For advisers

Our new platform

nucleus platform

How to process a JSIPP regular payment top up application



4 minute read

How to process a JSIPP regular payment top up 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.

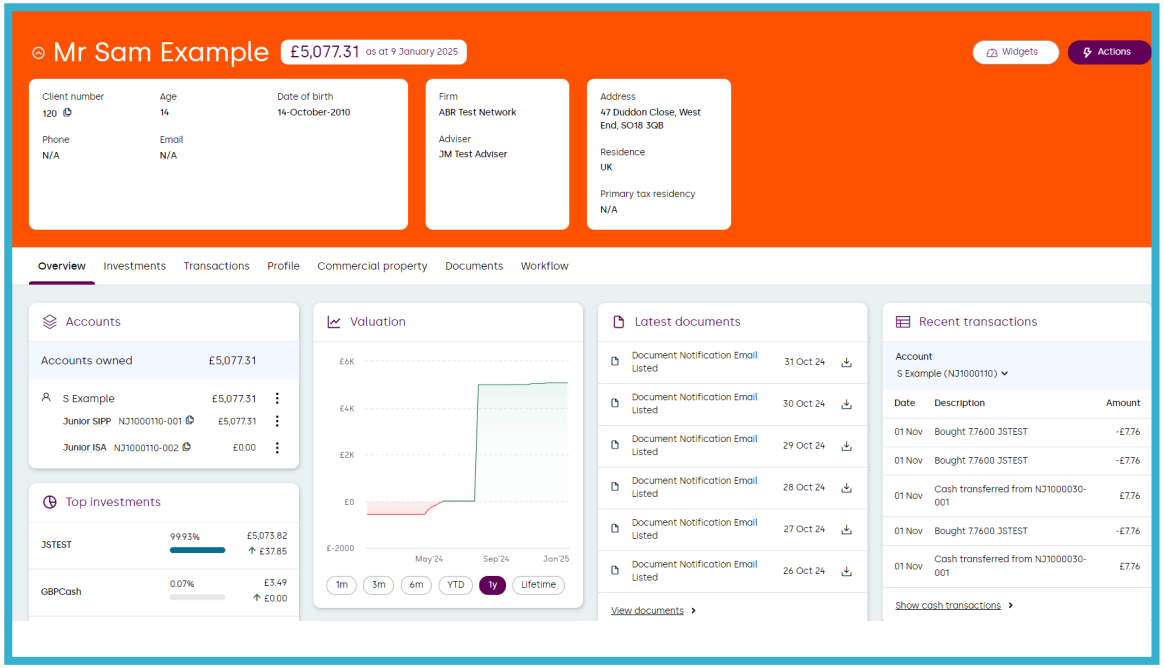
How to process a JSIPP regular payment top up application

To start the JSIPP regular top up application, you first need to find your client. Please refer to the guides on our website to search for a client or create a new client.

Once you've located your client, you can refer to this guide to proceed.

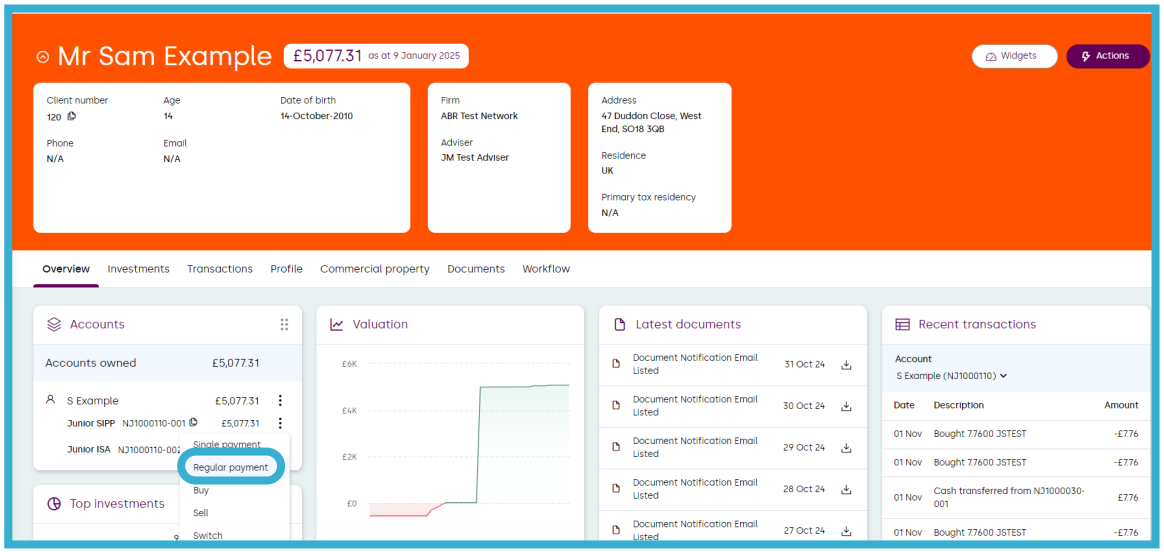
If you're adding a regular employer payment, the client's employment details must be set up on their account first.

If your client doesn't have existing employer details, please complete the 'employer details' on the 'SIPP contribution form', found in the Literature library on our Website.



From the client's home page, find the relevant account and click on the vertical ellipses (three dots).

A list of actions will appear. To create the top up application, select '**Regular payment**'.



Key message

You can save and exit the application if required. The information from each fully completed page will be saved.

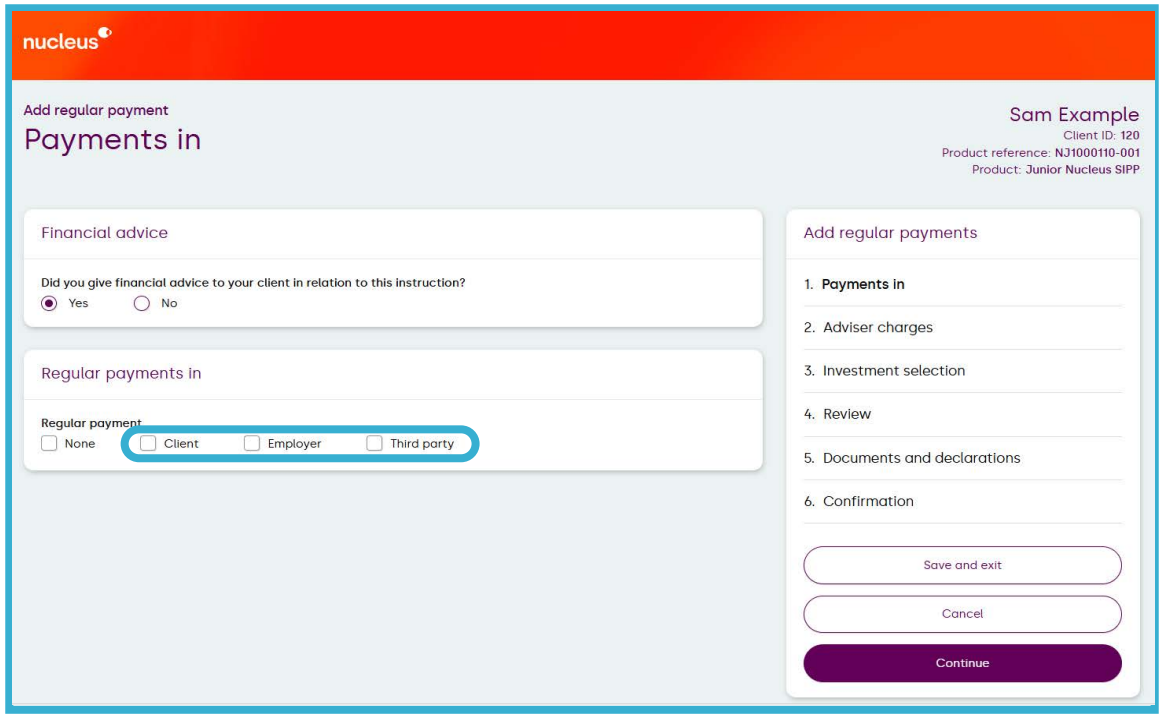
To resume the application, go to the Workflow tab in the client's account.

Payment in

Confirm if advice has been provided to the client.

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

Select '**Client**', '**Employer**','**Third party**' or all of them if required.



Client payments in

Enter the regular payment amount and payment frequency.

Confirm if the pension contribution is eligible for tax relief.

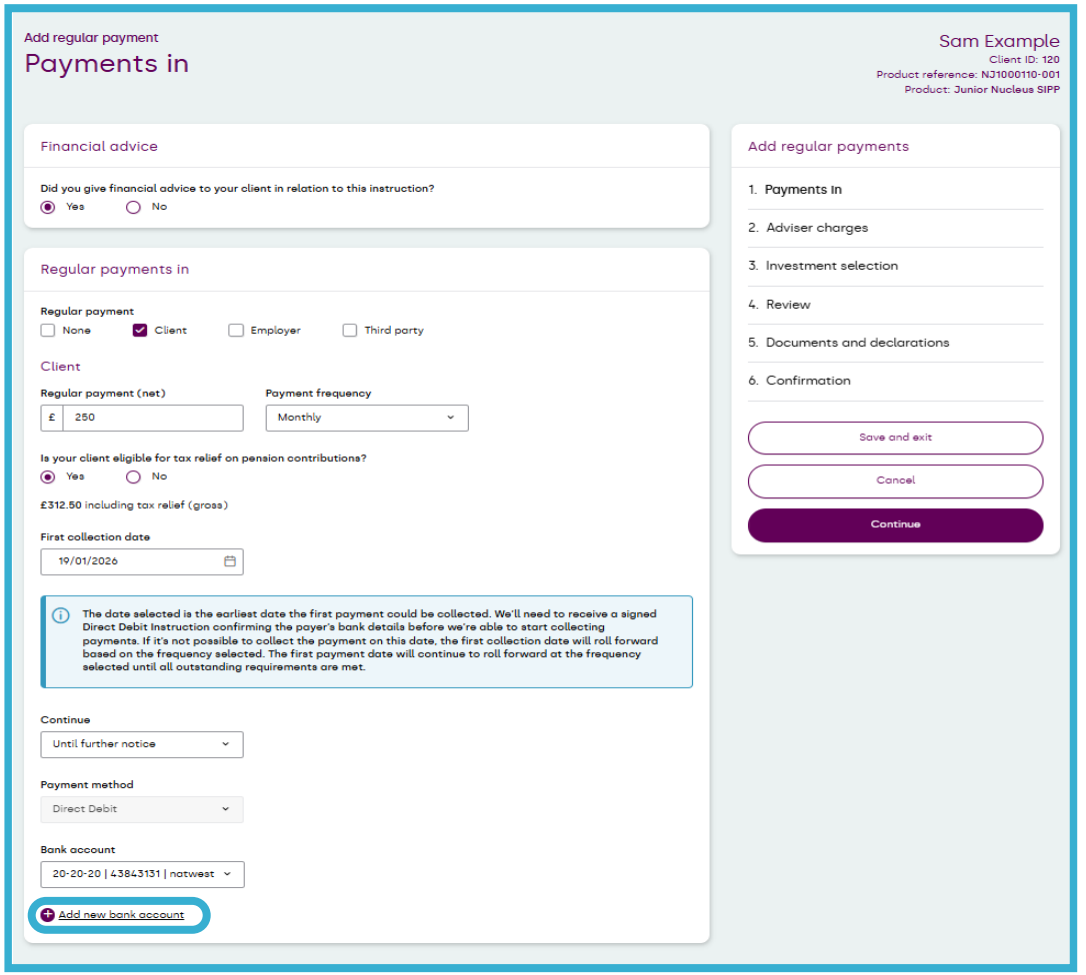
Enter the first collection date and the duration.

The 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 is preset to Direct Debit.

Select the bank account from the drop-down list.

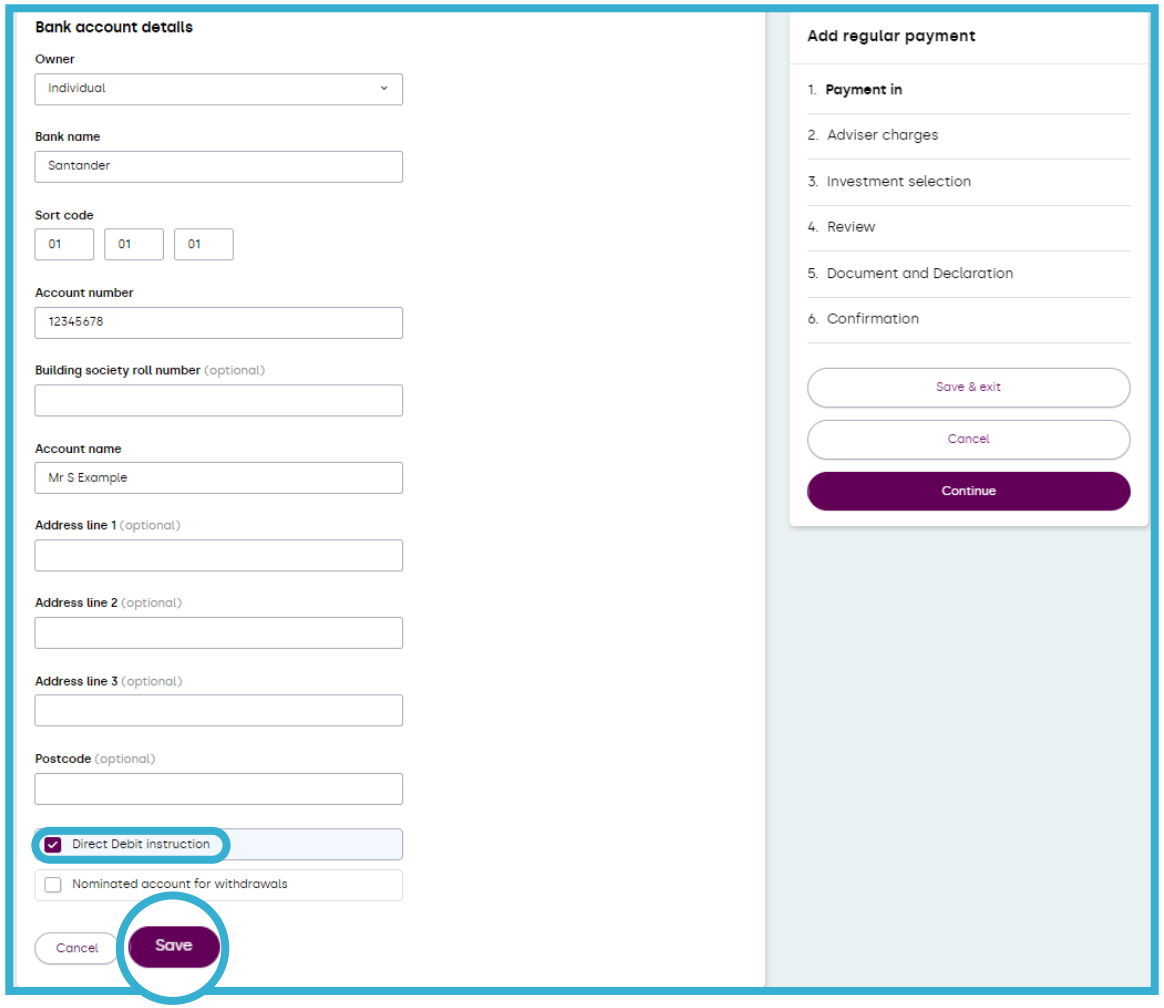
If you need to add a new bank account, please select '**Add new bank account**'.



If applicable, complete your client's bank details.

Select '**Direct Debit instruction**', and then '**Save**', to submit the bank details.

The Direct Debit instruction will be requested to be signed when this bank account is first selected for New business, Add product or Add regular payment.



Employer regular payment

Select either '**Employer (gross)**' or '**Employer (net)**'.

The '**Employer paying client (net) contributions**' option should only be selected where the employer is making a payment on the customer's behalf from their net salary, which is subject to additional tax relief being claimed from HMRC.

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

The collection date can be any date from 1 - 28 of the month.

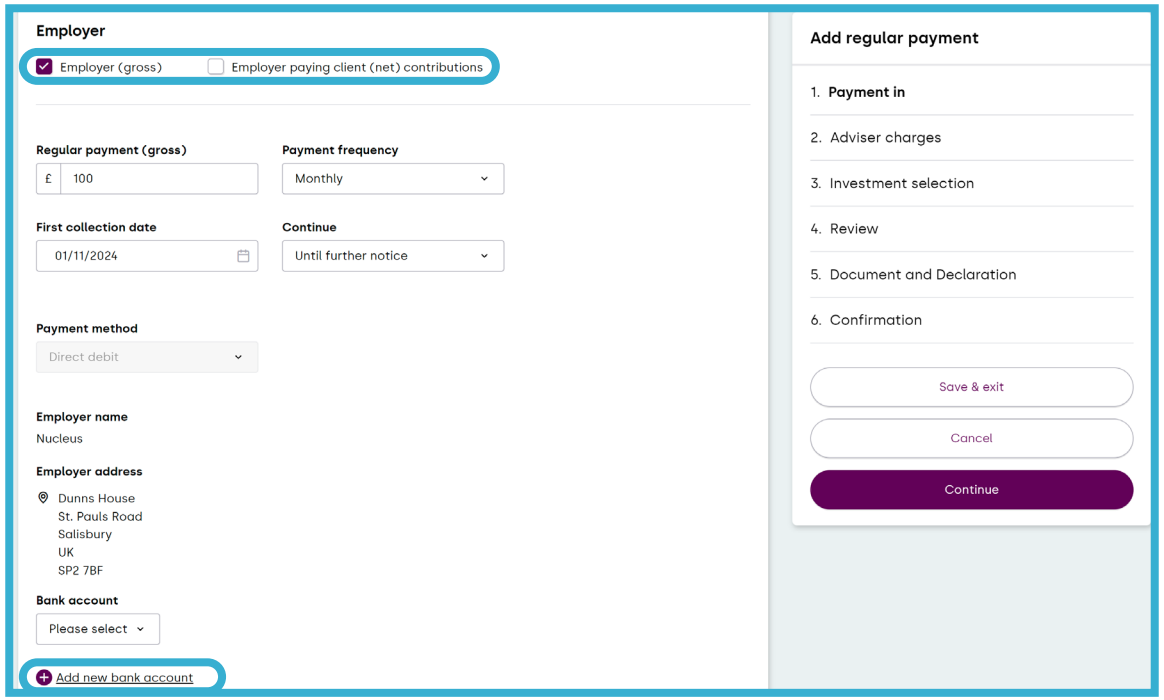
Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

The payment method is preset to Direct Debit.

The employer's name and address will be prefilled. If these details have changed, please complete the 'employer details' section of the 'SIPP contribution form', found in the literature library on our website.

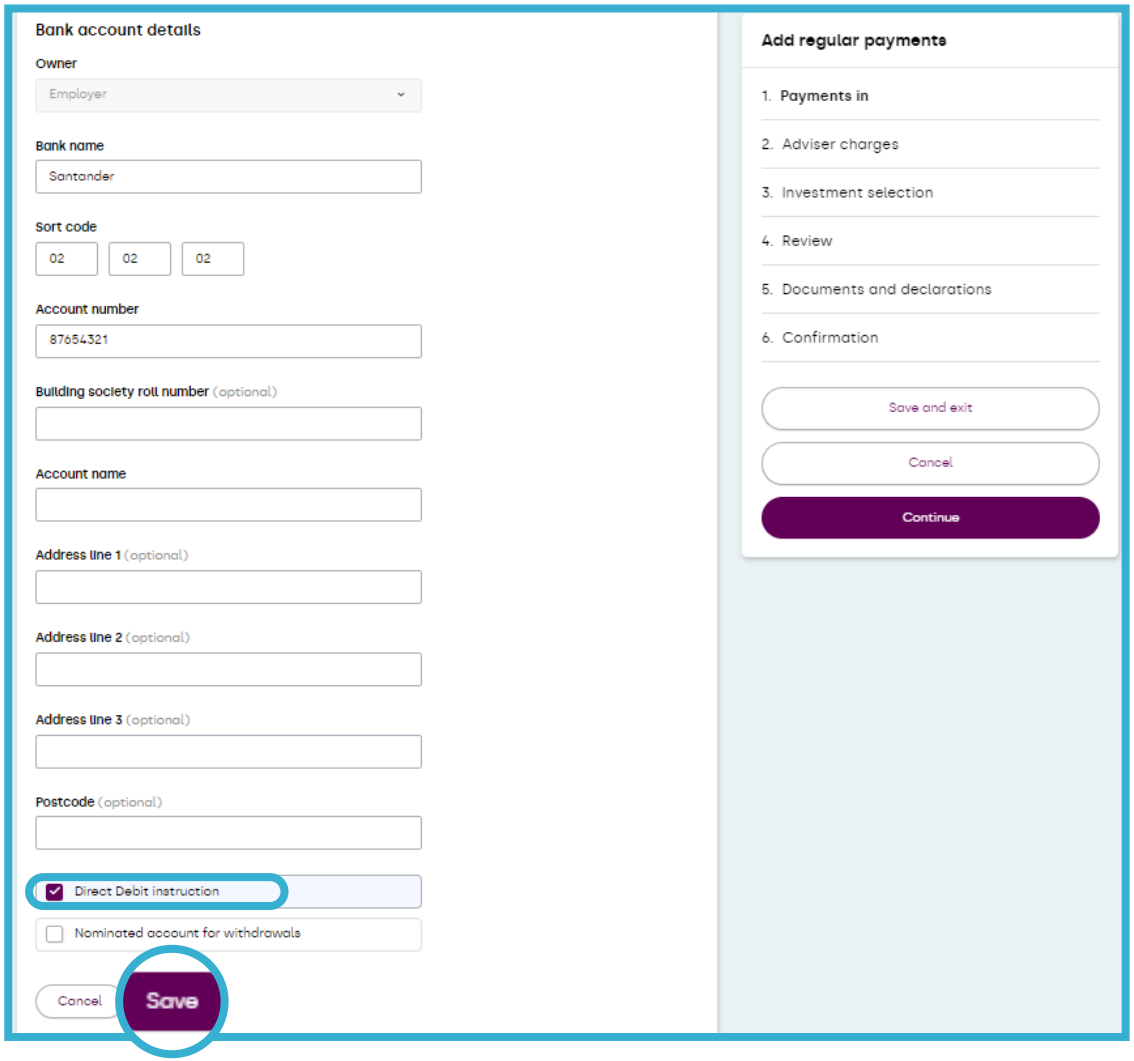
Select the bank account from the drop-down list.

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



Enter the employer's bank details.

Select '**Direct Debit instruction**', and then '**Save**', to submit the bank details.



Third party payment in

Enter the regular payment amount and payment frequency.

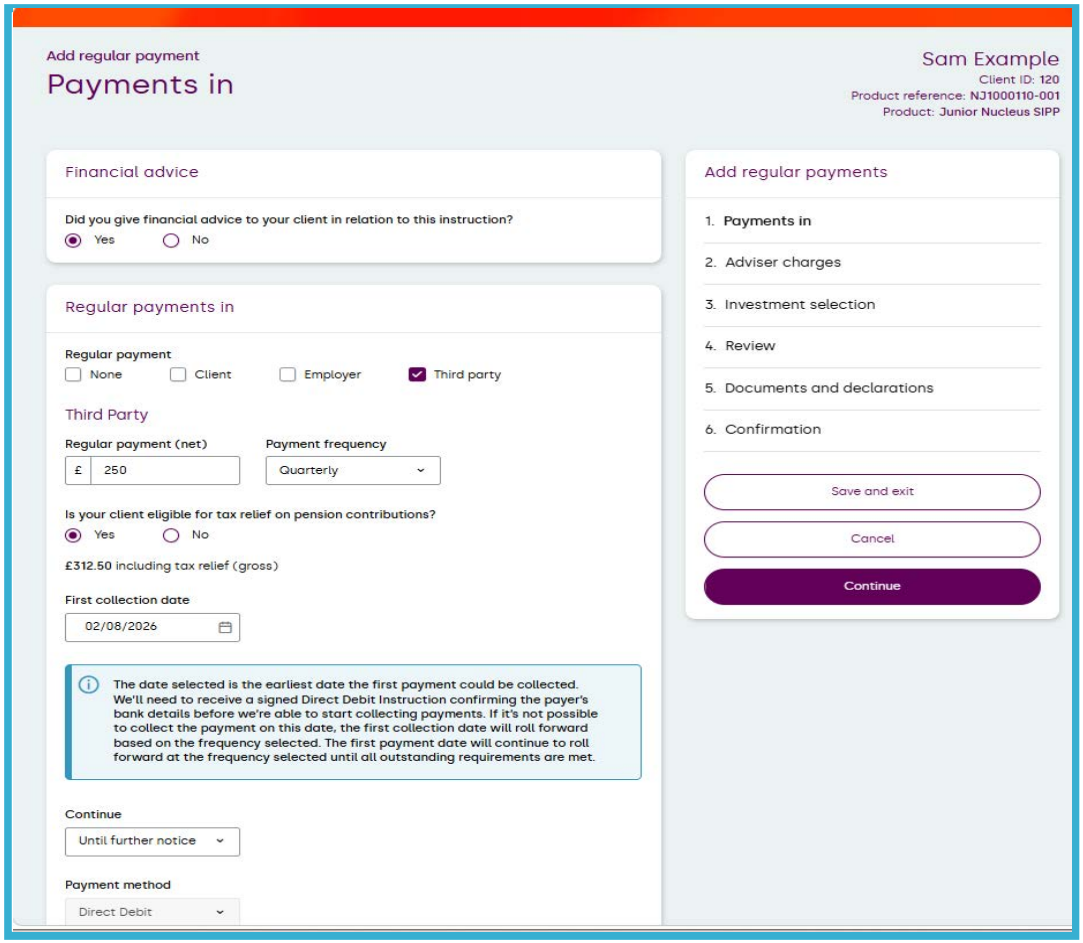
Confirm if the pension contribution is eligible for tax relief.

Enter the first collection date and the duration.

The 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.

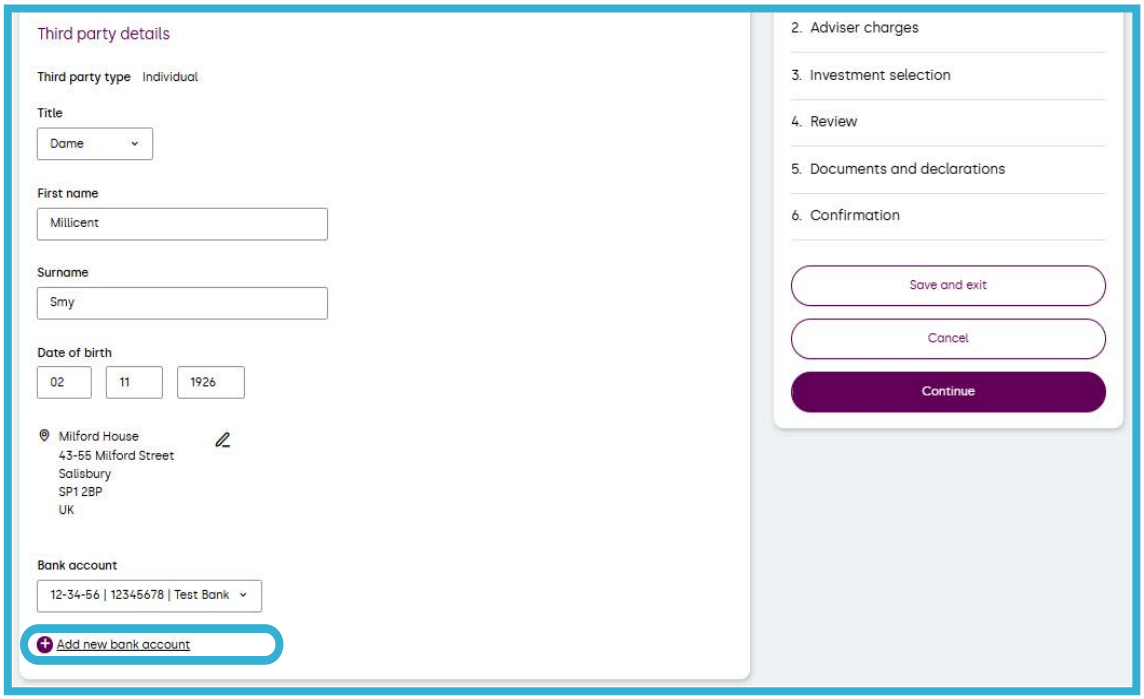
The payment method is preset to Direct Debit.



Enter the Third party's details.

Select the bank account from the drop-down list.

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

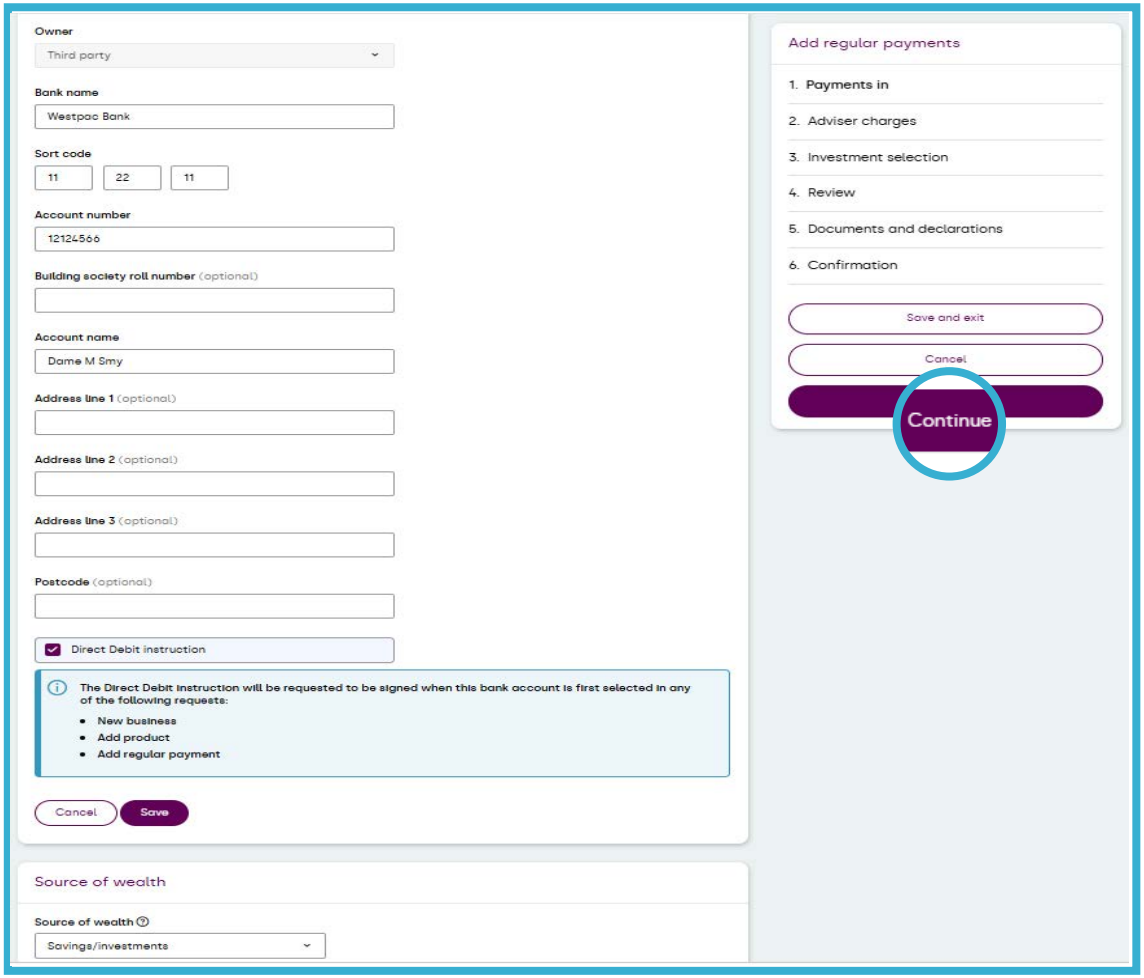


Complete the Third party bank details.

Select '**Direct Debit instruction**', and then **'Save',** to submit the bank details.

Select the **'Source of Wealth'** from the drop-down list.

Select '**Continue',** to go to Adviser charges.



Adviser charges

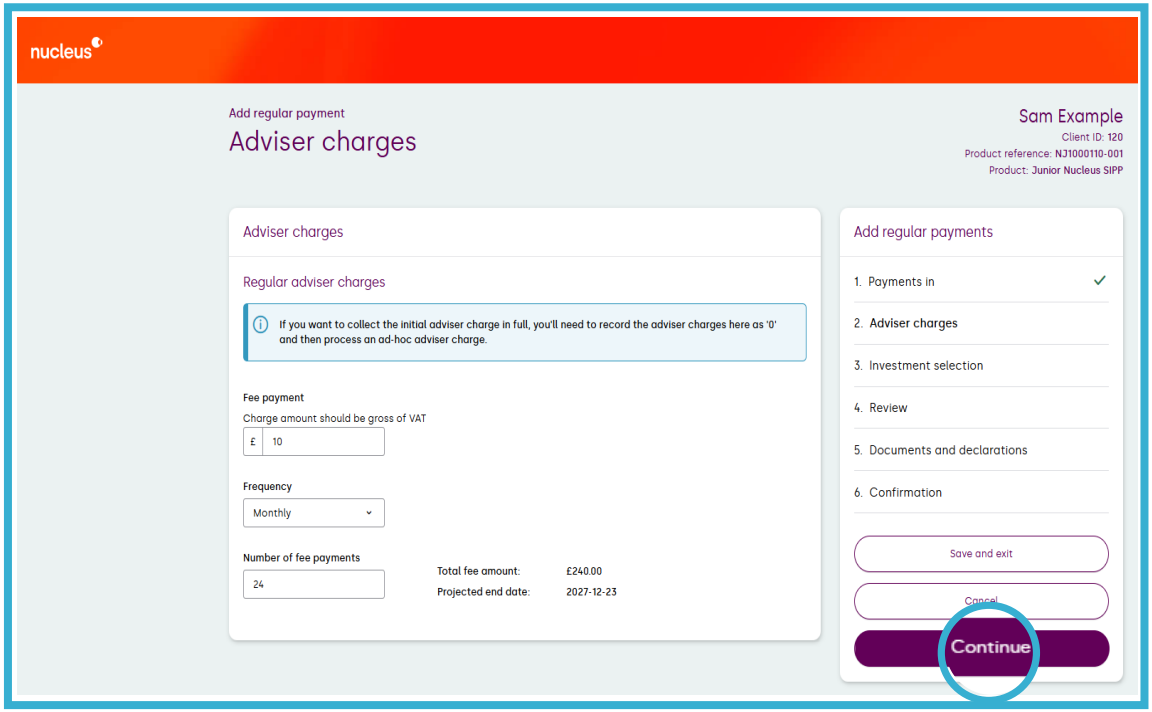
If you're applying for a regular adviser charge, please enter the amount.

Select the required frequency and number of payments.

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

For more information about adviser charges, please visit our website.

Once you're happy with your adviser charge preferences, select '**Continue**'.



Investment selection

Confirm if the top up application will be invested into current or new assets.

Selecting **No** will cause delays if your client's already invested in an IM and you want to top up into the same IM.

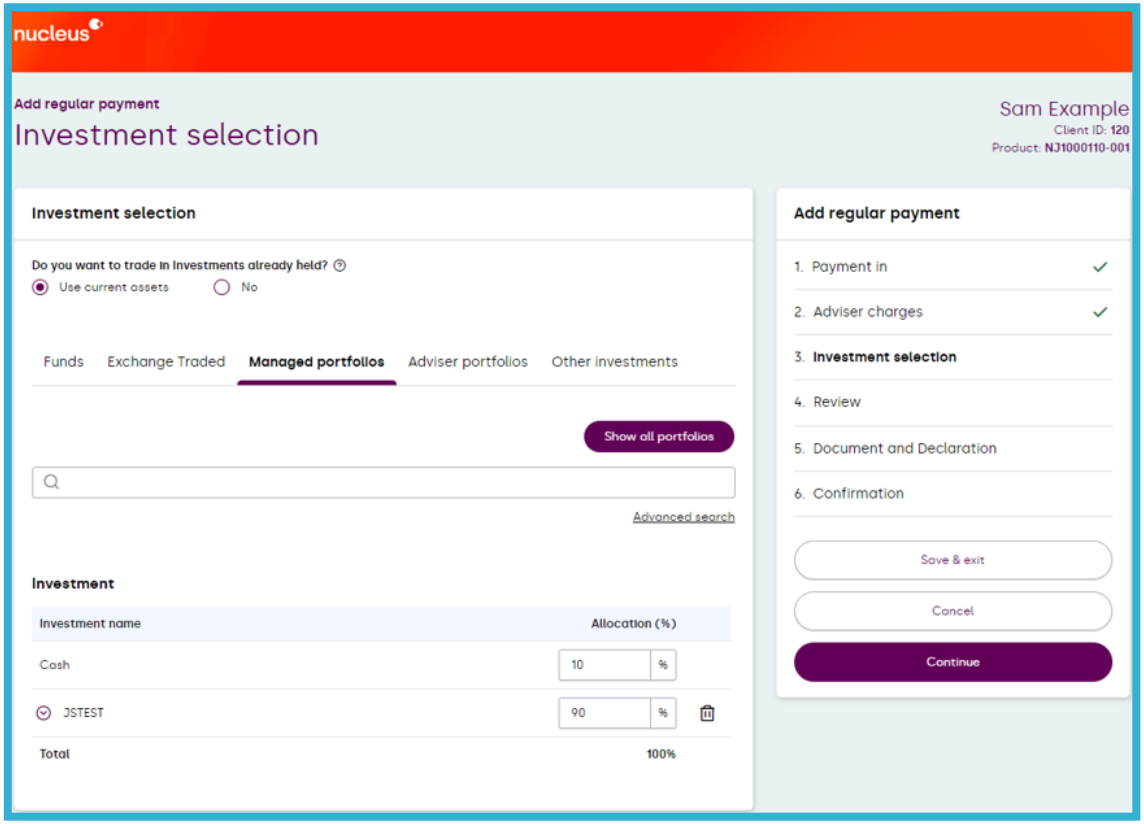
Current assets

Key message

Your investment choices will only be actioned on the cash portion received from an in-specie transfer.

The current investment selection will appear at the bottom of the page.

Enter the percentage to be allocated to each investment. Ensure the totals entered equal 100%.



New assets

If you're investing into assets not currently held, select '**No**'.

Select the investment type across the headings shown.

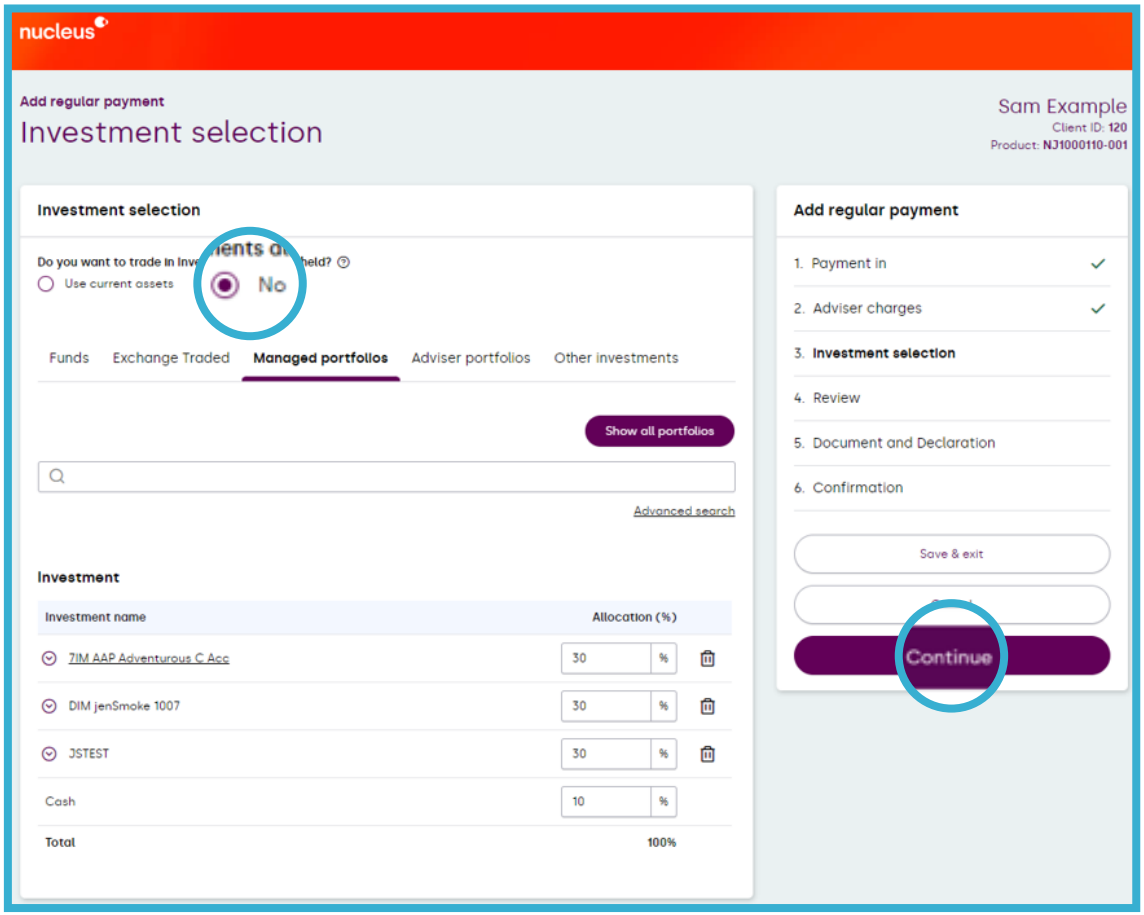
Your client can now hold loose assets, multiple model portfolios, ETIs, and other investments, all within the same account. Investments will be purchased when there are funds available to purchase them.

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

Enter a percentage amount for each investment chosen.

Ensure the totals entered equal 100%, if they don't, the system won't allow you to continue.

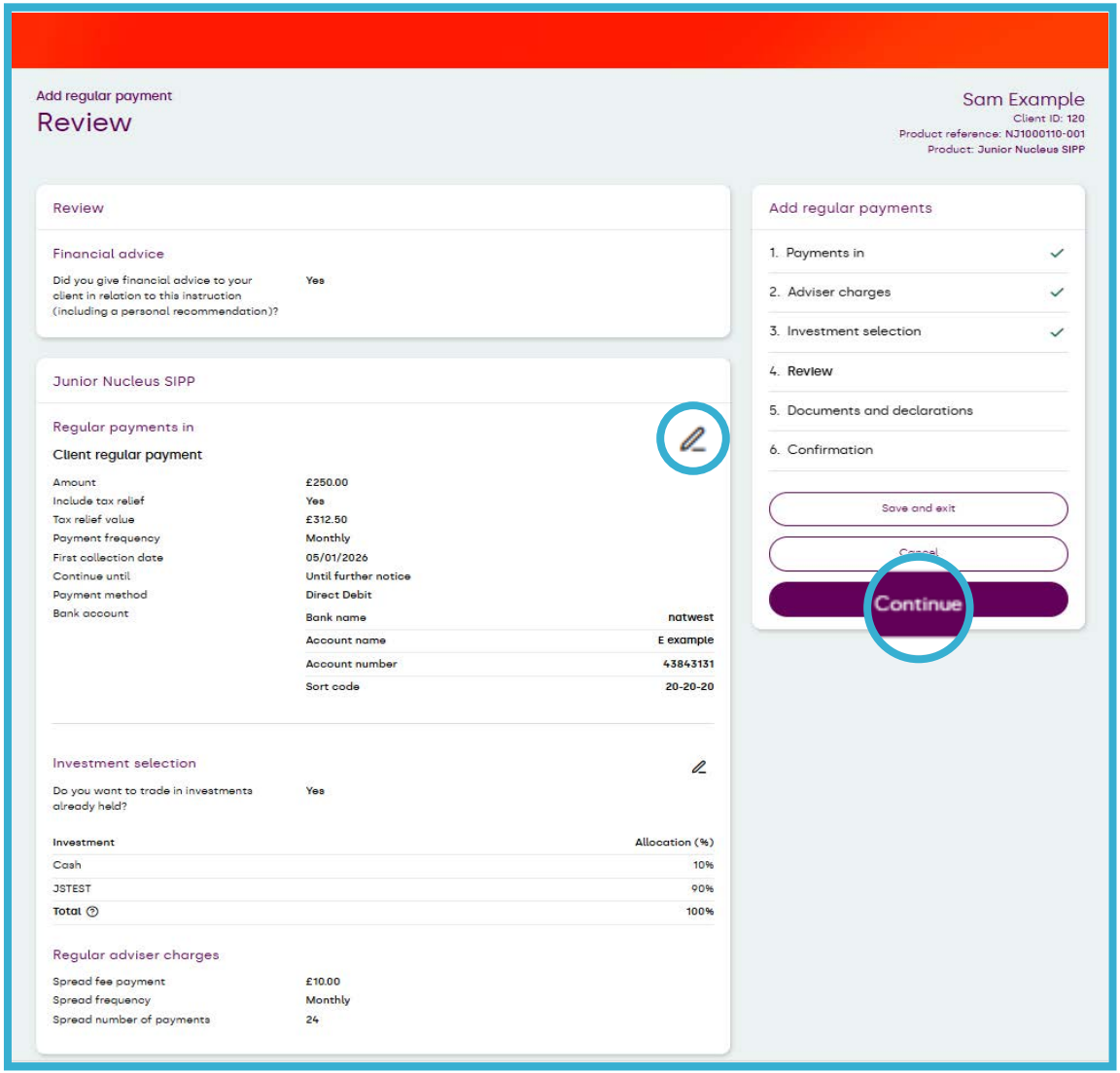
Once you're happy with your investment preferences, select '**Continue**'.



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 '**Continue**'.



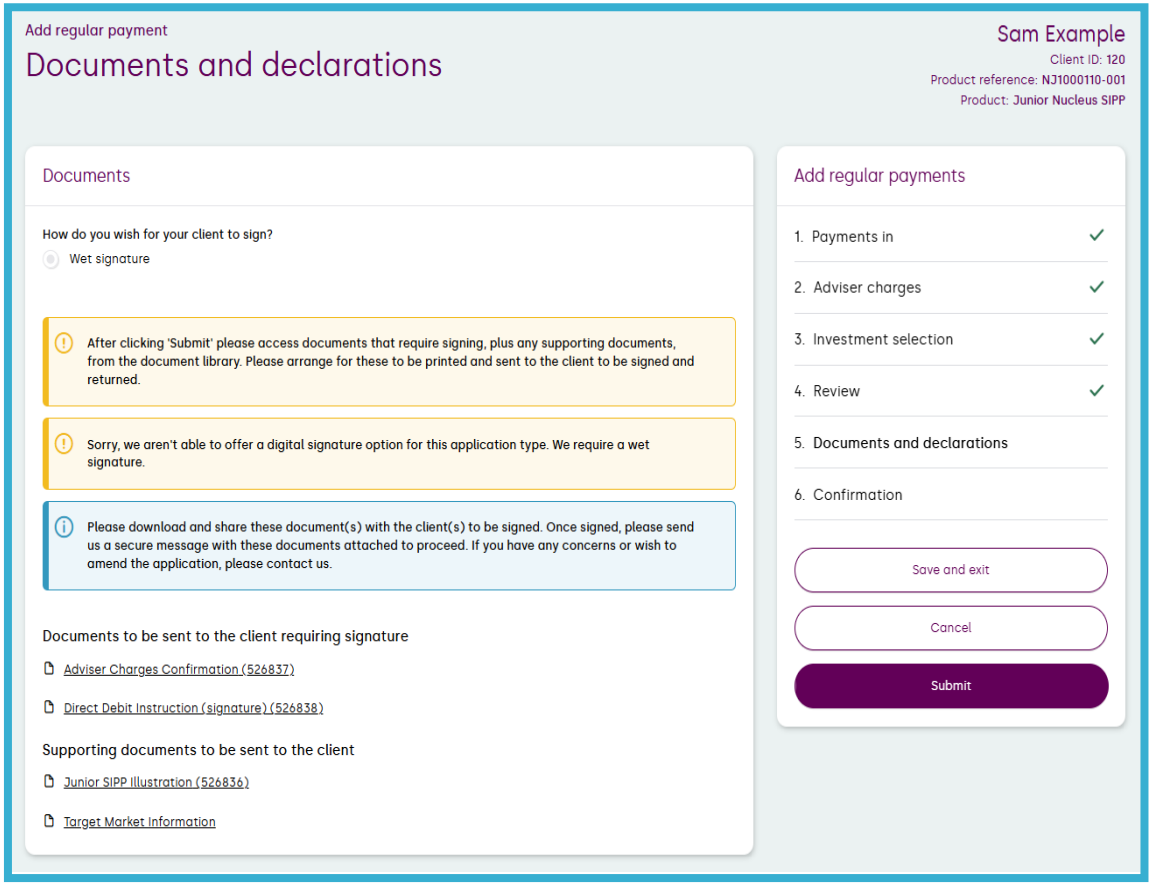
Documents and declarations

Wet signature is the only option available for junior products.

All relevant documents and illustrations will be produced here.

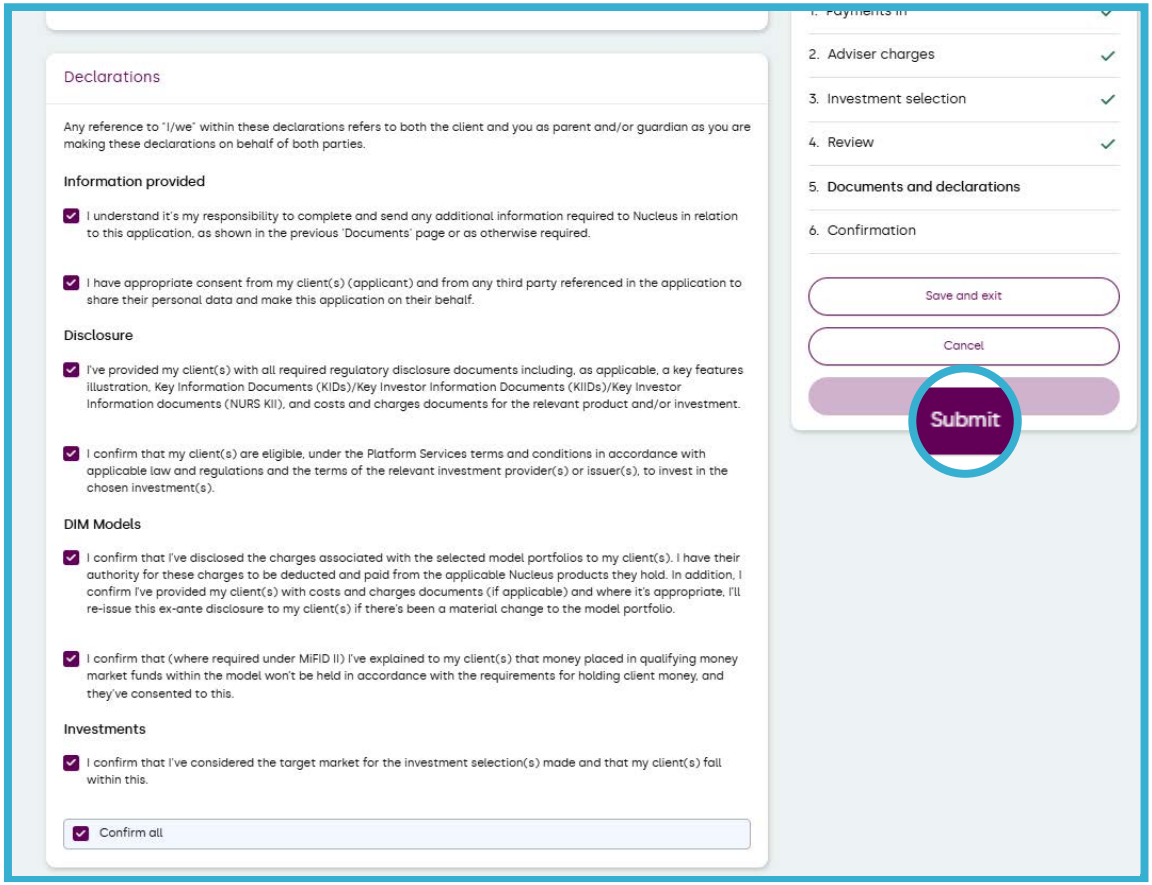
Documents will be available to download from the documents library.

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.



Read through the declarations and tick to confirm agreement.

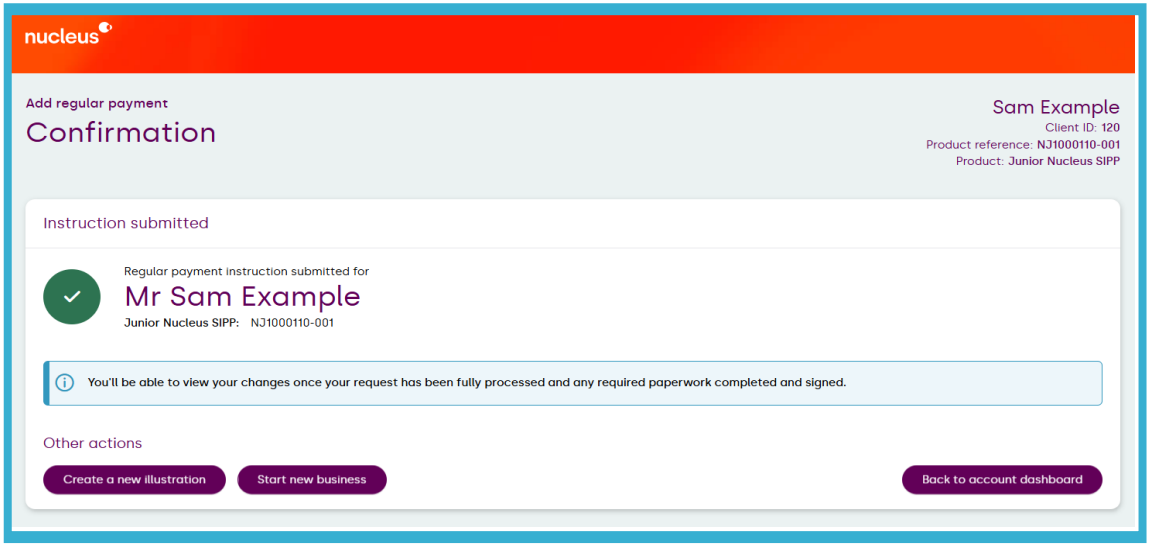
Select '**Submit**' to submit the top up application.



Confirmation

The top up application has been successfully submitted.

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



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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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