

For advisers

Our new
platform

nucleus^o platform

How to process
a SIPP regular
payment top up
application

 4 minute read



How to process a SIPP 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 SIPP regular payment top up application

To start the SIPP 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 with submitting the SIPP regular payment.

Important Information If you're adding an employer payment, the client's employment details must be on the client's account to proceed with setting up the regular payment.

If your client doesn't have existing employer details, please complete the add employer details offline process detailed in the 'Change of employment details' guide.

The screenshot displays a client overview page for 'Miss Jessica Example' with a balance of £1,014.96 as of 20 September 2024. The page is divided into several sections:

- Client Details:** Client number 907, Age 50, Date of birth 01-January-1974, Firm ABR Test Network, Address 15 Stout Grove, Bishopdown, SP1 3GF, Phone +44 0000000045, Email JExample13@gmail.com, Adviser Zi Mavindize, Residence UK, Primary tax residency UK.
- Accounts:** A table showing accounts owned with a total value of £1,014.96.

Accounts owned	£1,014.96
J Example	£0.00
GIA NJ1001127-001	£0.00
Pension	£1,014.96
SIPP NJ1001126-001	£1,014.96
- Valuation:** A line chart showing the valuation of the client's assets over time, with a y-axis ranging from £1K to £1.2K.
- Latest documents:** A list of documents including Adviser Charging Confirmation, Confirmation Schedule (Advised), General Investment Account Illustration, Ex-Ante Costs and Charges Report, and Direct Debit Instruction (signature), all dated 16 Sep 24.
- Recent transactions:** A section indicating that there are currently no transactions.

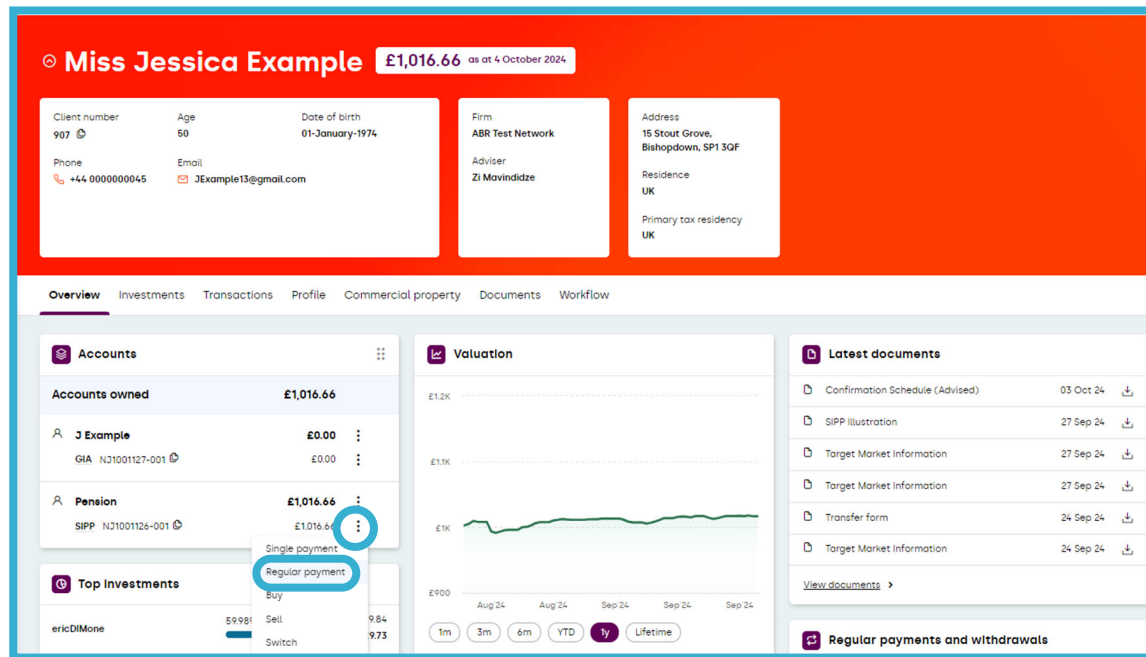
From the client home page, locate the relevant account and select the vertical ellipses (three dots).

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

Key message

At any stage of the top up application, you can save and exit the application.

To resume the top up application, navigate to the workflow tab within 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 either 'Client', 'Employer' or 'Third-party'.

Client payments in

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



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

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

Confirm if the pension contribution is eligible for tax relief.

Select the bank account from the drop-down list.

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

Add regular payment

Payments in

Client ID: 907
Product reference: NJ1001126-001
Product: SIPP

Financial advice

Did you give financial advice to your client in relation to this instruction?
 Yes No

Regular payments in

Regular payment
 None Client Employer Third party

Client

Regular payment
€ 250

Payment frequency
Monthly

First collection date
01/06/2025

Until date
Until further notice

Payment method
Direct Debit

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

£312.50 including tax relief (gross)

Bank account
07-01-16 | 00003036 | HSBC

+ Add new bank account

Add regular payments

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

Save and exit
Cancel
Continue

Complete your client's bank details.

Select '**Direct Debit instruction**', and then '**Save**', to submit the 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
Individual

Bank name
High Street

Sort code
00 00 00

Account number
12345678

Building society roll number (optional)

Account name
Example

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Add regular payments

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

Save and exit

Cancel

Continue

Direct Debit instruction

Nominated account for withdrawals

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

Employer payments in

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 first collection date can be any date from 1 to 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.

The employer's name and address will be prefilled. If the employer's details have changed, follow the process shown in our change of employment details guide.

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.

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
High Street

Sort code
00 00 00

Account number
87654321

Building society roll number (optional)

Account name
Example Employer

Address line 1 (optional)

Address line 2 (optional)

Address line 3 (optional)

Postcode (optional)

Add regular payments

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

Save and exit
Cancel
Continue

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

Third-party payments in

Select '**Third-party**' regular payment.

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



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

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

Confirm if the pension contribution is eligible for tax relief.

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**'.

The screenshot shows a web form titled 'Add regular payment' for 'Payments in'. The client name is 'Jessica Example' with ID '907' and product reference 'N31001126-001'. The form is divided into several sections:

- Financial advice:** A question 'Did you give financial advice to your client in relation to this instruction?' with radio buttons for 'Yes' (selected) and 'No'.
- Regular payments in:** Radio buttons for 'None', 'Client', 'Employer', and 'Third party' (selected and circled in blue).
- Third party details:** 'Regular payment' field with '£ 250', 'Payment frequency' dropdown set to 'Monthly', 'First collection date' field with '06/06/2025', and 'Until date' dropdown set to 'Until further notice'.
- Tax relief:** A question 'Is your client eligible for tax relief on pension contributions?' with radio buttons for 'Yes' (selected) and 'No'.
- Payment method:** A dropdown menu set to 'Direct Debit'.
- Bank account:** A dropdown menu set to 'Please select' with a blue circle around the '+ Add new bank account' link below it.

On the right side, there is a sidebar titled 'Add regular payments' with a list of steps: 1. Payments in (highlighted), 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. At the bottom of the sidebar are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

Complete your client's bank details.

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

The image shows two screenshots of a web form. The top screenshot displays the 'Bank account details' section with the following fields: Owner (Third party), Bank name (High Street), Sort code (00 11 22), Account number (12378945), Building society roll number (optional), Account name (Example Third Party), Address line 1 (optional), Address line 2 (optional), Address line 3 (optional), and Postcode (optional). A right-hand sidebar titled 'Add regular payments' contains a list of steps: 1. Payments in, 2. Adviser charges, 3. Investment selection, 4. Review, 5. Documents and declarations, and 6. Confirmation. Below the list are three buttons: 'Save and exit', 'Cancel', and 'Continue'. The bottom screenshot shows the 'Direct Debit instruction' checkbox selected. A callout box contains the text: 'The Direct Debit instruction will be requested to be signed when this bank account is first selected in any of the following requests: • New business • Add product • Add regular'. The 'Save' button is circled in blue.

Enter the third-party's personal details.

Confirm the source of wealth from the drop-down list. This will only appear if there's a third-party payment

Once you're happy with your payment preferences, select '**Continue**' to move on to the adviser charges page.

Third party details

Third party type Individual

Title
Mr

First name
James

Surname
Example

Date of birth
01 05 1976

12 Blenheim Place
Edinburgh
EH7 5JH
UK

Source of wealth

Source of wealth ⓘ
Savings/investments

Add regular payments

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

Save and exit

Cancel

Continue

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 zero into the fields.




For more information about adviser charges, visit our website.

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

Investment selection

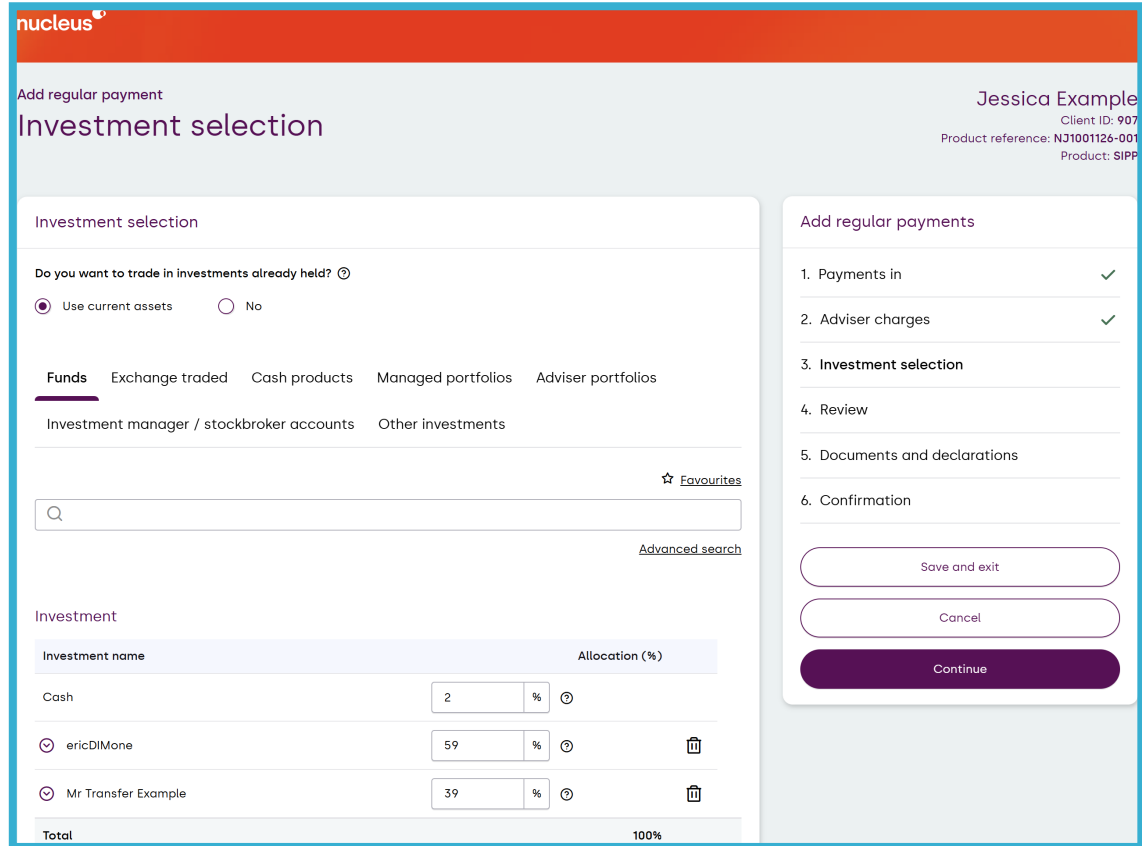
Confirm if the top up application will be invested into current or new assets.

 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

The current investment selection will appear at the bottom of the page. Add in the percentage to be allocated to each investment.

Ensure the totals entered equal 100%.



The screenshot shows the 'Investment selection' screen in the Nucleus system. The page title is 'Add regular payment Investment selection'. The client name is 'Jessica Example' with Client ID: 907 and Product reference: NJ1001126-001. The product is 'SIPP'.

The main section is titled 'Investment selection' and contains the question: 'Do you want to trade in investments already held?' with two radio button options: 'Use current assets' (selected) and 'No'.

Below this are tabs for 'Funds', 'Exchange traded', 'Cash products', 'Managed portfolios', and 'Adviser portfolios'. Under 'Funds', there are sub-tabs for 'Investment manager / stockbroker accounts' and 'Other investments'.

A search bar is present with a magnifying glass icon and a 'Favourites' link. An 'Advanced search' link is also visible.

The 'Investment' table shows the following allocations:

Investment name	Allocation (%)
Cash	2 %
ericDIMone	59 %
Mr Transfer Example	39 %
Total	100%

On the right side, there is a 'Add regular payments' section with a checklist:

1. Payments in ✓
2. Adviser charges ✓
3. **Investment selection**
4. Review
5. Documents and declarations
6. Confirmation

At the bottom of the right panel are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

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 funds are available for investment.

Enter the investment name into the search bar, then select the investment from the results.

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

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

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Add regular payment

Investment selection

Jessica Example
Client ID: 90
Product reference: NJ1001126-00
Product: SIPP

Investment selection

Do you want to trade in investments not currently held? ©

Use current assets No

Funds Exchange traded Cash products Managed portfolios Adviser portfolios

Investment manager / stockbroker accounts Other investments

☆ Favourites

Q Allianz

Allianz China A Shares Equity C Acc

Allianz Continental European C Acc

Allianz Emerging Markets Equity C Acc

Allianz Gilt Yield I Inc

Total 2%

Add regular payments

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

Save and exit

Continue

Review

Review the details for accuracy. Use the 'pencil' icon to make any necessary changes.

Once you're happy with the accuracy of the application, select '**Continue**' to move on to the declaration and documents page.

Add regular payment

Review

Jessica Example
Client ID: 907
 Product reference: NJ1001126-001
 Product: SIPP

Review

Financial advice

Did you give financial advice to your client in relation to this instruction (including a personal recommendation)? **Yes**

SIPP

Regular payments in ✎

Third party regular payment	£250.00								
Including tax relief	£312.50								
Frequency	Monthly								
Collection starts	1 Jun 2025								
Continue until	Until further notice								
Payment method	Direct Debit								
Bank account	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Bank name</td> <td style="text-align: right;">Santander</td> </tr> <tr> <td>Account name</td> <td style="text-align: right;">J Example</td> </tr> <tr> <td>Account number</td> <td style="text-align: right;">24681357</td> </tr> <tr> <td>Sort code</td> <td style="text-align: right;">03-03-03</td> </tr> </table>	Bank name	Santander	Account name	J Example	Account number	24681357	Sort code	03-03-03
Bank name	Santander								
Account name	J Example								
Account number	24681357								
Sort code	03-03-03								

Investment selection ✎

Do you want to trade in investments already held? **Yes**

Investment	Allocation (%)
Cash	2%
ericDIMone	59%
Mr Transfer Example	39%
Total Ⓢ	100%

Add regular payments

1. Payments in ✓
2. Adviser charges ✓
3. Investment selection ✓
4. **Review**
5. Documents and declarations
6. Confirmation

Save and exit

Cancel

Continue

15 |

Declarations and documents

Select how your client wishes to sign their documents.



If you're selecting 'Digital signature' the client's contact details will need to have been completed and accurate.

All relevant documents and illustrations will be produced here. This section indicates the documents that will be sent to the client electronically if digital signature is selected.



Documents will be available to download within 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.

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Add regular payment

Documents and declarations

Jessica Example
Client ID: 907
Product reference: NJ300126-001
Product: SIPP

Documents

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 details before proceeding.

Name
Miss Jessica Example

Email address
JExample13@gmail.com

Phone
+44 0000000045

Documents to be sent to the client requiring signature
D Direct Debit Instruction (signature) - Wet Signature (390003)

Supporting documents to be sent to the client
D SIPP Illustration (390004)
D Target Market Information

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

Save and exit
Cancel
Submit

Once submitted, the documents for signing cannot be amended. If any updates are required on the documents, you'll need to re-complete the application to generate new documents or access the originals from the document library and complete with a wet signature.
Documents sent for e-signature will be valid for 60 days only. If there's no activity after 60 days these will be deleted and need to be re-submitted or signed using a wet signature.



You'll receive a notification to indicate the documents that have been sent to your client.

Documents sent to the client digitally will be available for e-signature for 60 days. After 60 days the documents will be deleted.

You'll need to resubmit the application to generate new documents or arrange for the documents to be signed via wet signature.

The screenshot shows a web form titled "Declarations" with the following sections and content:

- Information provided**
 - 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 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.
- Disclosure**
 - I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIID)/Key Investor Information documents (NURS KII), and costs and charges documents for the relevant product and/or investment.
 - 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).
- Investments**
 - I confirm that I've considered the target market for the investment selection(s) made and that my client(s) fall within this.

At the bottom of the form, there is a checkbox labeled "Confirm all" which is also checked. On the right side of the form, there are three buttons: "Save and exit", "Submit" (highlighted with a red circle), and another "Submit" button below it.

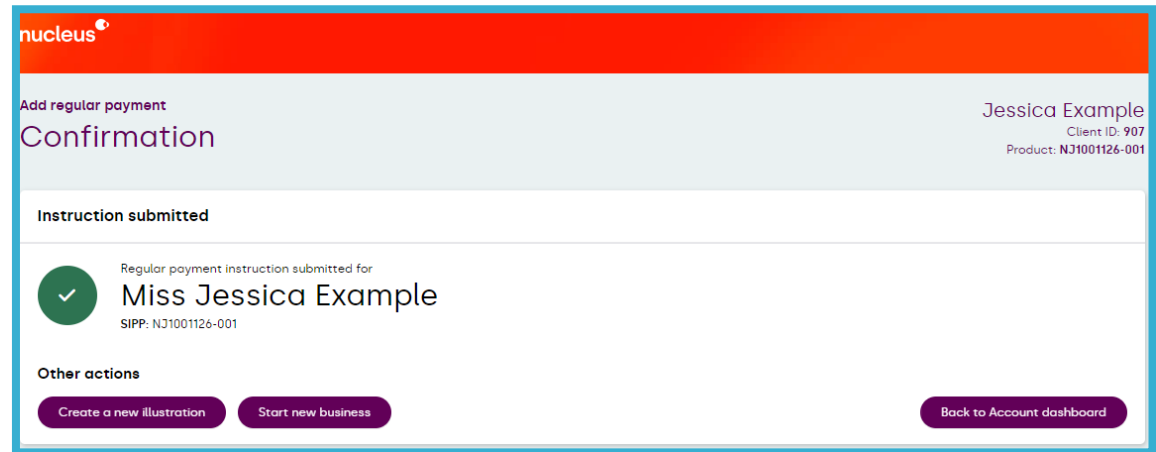
Read through the declarations and tick to confirm completion.


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

Confirmation

The top up application has been successfully submitted.

From here, you can create a new illustration, start a new business application or return to the account 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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