** Individual
- Title:** Mr (dropdown menu)
- First name:** Daniel
- Surname:** Hudson
- Date of birth:** 14 / 10 / 1974
- Third party address:** Search bar containing "12 blenheim place". Below the search bar is a list of three address suggestions:
 - 12 Blenheim Place Cleethorpes, DN35 9BG
 - 12 Blenheim Place Edinburgh, EH7 5JH (highlighted)
 - 12 Blenheim Place Stenhousemuir, Larbert, FK5 4PT

To the right of the address search bar is a link that says "Or enter an address manually".

On the right side of the form, there is a vertical list of steps:

2. Product selection ✓
3. Junior ISA
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

At the bottom right, there are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges".

Transfers payments

Select **'Yes'**.

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

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 either a **'Cash'** or **'Re-register assets'** transfer.

The screenshot displays a web form for processing a Junior ISA application. The main section is titled 'Transfers' and contains the following elements:

- Transfer in:** Radio buttons for 'No' and 'Yes'. The 'Yes' option is selected and circled in blue.
- Warning:** A yellow box with an exclamation mark icon contains the text: "Your client must sign a transfer authority form for each transfer."
- Transfer 1:**
 - Transferring scheme:** A search bar containing "Nucleus Financial Group Limited" and a link labeled "+ Add provider manually".
 - Electronic transfer supported?:** A dropdown menu with "No" selected.
 - Transfer type:** Radio buttons for "Cash" and "Re-register assets". The "Cash" option is selected and circled in blue.

On the right side, a vertical progress bar shows the following steps:

2. Product selection ✓
3. Junior ISA
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

At the bottom of the progress bar, there are two buttons: "Save and exit" and "Cancel".

Cash transfer payments

Enter all the transfer details.

Please note, we don't accept JISA partial transfers. You must select '**Full**' transfer to proceed with the application.

Confirm the JISA subscriptions that have been made into the JISA in the current tax year.



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



The JISA allowance section informs you of your client's remaining JISA allowance for the current tax year. The remaining allowance is calculated using the details entered on this page.

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

Re-registered assets

Enter all transfer details.

Please note, we don't accept JISA partial transfers. You must select '**Full**' transfer to proceed with the application.

Confirm the JISA subscriptions that have been made into the JISA in the current tax year.

The screenshot shows a web form titled "Transfer 1" with the following fields and options:

- Transferring scheme:** A search box containing "Nucleus Financial Group Limited" and a link to "Add provider manually".
- Electronic transfer supported?:** No
- Transfer type:** Radio buttons for "Cash" and "Re-register assets" (selected).
- Total estimated transfer value:** £0.00
- Transferring account number:** 8756874
- Full or partial transfer:** Radio buttons for "Full" (selected and circled in blue) and "Partial".
- Subscriptions made into Junior ISA in the current year:** £ 300

A yellow warning box states: "Please note that Junior ISAs can only be transferred in full." The right sidebar shows a progress list:

1. Full client details ✓
2. Product selection ✓
3. Junior ISA
 - Payments in
 - Adviser charges
 - Investment selection
4. Review
5. Documents and declarations
6. Confirmation

Buttons at the bottom include "Save and exit", "Cancel", and "Next: Adviser charges".

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

Key message

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

Enter each asset's units.

Enter the cash portion value of the transfer.

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



The JISA allowance section informs you of your client's remaining JISA allowance for the current tax year. The remaining allowance is calculated using the details entered on this page.

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

Once you're happy with the payment preferences, select '**Next: Adviser Charges**'.

Assets to be re-registered

Funds Exchange Traded Other investments

☆ Favourites

[Advanced search](#)

Code	Investment	Quantity (units)	
QL4K.GB	Artemia Corporate Bond I Acc GBP	1452	
AD94.GB	AXA Distribution Acc-U	254	
BG54.GB	Baillie Gifford American B Inc	369	

i If more units are held than specified, we will transfer all units held for this account number.

Cash portion of the transfer

£ 1475.00

+ Add another transfer

JISA allowance

You have £3020 allowance remaining for 2024/2025 ©

Source of wealth

Source of wealth

Inheritance

Payments in

Adviser charges

Investment selection

4. Review

5. Declarations & Documents

6. Confirmation

[Save & exit](#)

[Cancel](#)

Next: Adviser charges

24 |

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 account or product level, please refer to our helpsheet.

Key message

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

New business ivory Hudson
Client ID: 2188

Adviser charges

Adviser charges

Initial adviser charge ⓘ
Charge amount should be gross of VAT
(for cash transfers and single payments)

Charge type ⓘ

1 % £ %

Estimated £20.00

New business

- 1. Full client details ✓
- 2. Product selection ✓
- 3. Junior ISA

Head account ongoing adviser charge

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).

Ongoing Adviser Charge (OAC)

Ongoing Adviser Charge (OAC) charged on

Head account Product

Tiers

JHP-65115

Add lower limit

£

Tiering group	Rate	Action
First £5,000.00	1.2 %	<input type="button" value="Delete"/>
From £5,000.00 to £8,000.00	1 %	<input type="button" value="Delete"/>
From £8,000.00 to £12,000.00	0.8 %	<input type="button" value="Delete"/>
From £12,000.00 to £18,000.00	0.6 %	<input type="button" value="Delete"/>
From £18,000.00 to £25,000.00	0.4 %	<input type="button" value="Delete"/>
From £25,000.00	0.2 %	<input type="button" value="Delete"/>

Frequency

Quarterly

Do you want to exclude assets when calculating OAC?

Yes No

Payments in

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Product ongoing adviser charge

Choose '**Product**'.

Select '**£**' or '**%**'.

Confirm if the product ongoing adviser charge is tiered.

If the ongoing adviser charge is not tiered, please 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.

New business ivory Hudson
Client ID: 2188

Adviser charges

Adviser charges

Initial adviser charge ⓘ

2 %

Estimated £6.00

Ongoing adviser charge

Ongoing adviser charge (OAC) charged upon

Head Account Product

Do you wish to set up tiers?

Yes No

Annual rate

1 %

Frequency

Monthly

Do you want to exclude assets when calculating OAC?

Yes No

New business

1. Full client details ✓
2. Product selection ✓
3. Junior ISA
 - Payments in ✓
 - Adviser charges**
 - Investment selection
4. Review
5. Declarations & Documents
6. Confirmation

Regular adviser charge



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

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**'.

Regular adviser charges

i If you want to collect the initial adviser charge in full, you'll need to record the adviser charges here as '0' and then process an ad-hoc adviser charge.

Fee payment
Charge amount should be gross of VAT
£ 20

Frequency
Monthly

Number of fee payments
24

Total fee amount: £480.00
Projected end date: 25 Apr 2027

Save and exit
Cancel
Next: Investment selection

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 and select the investment from the results.

Enter a percentage for each investment choice and ensure the totals equal 100%.

Key message

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

Select a distribution preference.

Once you're happy with your investment preferences, select **'Next: Review'**.

New business
ivory Hudson
Client ID: 2188

Investment selection

Investment selection

Funds Exchange traded Managed portfolios Adviser portfolios Other investments

[Favourites](#)

[Advanced search](#)

Investment

Investment name	Single	%	⊕	Regular monthly	%	⊕	🗑
<input checked="" type="checkbox"/> 71M AAP Balanced C Acc	30	%	⊕	0	%	⊕	🗑
<input checked="" type="checkbox"/> 88 ENERGY LIMITED NPV(DJ)	10	%	⊕	0	%	⊕	🗑
<input checked="" type="checkbox"/> ABR Test Model 7	40	%	⊕	100	%	⊕	🗑
Cash	20	%	⊕	0	%	⊕	
Total	100%			100%			

i The amount you have selected for ETI trading, will be used to buy whole ETIs only, any residual value will remain in cash

Customer
 Adviser

Who is the decision maker for these trades? ⓘ
Your client and your adviser firm have the required identification for trading in exchange-traded instruments.

New business

- 1. Full client details ✓
- 2. Product selection ✓
- 3. Junior ISA
 - Payments in ✓
 - Adviser charges ✓
 - Investment selection**
- 4. Review
- 5. Documents and declarations
- 6. Confirmation

[Save and exit](#)

[Cancel](#)

Next: Review

Distribution preference

Please select from one of the following options: ⓘ

Reinvest

Leave as cash in Junior ISA

[Save and exit](#)

[Cancel](#)

Next: Review

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Review

Review the application details for accuracy. You can use the 'pencil icon' to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Next: Declaration and documents**'.

New business ivory Hudson
Client ID: 2188

Review






Child details

Did you give financial advice to your client in relation to this instruction?	Yes
Customer portal access	Yes
Title	Miss
Name	Ivory Hudson
Date of birth	5 June 2024
<hr/>	
Email address	Not provided
Mobile number	Not provided
Residential address	12 Blenheim Place, Edinburgh, EH7 5JH, UK
Correspondence address	Same as residential
<hr/>	
Paperless preference	Yes

Registered contact

Title	Ms
Name	Jessica Example
Date of birth	1 January 1980
<hr/>	
Email address	Jessexample2@example1.com
Mobile number	+44 77777777
Residential address	12 Blenheim Place, Edinburgh, EH7 5JH, UK
Correspondence address	Same as residential

New business

- Full client details 
- Product selection 
- Junior ISA
 - Payments in 
 - Adviser charges 
 - Investment selection 
- Review
- Documents and declarations
- Confirmation

Save and exit

Cancel

Next: Documents and declarations

Declarations and documents

Select the method your client wishes to use to sign their documents.

Key message

The documents can't be amended once submitted. If there are any amendments 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.



If wet signature is selected download and share the documents with your client to be signed.
Once signed please send to us via secure message.

The screenshot shows the 'Declarations & Documents' page in the Nucleus system. The page is titled 'New business' and 'Declarations & Documents' with the user 'Ivory Hudson' and 'Client ID: 1806' in the top right. The main content area is divided into two columns. The left column, titled 'Documents', contains a section 'How do you wish for your client to sign?' with radio buttons for 'Digital signature' and 'Wet Signature'. Below this is a yellow callout box with a warning icon and text: 'After clicking 'Submit' please access documents that require signing, plus any supporting documents, from the document library. Then arrange for these to be printed and sent to the Client to be signed and returned.' Underneath is a list of 'Documents available' categorized into three groups: 'Documents to be sent to the Customer requiring signature' (Confirmation Schedule, Adviser Charges Confirmation), 'Documents to be completed and sent to us by secure message' (ThirdParty Direct Debit Instruction, Transfer Form), and 'Supporting documents to be sent to the Customer' (Junior ISA Illustration, Ex-Ante C&C Disclosure, Key Features Document (Junior ISA), Target Market Information, Key Investor Information Document, Permitted Investments List (Junior ISA), Terms And Conditions, Instruction Transmission Policy). The right column, titled 'New business', shows a progress list: 1. Full client details (checked), 2. Product selection (checked), 3. Junior ISA (with sub-items Payments in, Adviser charges, Investment selection, all checked), 4. Review (checked), 5. Declarations & Documents (current step), and 6. Confirmation. At the bottom of the right column are three buttons: 'Save & exit', 'Cancel', and 'Submit'.

Please read through the declarations and tick to confirm completion.

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

Declarations

ISA Declaration

I confirm that I've received an instruction from the client requesting this course of action and on their behalf I declare that:

All subscriptions made, and to be made, belong to me.
I am 18 years of age or over.
I have not subscribed/made payments, and will not subscribe/make payments that exceed the overall subscription/payment limit in total to a cash ISA, a stocks and shares ISA, an innovative finance ISA, and a Lifetime ISA, in the same tax year.
I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom. Alternatively I'm married to, or in a civil partnership with, a person who performs such duties. I will inform Nucleus Financial Services Ltd if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties.
I hereby authorise Nucleus Financial Services Ltd to hold my cash subscription, ISA investments, interest, dividends and any other rights or proceeds in respect of those investments and any other cash and to make on my behalf any claims to relief from tax in respect of ISA investments.

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.

The information provided in this application, including special category data where expressly required, is accurate and complete to the best of my knowledge.

I can confirm that I've verified that the email address and mobile number entered in this application are the client's (applicant's) own email and mobile number and not that of a third party.

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 transfers.

New business

1. Full client details ✓
2. Product selection ✓
3. Junior ISA
 - Payments in ✓
 - Adviser charges ✓
 - Investment selection ✓
4. Review ✓
5. **Declarations & Documents**
6. Confirmation

Save & exit

Cancel

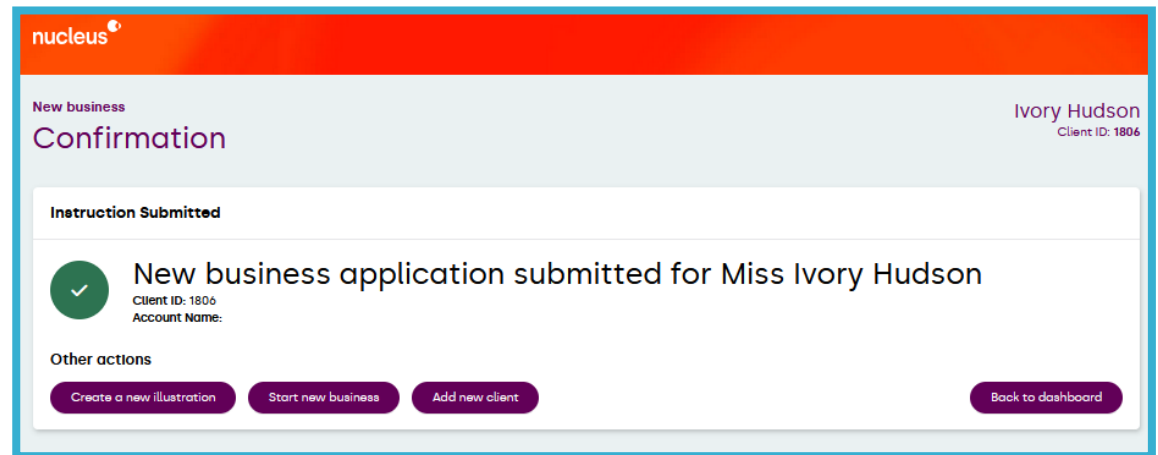
Submit


The application has been successfully submitted.

Key message


Submitting this application creates the account. To activate the account a signature from the client is required and the client must pass regulatory checks.

From here, you can **'Create a new illustration'**, **'Start new business'**, **'Add a new client'** or go **'Back to the 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.

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