

For advisers

Our new
platform

nucleus^o
platform

How to process a
Flexi SIPP new
business application

 8 minute read



How to process a Flexi SIPP 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 Flexi SIPP new business application



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



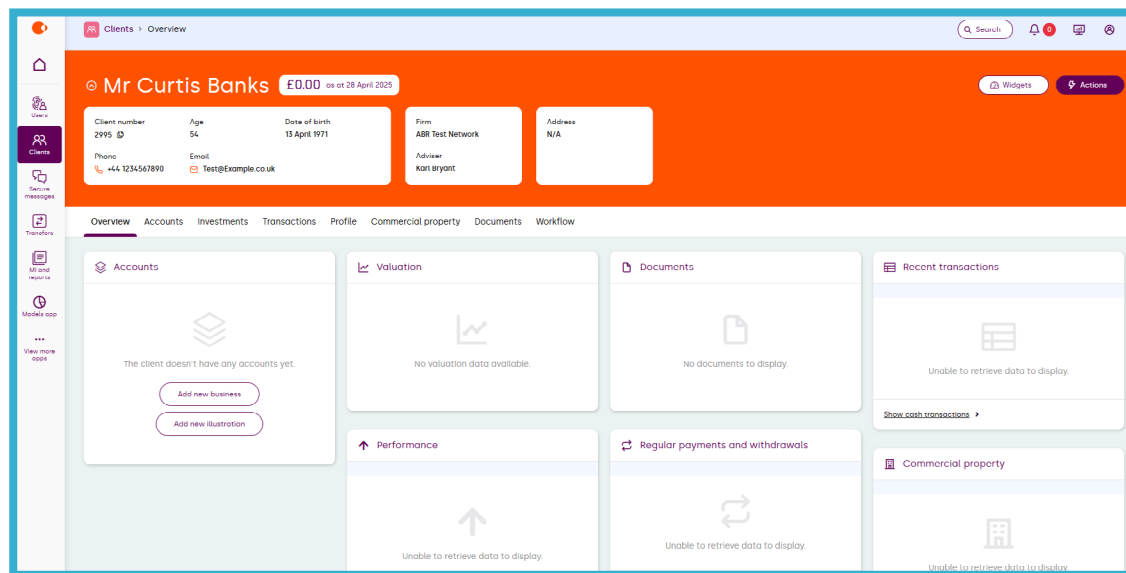
To start the Flexi Self-Invested Personal Pension (Flexi SIPP) new business process, you first need to create your client.

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



Ensure that you have your client's drawdown, crystallisation, annuity, LTA and bank account details, if your client will be taking pension benefits. You'll be asked for this information during this application.

Once you've created or located your client, you can refer to this guide to proceed with submitting the new business Flexi SIPP application.



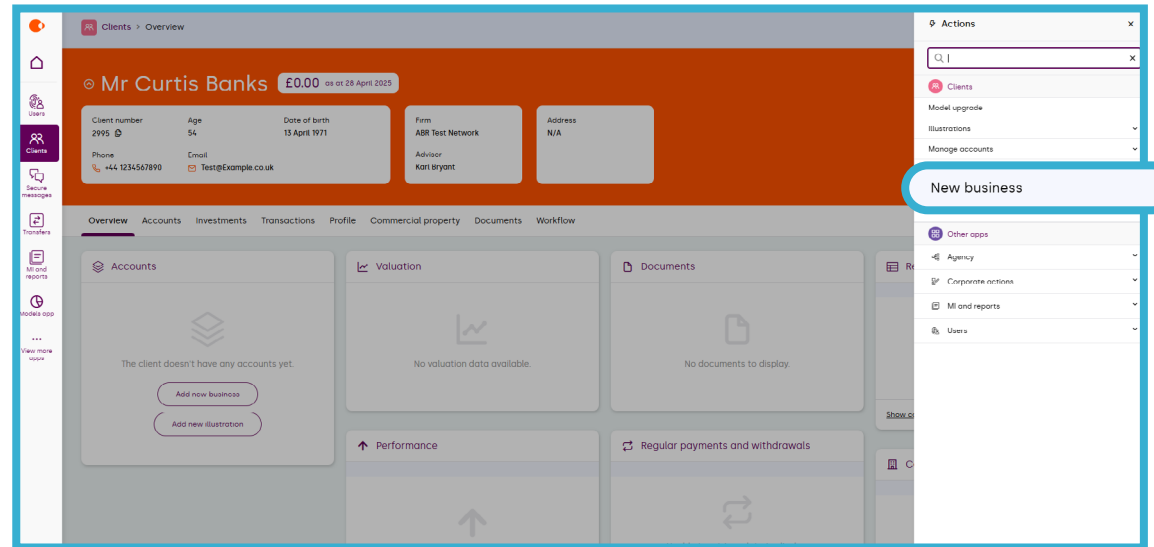
From the client home page select the 'Actions' button.

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'**.

Confirm if your client requires access to the portal.

Key message

If **'Yes'** is selected, the client will receive an invitation to register to the 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. Giving your client customer portal access will enable them to process additional contributions, investments and amend their correspondence details.

For more information about customer portal permissions visit our website.

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

Key message

The client's contact details are optional, unless your client would like to receive paperless correspondence.

E-signatures and paperless correspondence require an email address.

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 message

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

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

The screenshot displays a web form for processing a Flexi SIPP new business application. It is divided into two main sections: 'Client details' and 'Address'.

Client details section:

- Name:** Mr Curtis Banks
- Date of birth:** 13 April 1971
- Email address:** Test@Example.co.uk
- Phone:** Mobile (dropdown)
- Country:** UK (+44) (dropdown)
- Phone number:** 1234567890
- Buttons:** 'Add another' (with a plus icon)
- Information box:** Email address and phone number must be provided to apply for customer portal access or to use a digital signature.

Address section:

- Registered address:** nucleus suite (search bar)
- Alternative:** enter an address manually (button)
- Address details:** Nucleus Group Services Ltd, Milford House 43-55, Milford Street Salisbury, SP1 2BP
- Warning box:** Adviser business addresses can't be used.
- Information box:** If your client wishes to use an alternative address for correspondence, we need to receive written confirmation directly from the client. They can send this to us by secure message or in writing to Nucleus, Suite 202, Warner House, 123 Castle Street, Salisbury, SP1 3TB.
- Confirmation:** Use this address for all correspondence? (radio buttons for Yes/No)

New business sidebar:

- 1. Full client details
- 2. Product selection
- 3. Review
- 4. Documents and declarations
- 5. Confirmation
- Buttons:** Save and exit, Cancel, Next: Product selection

Confirm whether your client would like to receive paperless correspondence, through the customer portal.



Going paperless offers benefits such as enhanced accessibility and better visibility for your clients, often resulting in faster turnaround times for signing documents.

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 on our website.

The screenshot displays a web form for a new business application. It is divided into several sections:

- Paperless settings:** A section titled "Paperless settings" with a sub-header "Go paperless for client correspondence?". It features two radio buttons: "Yes" (selected) and "No". Below this is an information box with a blue border and an 'i' icon, stating: "The customer will receive paper documentation until they have completed their online registration. Once complete, documents will then be issued electronically. Please note certain documents must always be sent as paper documents for legal, security or regulatory reasons. All documents can be accessed from the customer's online document library."
- Marketing preferences:** A section titled "Marketing preferences" with a sub-header "Allow receiving news and promotions?". It features two radio buttons: "Yes" (selected) and "No".
- Employment:** A section titled "Employment" with a sub-header "Employment status". It contains a dropdown menu currently set to "Employed". Below this is a text input field for "Employer name" containing "Nucleus". Underneath is a location field containing "Milford House", "43-55 Milford Street", "Salisbury", "SP1 2BP", and "UK". A small edit icon is visible to the right of the address. At the bottom of this section is a yellow information box with an 'i' icon, stating: "Please note PO boxes, 'care of' or financial adviser business addresses can't be used."
- New business:** A vertical sidebar on the right titled "New business" containing a numbered list: "1. Full client details", "2. Product selection", "3. Review", "4. Documents and declarations", and "5. Confirmation". At the bottom of this sidebar are three buttons: "Save and exit", "Cancel", and "Next: Product selection" (highlighted in purple).

Select your client's marketing preferences.



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

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

For all employed, and self-employed clients, enter employer details.

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

The screenshot displays a web form for processing a Flexi SIPP new business application. It is divided into three main sections: Paperless settings, Marketing preferences, and Employment. The Paperless settings section includes a radio button for 'Go paperless for client correspondence?' (set to 'Yes') and an information box stating that customers will receive paper documentation until online registration is complete. The Marketing preferences section includes a radio button for 'Allow receiving news and promotions?' (set to 'Yes'). The Employment section features a dropdown for 'Employment status' (set to 'Employed'), a text input for 'Employer name' (set to 'Nucleus'), and a location input for 'Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, UK'. A button labeled 'enter an address manually' is highlighted with a blue circle. A footer note states: 'Please note PO boxes, 'care of' or financial adviser business addresses can't be used.' On the right side, a 'New business' sidebar lists the steps: 1. Full client details, 2. Product selection, 3. Review, 4. Documents and declarations, and 5. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Next: Product selection'.



All applicants must be 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.



We don't accept applications from US citizens or nationals.

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'**.

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

National Insurance number ⓘ
AA123456C

No National Insurance number

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

Product selection

Confirm if you'd like to give the product 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 '**Nucleus Flexi SIPP**'.

'**Nucleus Flexi SIPP**' will be automatically selected.

Key message

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

New business

Product selection

Curtis Banks
Client ID: 2995

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

Please provide an account name
Curtis Flexi SIPP

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 Flexi SIPP

New business

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

Save and exit

Cancel

Confirm all SIPP options details.

Note, disqualifying pension credit transfers are an offline process and a paper application is required.

Enter your clients' personal details and annual income.

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

The screenshot displays a web form for a SIPP application. The main content area is titled 'SIPP options' and includes three radio button options: 'None' (selected), 'Take pension benefits', and 'Take immediate tax-free lump sum'. Below this are three questions, each with 'Yes' and 'No' radio buttons: 'Has the client opted out or declined to join a pension where their employer would contribute?' (No selected), 'Are any transfers subject to disqualifying pension credits?' (No selected), and 'Are the pension contributions made by your client subject to the basic rate for tax relief?' (No selected). The form also contains dropdown menus for 'Gender' (Male), 'Marital status' (Single), and 'Occupation' (Bar Manager), along with a text input for 'Annual income' (£ 35000). On the right side, a sidebar shows a progress indicator with steps '5. Documents and declarations' and '6. Confirmation'. Below the progress indicator are 'Save and exit' and 'Cancel' buttons. A large purple button with a white border, labeled 'Next: Payments in', is highlighted with a blue oval.

Payments in

Confirm all the retirement assumption details.



A retirement age must be entered to generate illustration documents.

Confirm if your client is subject to the Money Purchase Annual Allowance (MPAA).

New business Curtis Banks
Client ID: 3448

Payments in

Retirement assumptions

Selected retirement and intended annuity purchase ⓘ

Age Date

Expected retirement age

This date/age is used for illustration purposes.

Select different annuity purchase age? ⓘ

Yes No

Annuity payments

Advance Arrears

Annuity increases

Annuity guarantee period

Add a spouse's pension?

Yes No

Does the client have any form of pension protection?

Yes No

Money Purchase Annual Allowance (MPAA)

Is your client subject to the Money Purchase Annual Allowance (MPAA)?

Yes No Not known

New business

- Full client details ✓
- Product selection ✓
- SIPP
 - Payments in
 - Investment selection
- Review
- Documents and declarations
- Confirmation

Save and exit

Cancel

Next: Investment selection

Select a payment in option for each payment type.

Key message

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

The screenshot displays a web form for a Flexi SIPP application. The form is divided into two main sections: a main content area on the left and a progress bar on the right.

Main Content Area:


- Money Purchase Annual Allowance (MPAA):** A section with the question "Is your client subject to the Money Purchase Annual Allowance (MPAA)?" and three radio button options: "Yes", "No" (which is selected), and "Not known".
- Single payments in:** A section with the heading "Single payments in" and a sub-section "Single payment" with four radio button options: "None", "Client", "Employer", and "Third party".
- Regular payments in:** A section with the heading "Regular payments in" and a sub-section "Regular payment" with four radio button options: "None", "Client", "Employer", and "Third party".

Progress Bar (Right Side):

- 2. Product selection ✓
- 3. SIPP
 - Payments in (highlighted)
 - 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".

Client single payments

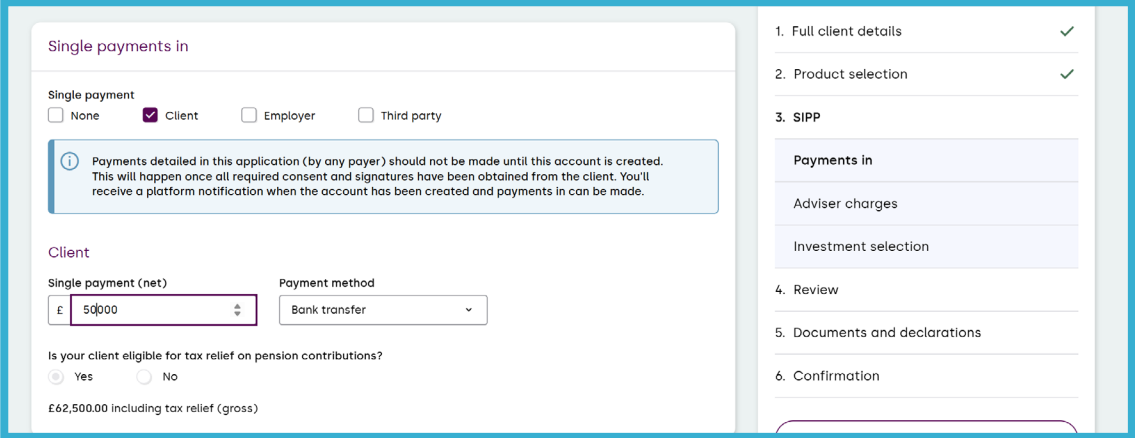


Single payments must be sent via bank transfer using our bank details, located on our website. Include your client's account number, located at the end of the application, as the payment reference to avoid processing delays.

Enter net single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.



Single payments in

Single payment
 None Client Employer Third party

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.

Client

Single payment (net) Payment method

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

£62,500.00 including tax relief (gross)

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

Employer single payments



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

Select either '**Employer (gross)**' or '**Employer paying client (net) contributions**'.
Enter the gross or net single payment details.
Enter the employer's name.

Single payments in

Single payment

None Client Employer Third party

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.

Employer

Employer (gross) Employer paying client (net) contributions

Single payment (gross) Payment method

£ 40000 Bank transfer

Employer details

Employer name
Nucleus

Employer address
12 Blenheim Place
Edinburgh
EH7 5JH
UK

2. Product selection ✓

3. SIPP

Payments in

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Third party single payments



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

Enter the net third-party single payment details.

The payment method will be automatically selected to bank transfer.

Confirm if the pension contribution is eligible for tax relief.

Enter the third-party's personal details.

Enter the third-party's address into the search bar and select the address from the search results.

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

Client regular payment in

Enter the net regular payment amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

Enter the first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. A minimum of 10 working days is 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**' and complete the client's bank details.

Regular payments in

Regular payment
 None Client Employer Third party

Client

Regular payment (net) £ 300 Payment frequency Monthly

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

£375.00 including tax relief (gross)

First collection date 19/08/2025

i 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

Payment method
Direct Debit

Bank account
Please select

+ Add new bank account

2. Product selection ✓

3. SIPP

Payments in

Adviser charges

Investment selection

4. Review

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Next: Adviser charges

Select 'Direct Debit instruction'.

Select 'Save', to submit bank details.

The screenshot shows a two-column form interface. The left column is titled 'Bank account details' and contains several input fields: 'Owner' (dropdown menu with 'Individual' selected), 'Bank name' (text field with 'NatWest'), 'Sort code' (three separate boxes with '12', '34', and '56'), 'Account number' (text field with '12345678'), 'Building society roll number (optional)', 'Account name' (text field with 'Mrs A Green'), 'Address line 1 (optional)', 'Address line 2 (optional)', 'Address line 3 (optional)', and 'Postcode (optional)'. At the bottom of this column, there are two checkboxes: 'Direct Debit instruction' (checked and highlighted with a blue circle) and 'Nominated account for withdrawals'. A 'Save' button is also highlighted with a blue circle. The right column is titled 'New business' and shows a progress list: '1. Full client details' (checked), '2. Product selection' (checked), '3. SIPP' (active), '4. Review', '5. Documents and declarations', and '6. Confirmation'. Under '3. SIPP', there are three sub-sections: 'Payments in', 'Adviser charges', and 'Investment selection'. At the bottom of the right column, there are three buttons: 'Save and exit', 'Cancel', and 'Next: Adviser charges' (highlighted in purple). A blue-bordered box at the top of the left column contains an information icon and text: '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.' A blue-bordered box at the bottom of the left column contains an information icon and text: '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'.

Employer regular payment in

Select either **'Employer (gross)'** or **'Employer paying client (net) contributions'**.

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. A minimum of 10 working days is required to set up the Direct Debit instruction.

Enter the employer's name.

Enter the employer'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.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'** and complete the employer's bank details.

The screenshot shows a web form titled 'Regular payments in' for a 'New business' application. The form is divided into several sections:

- Regular payment:** Radio buttons for 'None', 'Client', 'Employer' (selected), and 'Third party'.
- Employer:** Radio buttons for 'Employer (gross)' (selected) and 'Employer paying client (net) contributions'.
- Regular payment (gross):** Input field with '£ 400'.
- Payment frequency:** Dropdown menu set to 'Monthly'.
- First collection date:** Input field with '19/08/2025'.
- Continue:** Dropdown menu set to 'Until further notice'.
- Payment method:** Dropdown menu set to 'Direct Debit'.
- Employer details:**
 - Employer name: Nucleus
 - Employer address: 12 Blenheim Place, Edinburgh, EH7 5JH, UK
 - Bank account: Please select

On the right sidebar, under 'New business', there is a progress list: 1. Full client details (checked), 2. Product selection (checked), 3. SIPP (with sub-sections: Payments in, Adviser charges, Investment selection), 4. Review, 5. Documents and declarations, 6. Confirmation. At the bottom of the sidebar are buttons for 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

Enter the employer's bank details.

Bank account details

1 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
Employer

Bank name
Barclays

Sort code
20 21 22

Account number
12345566

Building society roll number (optional)

Account name
Nucleus Financial

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Direct Debit instruction

1 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

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


Save and exit
Cancel
Next: Adviser charges

Select **'Direct Debit instruction'**.

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

Third party regular payment in

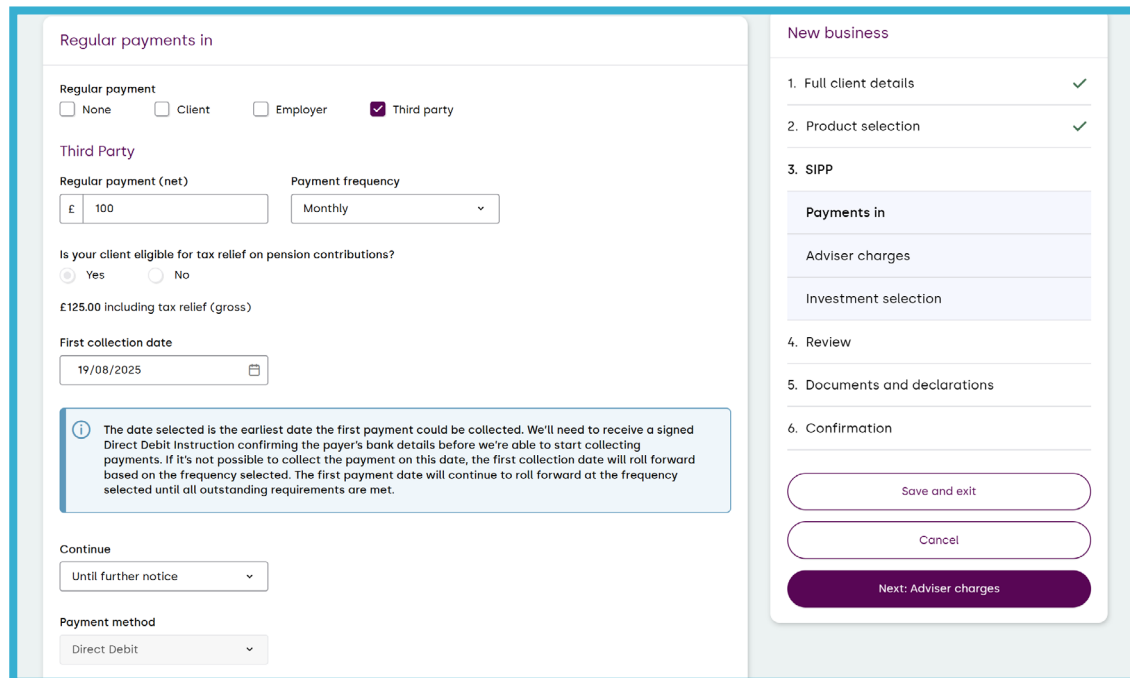
Enter the net regular payment amount, payment frequency, first collection date and the duration.



The first collection date can be any date from 1 – 28 of the month. A minimum of 10 working days is required to set up the Direct Debit instruction.

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

Confirm if the pension contribution is eligible for tax relief.



The screenshot shows a web form titled "Regular payments in" with the following sections:

- Regular payment:** Radio buttons for "None", "Client", "Employer", and "Third party" (which is selected).
- Third Party:** A sub-section containing:
 - Regular payment (net):** A text input field with "£ 100".
 - Payment frequency:** A dropdown menu with "Monthly" selected.
 - Is your client eligible for tax relief on pension contributions?:** Radio buttons for "Yes" (selected) and "No".
 - £125.00 including tax relief (gross):** A text label.
 - First collection date:** A date picker field showing "19/08/2025".
 - Information box:** A blue box with an information icon stating: "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:** A dropdown menu with "Until further notice" selected.
 - Payment method:** A dropdown menu with "Direct Debit" selected.

On the right side of the form, there is a "New business" progress bar with the following steps:

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

At the bottom of the "New business" section, there are three buttons: "Save and exit", "Cancel", and "Next: Adviser charges" (highlighted in purple).

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.

Select the bank account from the drop-down list.

If you need to add a new bank account, select **'Add new bank account'** and complete the third party's bank details.

The screenshot displays a web form for 'Third party details' and a progress sidebar. The form fields include:

- Third party type:** Individual
- Title:** Mrs (dropdown)
- First name:** Lacy
- Surname:** Curtis
- Date of birth:** 10 / 10 / 1974
- Address:** 12 Blenheim Place, Edinburgh, EH7 5JH, UK (with a location pin icon and an edit icon)
- Bank account:** Please select (dropdown)

Key interactive elements are highlighted with blue circles:

- enter an address manually:** A button next to the address field.
- + Add new bank account:** A button at the bottom of the form.

The progress sidebar on the right shows the following steps:

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

Buttons at the bottom of the sidebar include 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

Enter the third-party's bank details.

The screenshot shows a web form titled "Bank account details" with a light blue border. At the top, there is a warning box with an information icon and text: "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." Below this, the form fields are as follows:

- Owner:** A dropdown menu with "Third party" selected.
- Bank name:** A text input field containing "Nationwide".
- Sort code:** Three separate input fields containing "43", "65", and "87".
- Account number:** A text input field containing "12345678".
- Building society roll number (optional):** An empty text input field.
- Account name:** A text input field containing "Mrs B Green".
- 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 with a checkmark and the text "Direct Debit instruction", which is highlighted with a blue rounded rectangle.

Below the form fields, there is another warning box with an information icon and 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:

- New business
- Add product
- Add regular payment

At the bottom of the form, there are two buttons: "Cancel" and "Save", with "Save" highlighted by a blue rounded rectangle.

On the right side of the form, there is a sidebar titled "New business" with a list of steps:

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

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

Select '**Direct Debit instruction**'.

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

Transfer payments

Select **'Yes'**.

Enter the transferring providers 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 is available from the search bar may lead to delays in processing the transfer."

Select the transferring scheme type from the drop-down.

Confirm if the transfer contains any safeguarded benefits.



We can't accept transfers that contain safe guarded benefits if advice and a personal recommendation haven't been provided to your client.

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

The screenshot shows a web form for processing a Flexi SIPP new business application. The form is titled 'Transfers' and is divided into two main sections: 'Transfers' and 'New business'.
Transfers Section:
- **Transfer in:** Radio buttons for 'No' and 'Yes' (selected).
- **Warning:** A yellow box with an exclamation mark icon stating: "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 button labeled "Add provider manually".
- **Electronic transfer supported?:** "No".
- **Transferring scheme type:** A dropdown menu showing "Self-Invested Personal Pension".
- **Does the transfer contain any safeguarded benefits?:** Radio buttons for "Yes" (selected) and "No".
- **Warning:** A yellow box with an exclamation mark icon stating: "We don't accept transfers which contain safeguarded benefits without financial advice. If your transfer does contain safeguarded benefits you must seek financial advice and make the application via a financial adviser if you want to make this transfer to Nucleus. If you answer 'No' to this question and we're informed by your current pension provider that the transfer does contain safeguarded benefits, we'll not be able to accept the transfer."
- **Was a personal recommendation to proceed with this transfer given to the client?:** Radio buttons for "Yes" (selected) and "No".
- **Transfer type:** Radio buttons for "Cash" (selected) and "Re-register assets".
New business Section:
- A progress list with steps: 1. Full client details (checked), 2. Product selection (checked), 3. SIPP (selected), 4. Review, 5. Documents and declarations, 6. Confirmation.
- Below the list are buttons for "Save and exit", "Cancel", and "Next: Adviser charges".

Cash transfer payment

If the cash transfer contains both uncrystallised and crystallised funds, first enter the amount of the uncrystallised element in '**Estimated current value**'.

Enter all transfer details.

Then select '**Add another transfer**' to add the crystallised element.

Under Status of transfer, select '**Crystallised**', and continue to enter all details of the crystallised element, including the amount.

Once all fields are complete, select '**Next: Adviser Charges**'.

The screenshot displays a web form for processing a Flexi SIPP new business application. The form is divided into two main sections: a primary form area on the left and a sidebar on the right.

Primary Form Area:

- Transfer type:** Radio buttons for 'Cash' (selected) and 'Re-register assets'.
- Estimated current value:** A text input field containing '£ 0'.
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised'.
- Uncrystallised details:**
 - Account number:** A text input field containing '12345678'.
 - Uncrystallised transfer value:** A text input field containing '£ 200000'.
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial'.
- Block transfer:** Radio buttons for 'Yes' and 'No' (selected).
- Action:** A button labeled '+ Add another transfer' is highlighted with a red circle.

Sidebar (3. SIPP):

- Payments in:** A section containing 'Adviser charges' and 'Investment selection'.
- Navigation:** A list of steps: 4. Review, 5. Documents and declarations, 6. Confirmation.
- Buttons:** 'Save and exit', 'Cancel', and a prominent purple button labeled 'Next: Adviser charges'.

Key message

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

Re-registered assets

Select '**Re-registered**' under Status of the transfer.

If the re-registered transfer contains both uncrystallised and crystallised funds, select '**Uncrystallised**' under Status of transfer.

Enter all transfer details.

The screenshot shows a web form for processing a Flexi SIPP new business application. The form is divided into two main sections: a main form area on the left and a sidebar on the right.

Main Form Area:

- Transfer type:** Radio buttons for 'Cash' (unselected) and 'Re-register assets' (selected).
- Total estimated transfer value:** £0.00
- Status of transfer:** Radio buttons for 'Uncrystallised' (selected) and 'Crystallised' (unselected).
- Uncrystallised details:**
 - Account number:** A text input field containing '12345678'.
 - Text below: 'Providing the account number will help to process the transfer.'
- Full or partial transfer:** Radio buttons for 'Full' (selected) and 'Partial' (unselected).
- Block transfer:** Radio buttons for 'Yes' (unselected) and 'No' (selected).

Sidebar:

- Buttons for 'Adviser charges' and 'Investment selection'.
- Progress indicators for steps 4, 5, and 6.
- Buttons for 'Save and exit', 'Cancel', and 'Next: Adviser charges'.

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

Enter the asset's units.

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 the cash portion value of the transfer.

Then select '**Add another transfer**' to add the crystallised element of the transfer.

Under Status of transfer, select '**Crystallised**', and continue to enter all details of the crystallised element, including the assets to be re-registered and the cash portion.

Key message

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

The screenshot shows a web interface for 'Assets to be re-registered'. It features a search bar with a magnifying glass icon and a 'Favourites' link. Below the search bar is a table with columns for 'Code', 'Investment', and 'Quantity (units)'. The table contains two rows: one for '7IM AAP Balanced C Acc' with a quantity of 1000, and another for 'BlackRock Balanced Growth Portfolio D Acc' with a quantity of 1500. A yellow warning box states: 'If more units are held than specified, we'll transfer all units held for this account number.' Below the table is a 'Cash portion of the transfer' section with a currency symbol '£' and an input field containing '1000'. At the bottom left, there is a purple button with a plus sign and the text 'Add another transfer'. On the right side of the interface, a vertical navigation menu shows steps: '2. Product selection' (checked), '3. SIPP', '4. Review', '5. Documents and declarations', and '6. Confirmation'. Under '3. SIPP', there are sub-sections for 'Payments in', 'Adviser charges', and 'Investment selection'. At the bottom right, there are three buttons: 'Save and exit', 'Cancel', and a prominent purple button labeled 'Next: Adviser charges'.

Confirm if the illustration should include a critical yield calculation.

Key message

If there are additional platform holdings, the illustration will include other holdings linked to the client.

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

The screenshot shows a web form with a light blue border. On the left, there is a white box with the title 'Illustration' and a section for 'Critical yield'. The text 'Always include critical yield on drawdown accounts' is followed by two radio buttons: 'Yes' (unselected) and 'No' (selected). To the right of this box, there is a white box containing two buttons: 'Cancel' and 'Next: Adviser charges'.

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.

Key message

Flat rates and annual rates can only be applied to products.

Head account ongoing adviser charges will require tiering.



For more information about adviser charges at either head or product level, please visit our website.

New business Curtis Banks
Client ID: 3160

Adviser charges

Adviser charges

Please note, if this SIPP is being taken out by the adviser for themselves, then any initial adviser charges are limited to £500 and any on-going adviser charges are limited to £500 p.a. Any adviser charges taken over these amounts will be clawed back as set out in our adviser remuneration policy.

Where a % value is entered, please note that the value of any single payments used to calculate the adviser charge that is paid will be the gross value of the payment i.e. after any tax relief has been applied.

Initial adviser charge ⓘ
Charge amount should be gross of VAT (for re-registration transfer)

Charge type ⓘ

1 % £ %

Estimated £104.68

New business

- 1. Full client details ✓
- 2. Product selection ✓
- 3. SIPP
 - Payments in ✓
 - Adviser charges
 - Investment selection

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 to 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.

Ongoing Adviser Charge (OAC)

Ongoing Adviser Charge (OAC) charged on

Head account Product

Tiers

JHP-65115

Add lower limit

£ 40000

Insert tier

Tiering group	Rate	Action
First £8,000.00	1 %	
From £8,000.00 to £12,000.00	0.8 %	
From £12,000.00 to £18,000.00	0.6 %	
From £18,000.00 to £25,000.00	0.4 %	
From £25,000.00	0.2 %	

Frequency

Monthly

Do you want to exclude assets when calculating OAC?

Yes No

Do you wish to redirect the charges from SIPP? ⓘ

Yes No

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

Save and exit

Cancel

Next: Investment selection

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.

If the ongoing adviser charge is tiered follow the head account ongoing adviser charge OAC tiering steps.

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 (OAC) and if the client wishes to redirect charges from the SIPP.

Ongoing Adviser Charge (OAC)

Ongoing Adviser Charge (OAC) charged on
 Head account Product

Charge type
 £ %

Do you wish to set up tiers?
 Yes No

Annual rate
Charge amount should be gross of VAT
1 %

Frequency
Monthly

Do you want to exclude assets when calculating OAC?
 Yes No

Do you wish to redirect the charges from SIPP? ⓘ
 Yes No

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

Save and exit
Cancel
Next: Investment selection

Regular adviser charges



The regular adviser charges 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

Save and exit

Cancel

Next: Investment selection

Regular adviser charges

! 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

12

Total fee amount: £240.00

Projected end date: 05 Aug 2026

Investment selection

The total amount to be paid in, the initial adviser fees and amount available for investment will show at the top.

Choose to invest all available cash or retain an amount to not be invested.

If no is selected, enter the cash amount to be retained.

Your investment management account will show as the investment choice. You can also select additional investments from the headings shown.

Key message

Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account.

New business Curtis Banks
Client ID: 3448

Investment selection

Total initial lump sum and cash transfers	£625,000.00
Initial adviser fees	£1,562.50
Amount available for investment	£623,437.50

Would you like to invest all available cash transfers and single payments? ⓘ

Yes No

Amount to be retained

£ 1000

Amount to be invested: £622,437.50

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Investment manager / stockbroker accounts

☆ Favourites

Q

[Advanced search](#)

Save and exit

New business

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

Enter the investment name into the search bar and select the investment from the results.

Enter a percentage for each investment choice, ensuring the total equals 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.

New business
Curtis Banks
Client ID: 3448

Investment selection

Investment selection

Total initial lump sum and cash transfers	£625,000.00
Initial adviser fees	£1,562.50
Amount available for investment	£623,437.50

Would you like to invest all available cash transfers and single payments? ⓘ

Yes No

Amount to be retained

£ 1000

Amount to be invested: £622,437.50

Funds
Exchange traded
Cash products
Managed portfolios
Adviser portfolios

Investment manager / stockbroker accounts

[★ Favourites](#)

[Advanced search](#)

Investment

Investment name	Single		Regular monthly		
7IM AAP Balanced C Inc	<input type="text" value="10"/>	%	<input type="text" value="20"/>	%	
IM NEW	<input type="text" value="90"/>	%	<input type="text" value="80"/>	%	
Cash			<input type="text" value="0"/>	%	
Total	100%		100%		

New business

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

Save and exit

Cancel

Next: Review

Select the basis on which the Investment Manager is being appointed.

Choose whether you wish to update the charges and growth rates for your investment manager.

Select a distribution preference.

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

The screenshot shows a web form for appointing an Investment Manager. The form is divided into several sections:

- Investment Manager Basis:** A question asks "On what basis is the target investment manager being appointed?". The "Instrument name" is "IM NEW" and the "Basis Options" dropdown is set to "Discretionary".
- Update Charges and Growth Rates:** A question asks "Do you want to update the charges & growth rates for IM NEW?". The "Yes" radio button is selected.
- Charges:** Two input fields are shown: "External Asset Manager Initial Charge" with a value of "0" and "External Asset Manager AMC" with a value of "0.1". Both have percentage signs.
- Growth Rates:** Three input fields are shown: "High" with a value of "7", "Medium" with a value of "3", and "Low" with a value of "1". Each has a percentage sign.
- Distribution preference:** A question asks "Please select from one of the following options:". Two radio buttons are shown: "Reinvest" (selected) and "Leave as cash in SIPP".

On the right side of the form, there is a progress indicator with the following steps:

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

At the bottom right, there are two buttons: "Save and exit" and "Cancel". A purple callout box highlights the "Next: Review" button.


Review

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: Documents and declarations**'.

New business
Review

Curtis Banks
Client ID: 3448

Full details 

Did you give financial advice to your client in relation to this instruction?	Yes
Client portal access	Yes
Name	Mr Curtis Banks
Date of birth	10 December 1969
Marital status	Single
National insurance number	AC123456B
Country of nationality	UK
Is this client's primary citizenship?	Yes
Tax residency	UK only
Email address	Test@123Test.com
Mobile number	+44 7894561230
Residential address	Milford House, Salisbury, SP1 2BR, UK
Correspondence address	Same as residential
Paperless preference	Yes
News and promotions	Yes
Employment status	Employed

New business

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

Save and exit

Next: Documents and declarations


SIPP

Declarations and documents

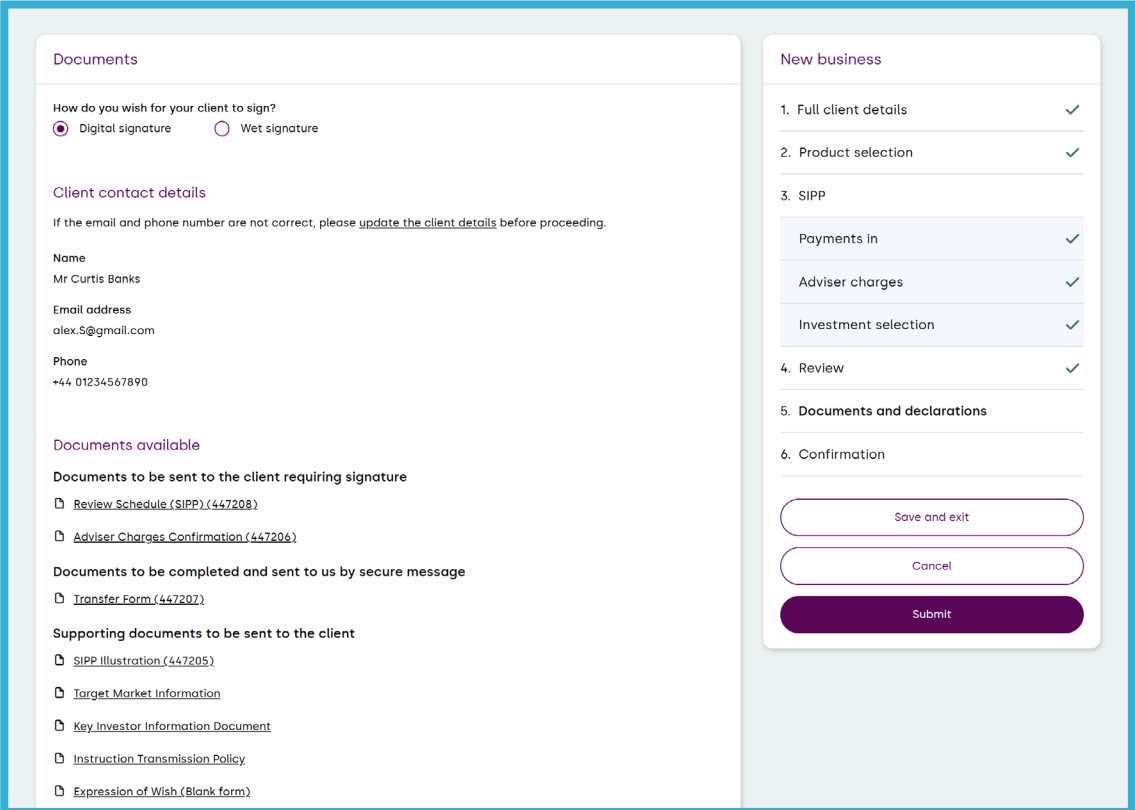
Select the method your client wishes to use to sign their documents.

Key message

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.

 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 a web interface for processing a Flexi SIPP new business application. It is divided into two main sections: 'Documents' and 'New business'.

Documents Section:

- How do you wish for your client to sign?**
 Digital signature Wet signature
- Client contact details**
If the email and phone number are not correct, please [update the client details](#) before proceeding.
Name: Mr Curtis Banks
Email address: alex.s@gmail.com
Phone: +44 01234567890
- Documents available**
 - Documents to be sent to the client requiring signature:**
 - [Review Schedule \(SIPP\) \(447208\)](#)
 - [Adviser Charges Confirmation \(447206\)](#)
 - Documents to be completed and sent to us by secure message:**
 - [Transfer Form \(447207\)](#)
 - Supporting documents to be sent to the client:**
 - [SIPP Illustration \(447205\)](#)
 - [Target Market Information](#)
 - [Key Investor Information Document](#)
 - [Instruction Transmission Policy](#)
 - [Expression of Wish \(Blank form\)](#)

New business Section:

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

At the bottom of the 'New business' section, there are three buttons: 'Save and exit', 'Cancel', and 'Submit'.

Read through the declarations and tick to confirm completion.

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

I've provided my client(s) with a copy of the relevant Nucleus terms and conditions, charges, key features documents, permitted investments list and the Nucleus privacy notice.

I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).

I've told my client(s) about their cancellation rights in relation to buying collective investments.

Transfers in

I confirm that the personal recommendation to proceed for transfers with safeguarded benefits has been given/checked by a suitably qualified pension transfer specialist as defined by the FCA, and my firm has the appropriate FCA permissions to provide advice on pension transfers and opt outs.

Payments

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

Investment manager

In relation to the Investment Manager(s) named in this application I confirm:

- Whether the account is operated on an execution only or advisory basis, I accept it's the responsibility of my client and me, as their financial adviser to ensure that any investments purchased comply with the Nucleus published Permitted Investments List.
- I acknowledge and accept that Nucleus Financial Services Ltd and James Hay Pension Trustees Limited have not carried out, and shall not in the future carry out, any review of the Investment Manager's financial status, their investment and/or risk strategies, nor will Nucleus monitor their ongoing performance. My client and I as financial adviser are responsible for checking these matters and ensuring that the Investment Manager(s) are suitable for my clients investment objectives.
- The Investment Manager will be bound by the Investment Manager terms of business agreed with Nucleus. I will not take any action, intentionally or otherwise, or instruct their investment Manager to take actions that result in a breach of this agreement.
- My client has seen and accepted the terms and conditions and charges schedule of the Investment Manager they wish to appoint.

Investments

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

Confirm all

1. Full client details ✓

2. Product selection ✓

3. SIPP

Payments in ✓

Adviser charges ✓

Investment selection ✓

4. Review ✓

5. Documents and declarations

6. Confirmation

Save and exit

Cancel

Submit

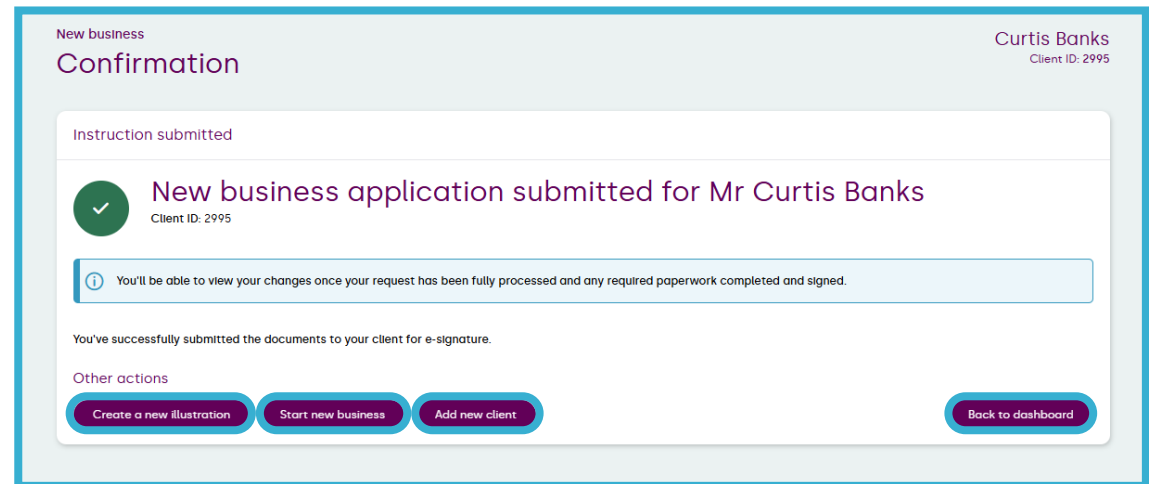
The application has been submitted.


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 this page you can **'Create a new illustration'**, **'Start new business'**, **'Add new client'** or go **'Back to the dashboard'**.



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 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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