For advisers

Our new platform

nucleus platform

How to process a SIPP regular payment top up application

4 minute read

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How to use this document

Important information will look like this.

Key messages

Key messages will look like this.

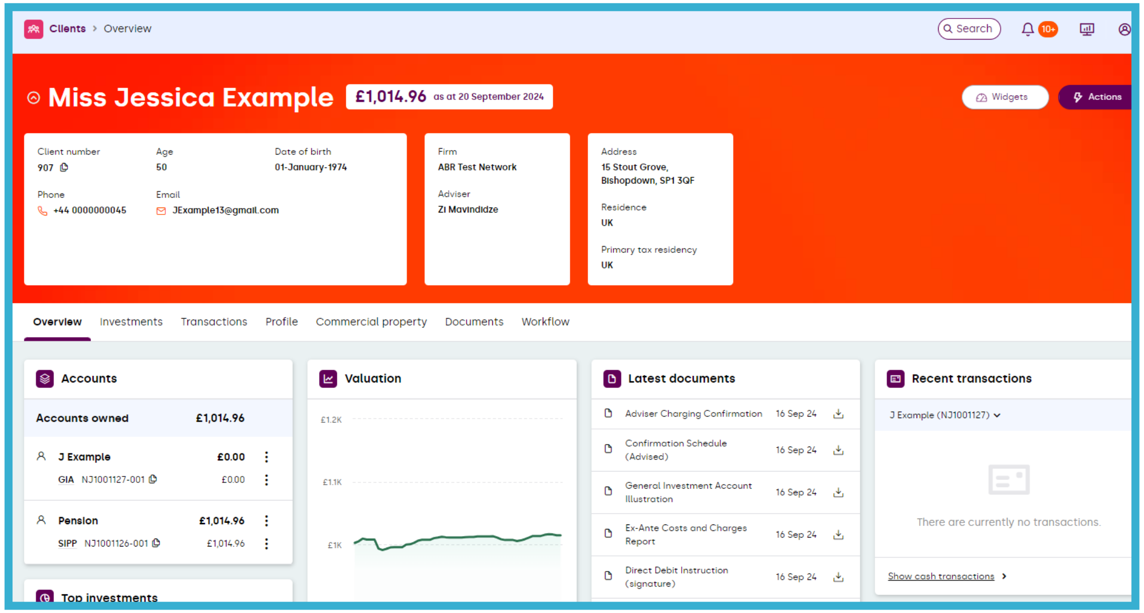
Useful info will look like this.

We recommend using the zoom function to view the details on the platform screens in this guide.

How to process a SIPP/Flexi SIPP regular payment top up application

To start the SIPP or Flexi 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.

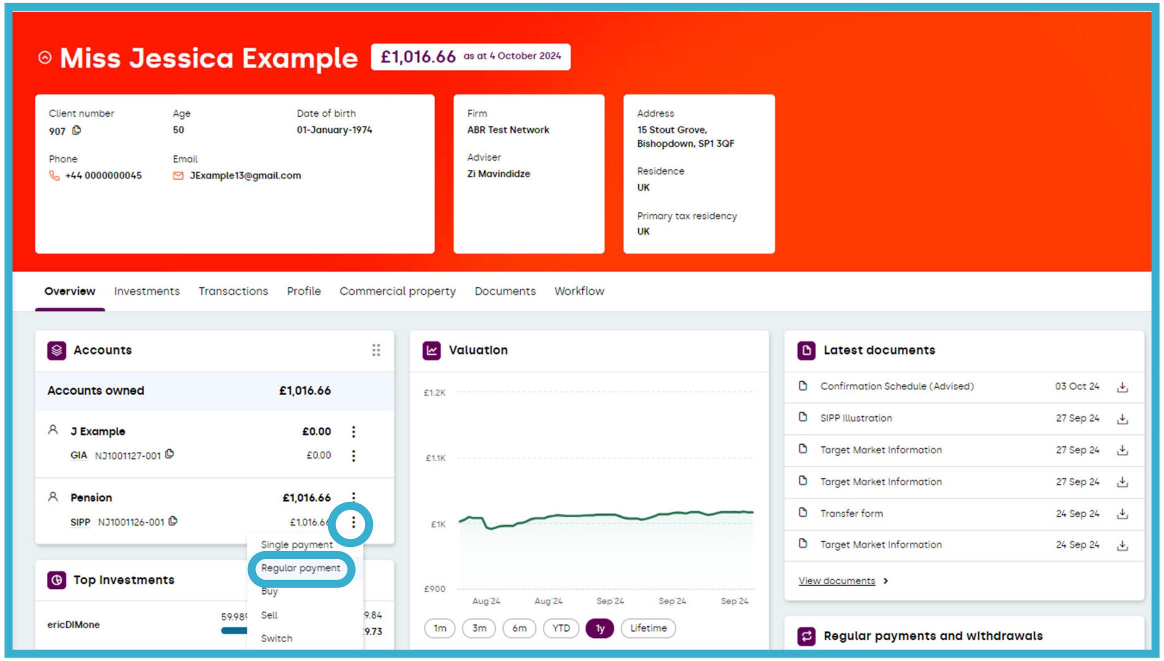


If you're adding an employer payment, the client's employment details must be on their account before you proceed with setting up the regular payment.

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 on our website.

From the client's 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

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

To resume the top up application, navigate to the workflow tab within the client's account.

Payments 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.

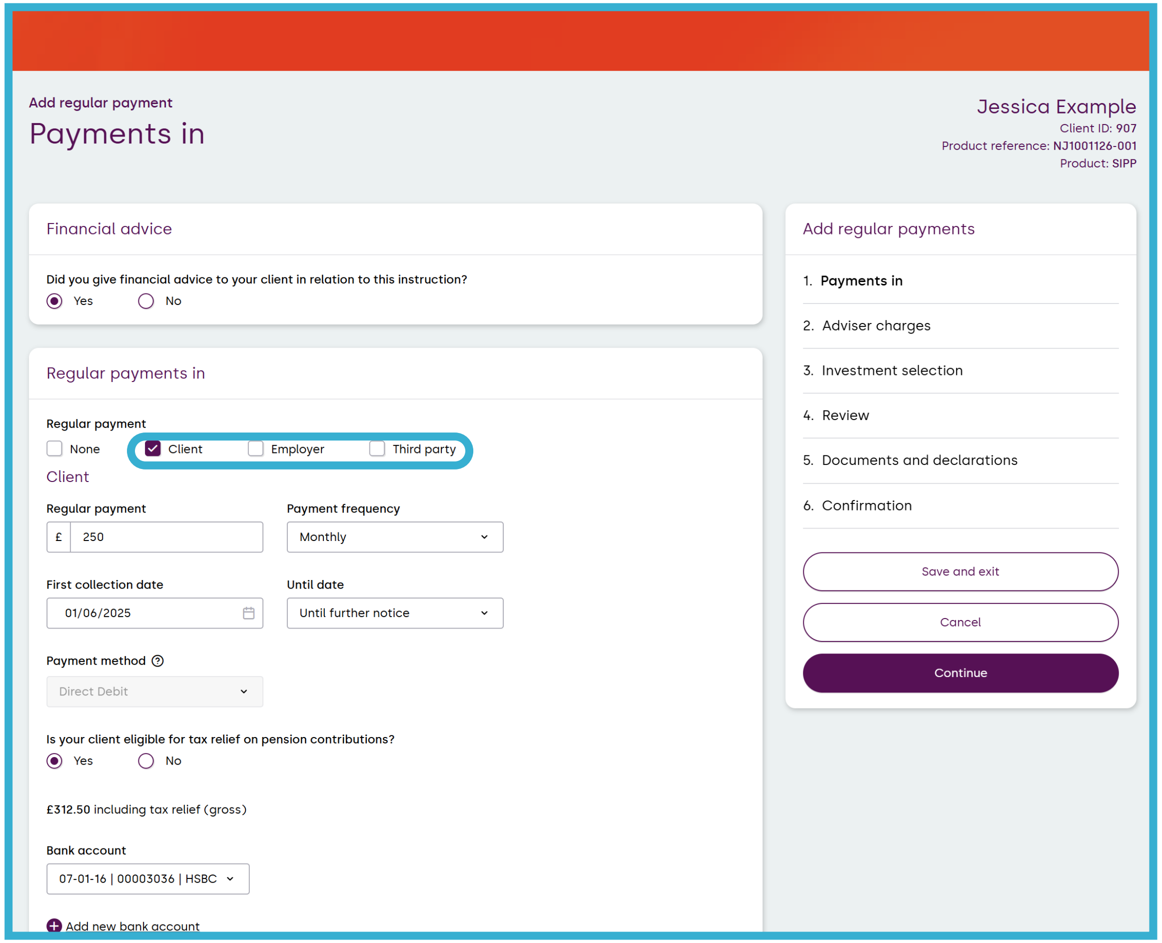
The collection date can be any date from 1 - 28 of the month. Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

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

Confirm if the pension contribution is eligible for tax relief.

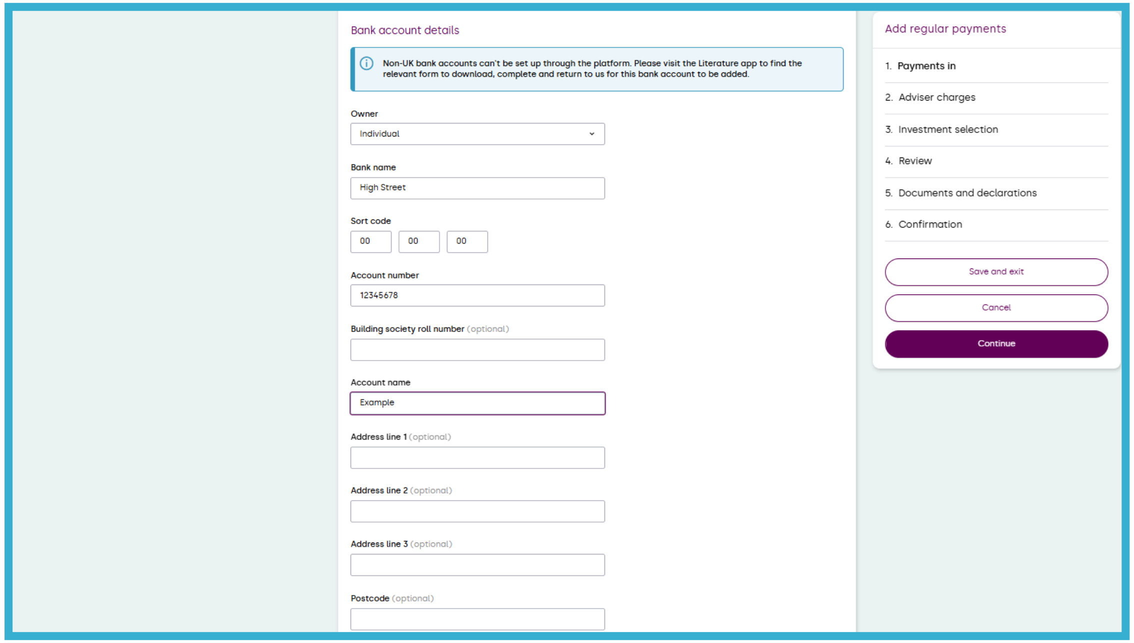
Select the bank account from the drop-down list.

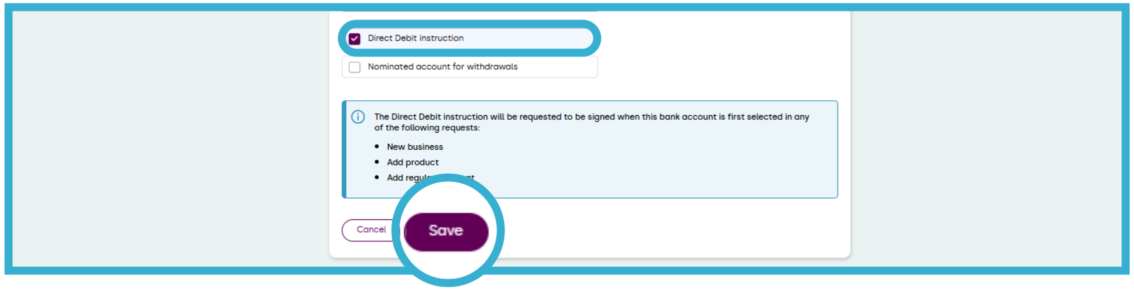
If you need to add a new bank account, please select '**Add new bank account**'.



Complete your client's bank details.

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





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.

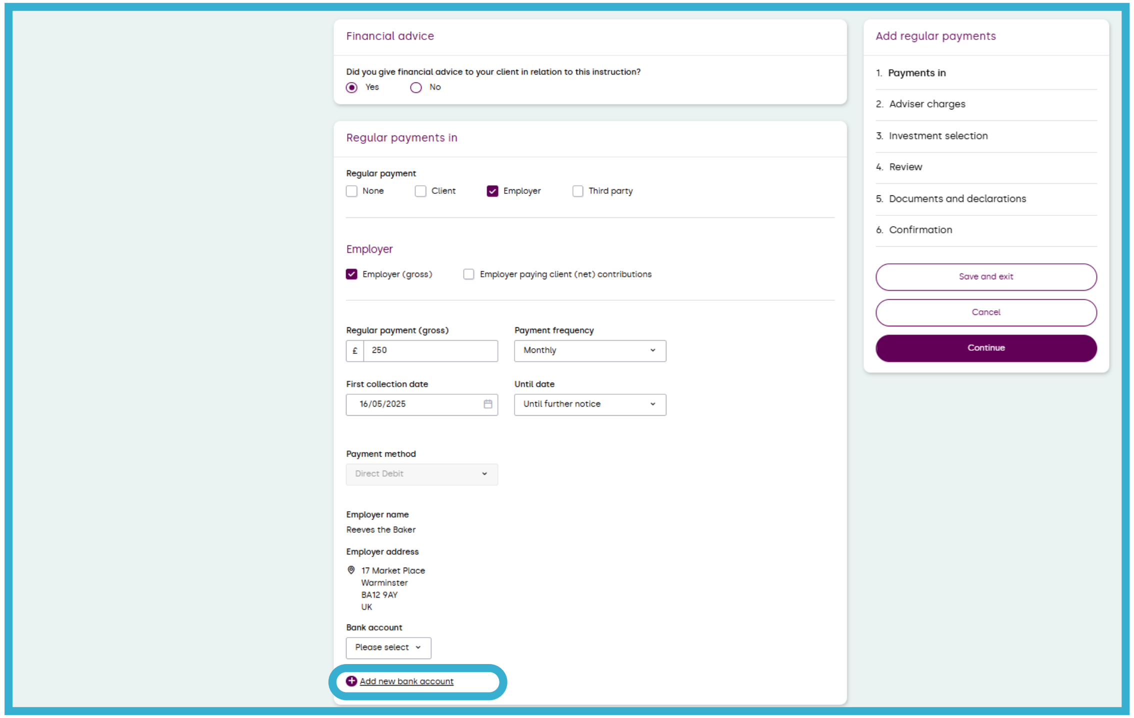
> The first collection date can be any date from 1 to 28 of the month.
>
> Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

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

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

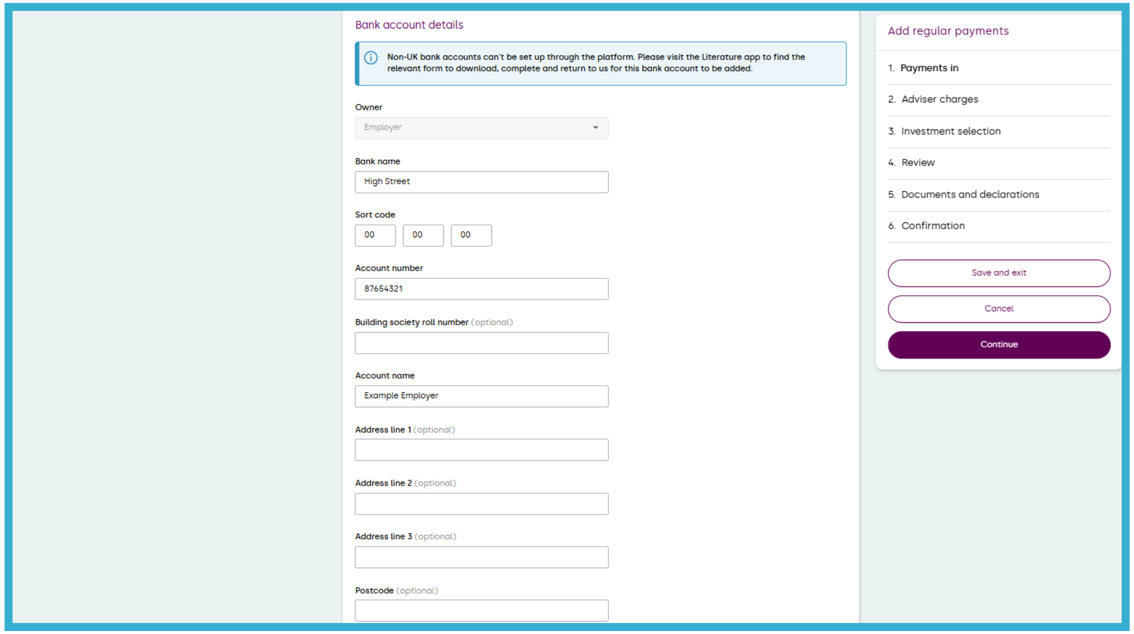
Select the bank account from the drop-down list.

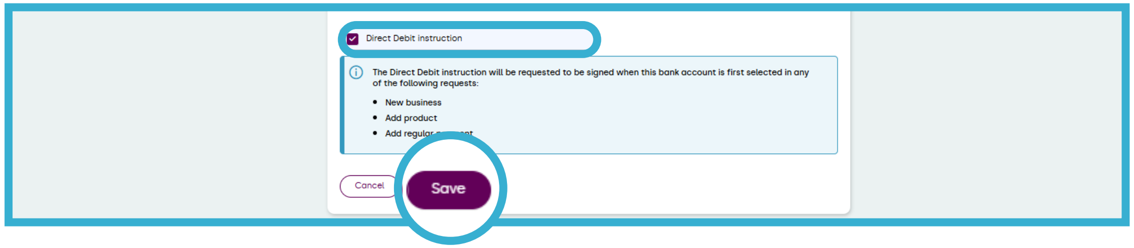
If you need to add a new bank account, please select '**Add new bank account**'.



Enter the employer's bank details.

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





Third party 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.

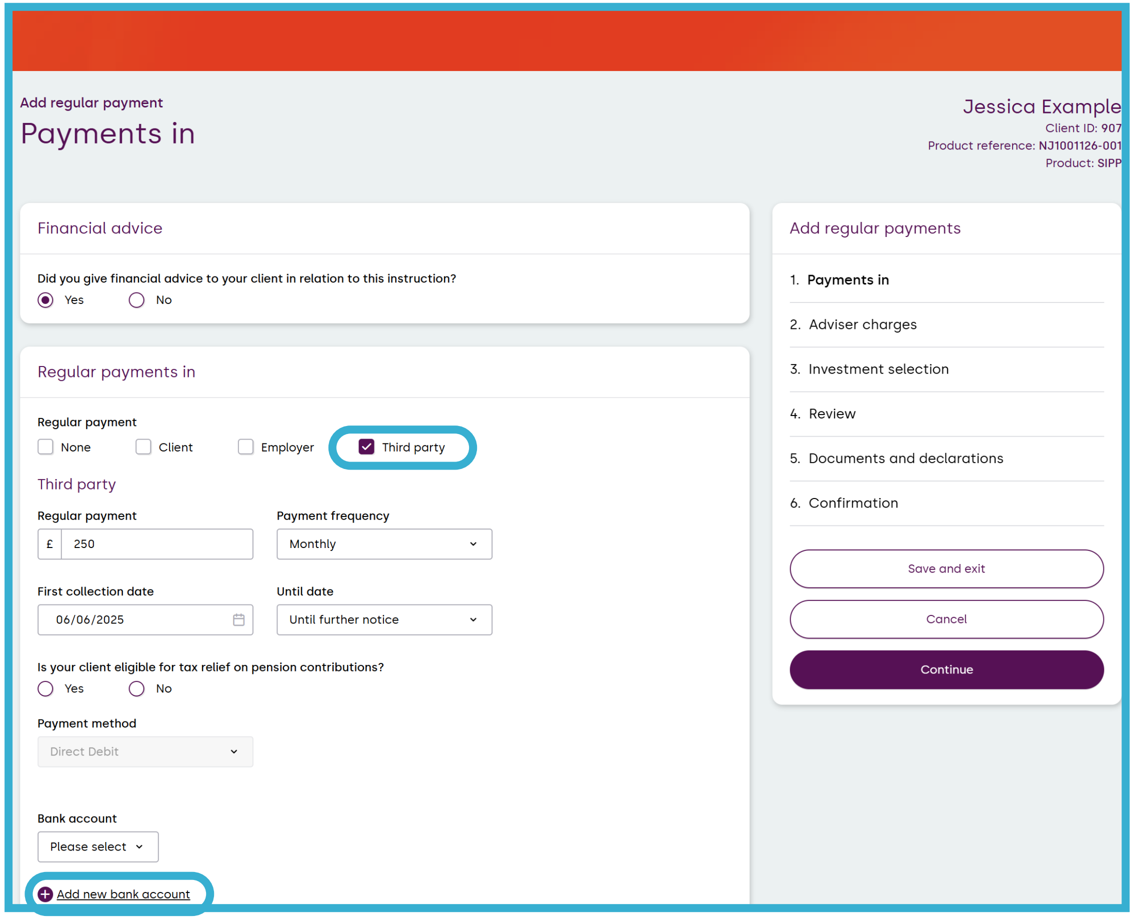
Please note, there's a minimum of 10 working days required to set up the Direct Debit instruction.

Confirm if the pension contribution is eligible for tax relief.

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

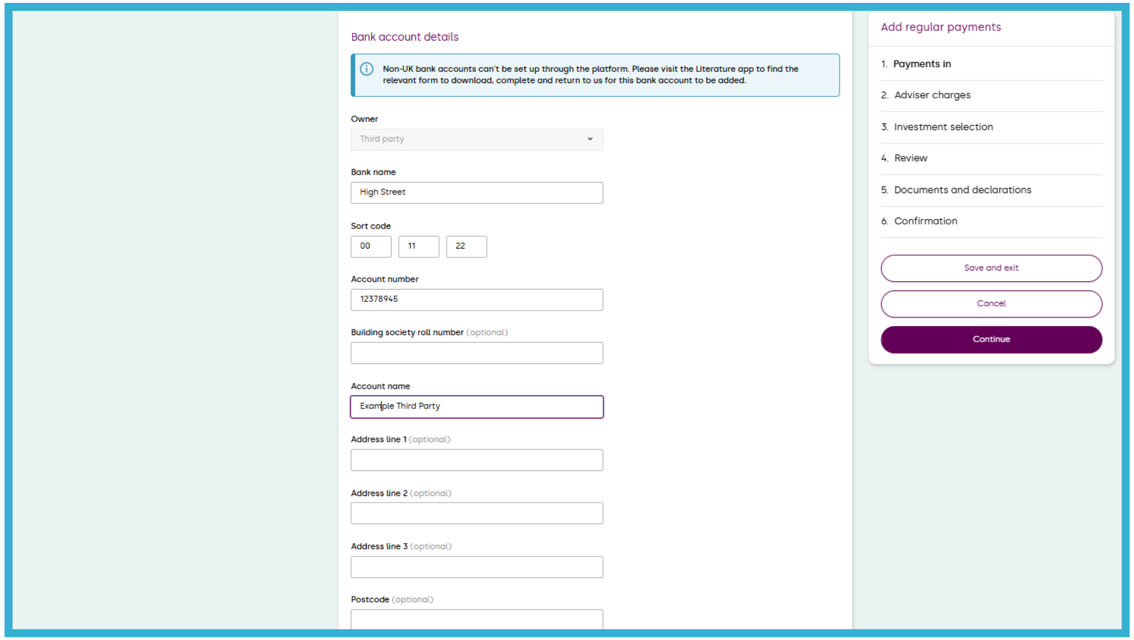
Select the bank account from the drop-down list.

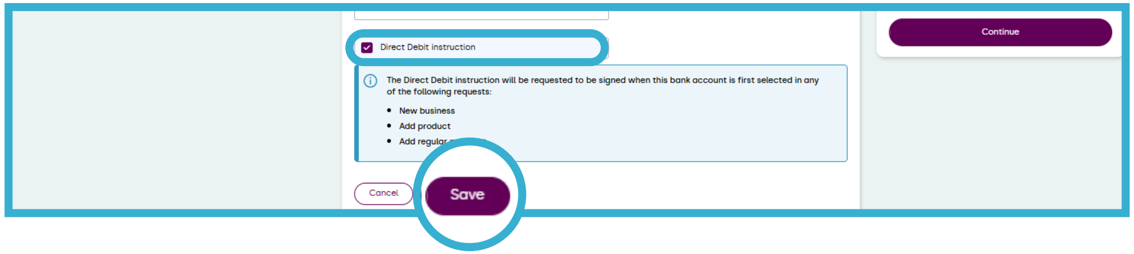
If you need to add a new bank account, please select '**Add new bank account**'.



Complete your client's bank details.

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

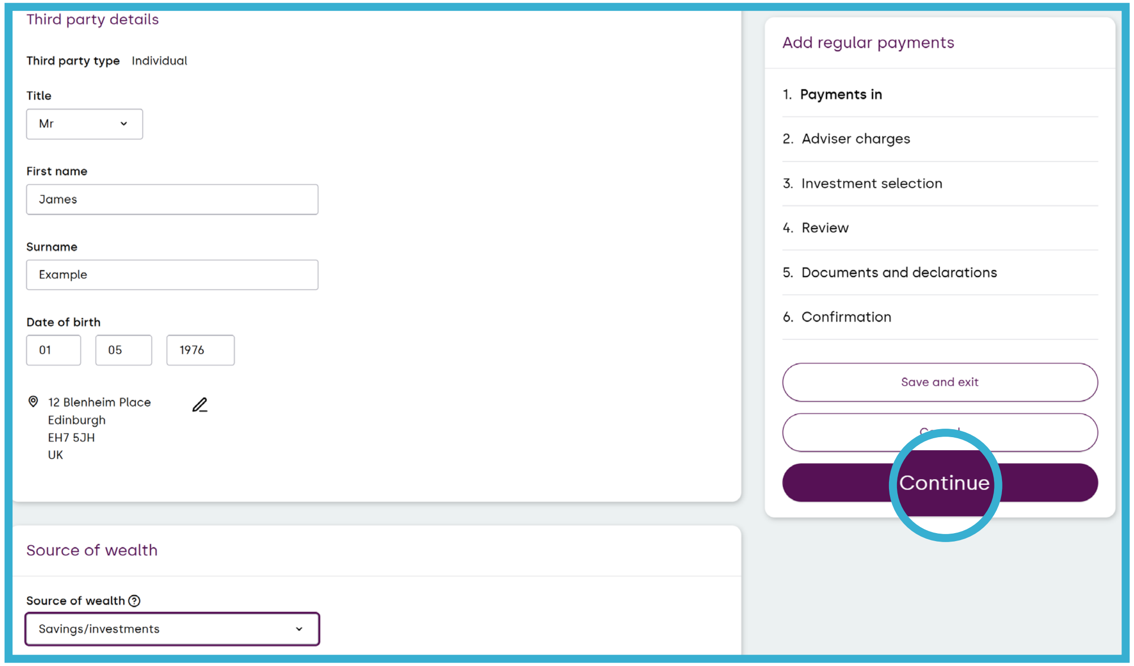




Enter the third party's personal details.

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**'.



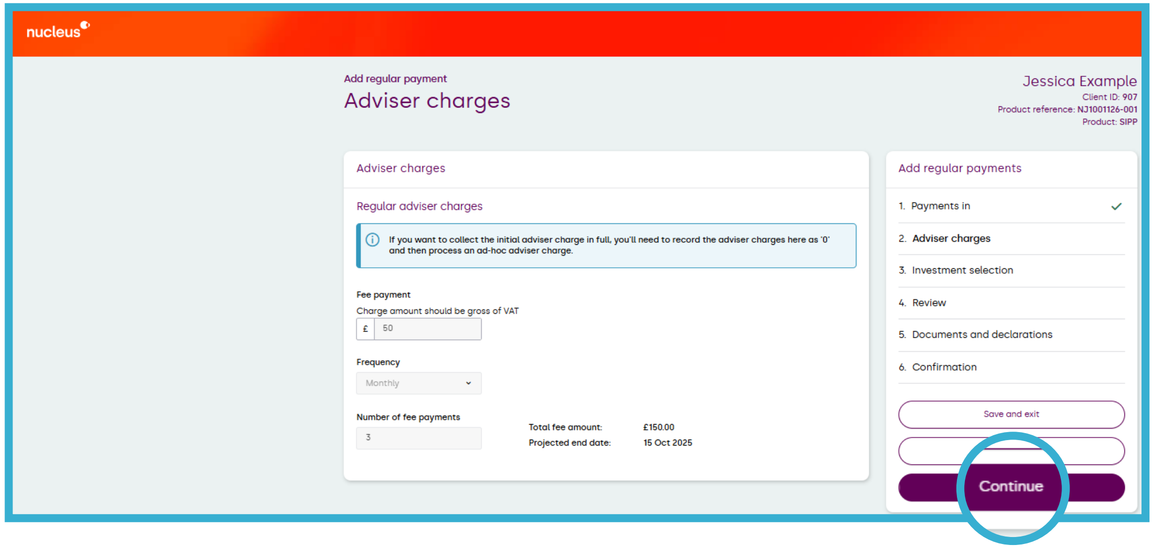
Adviser charges

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**'.

Investment selection

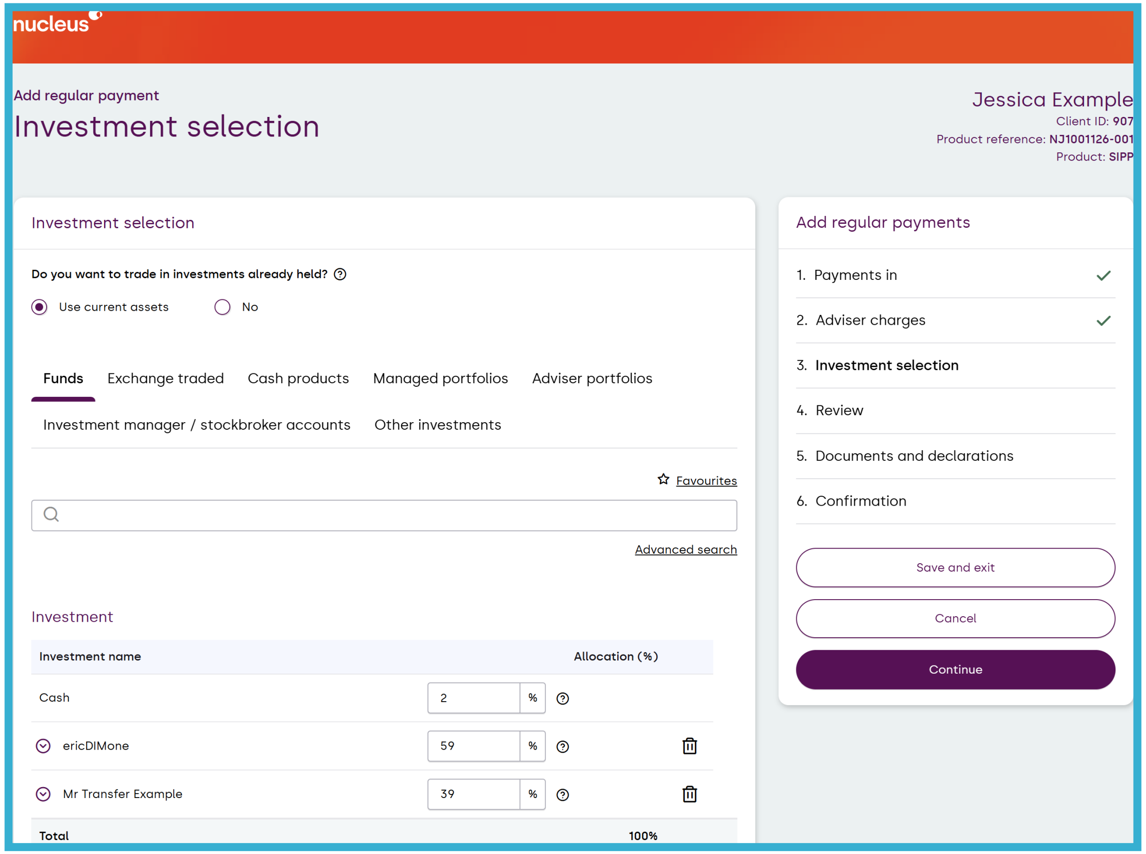
Confirm if the top up application will be invested into current or new assets.

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%.



New assets

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

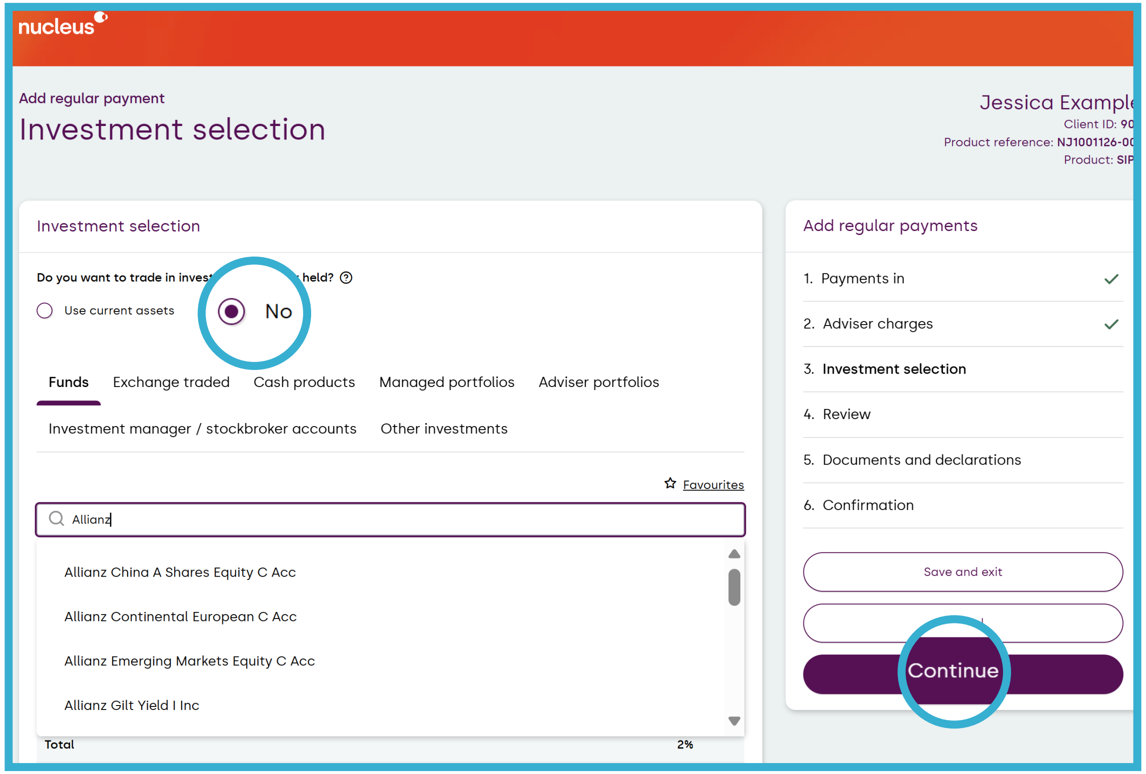
Select the investment type across the headings shown.

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%.

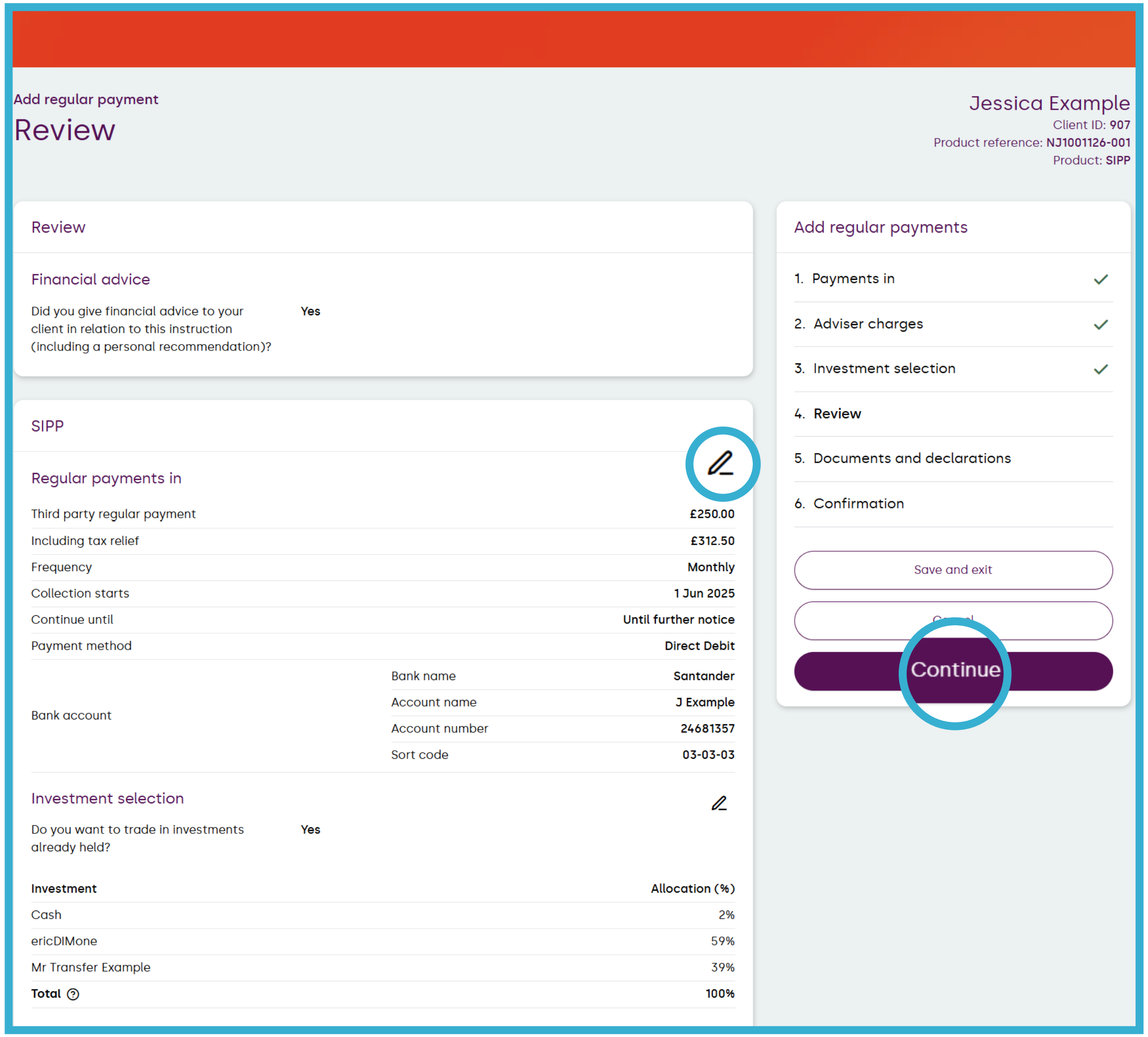
Once you're happy with your investment preferences, select '**Continue**'.



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**'.



Documents and declarations

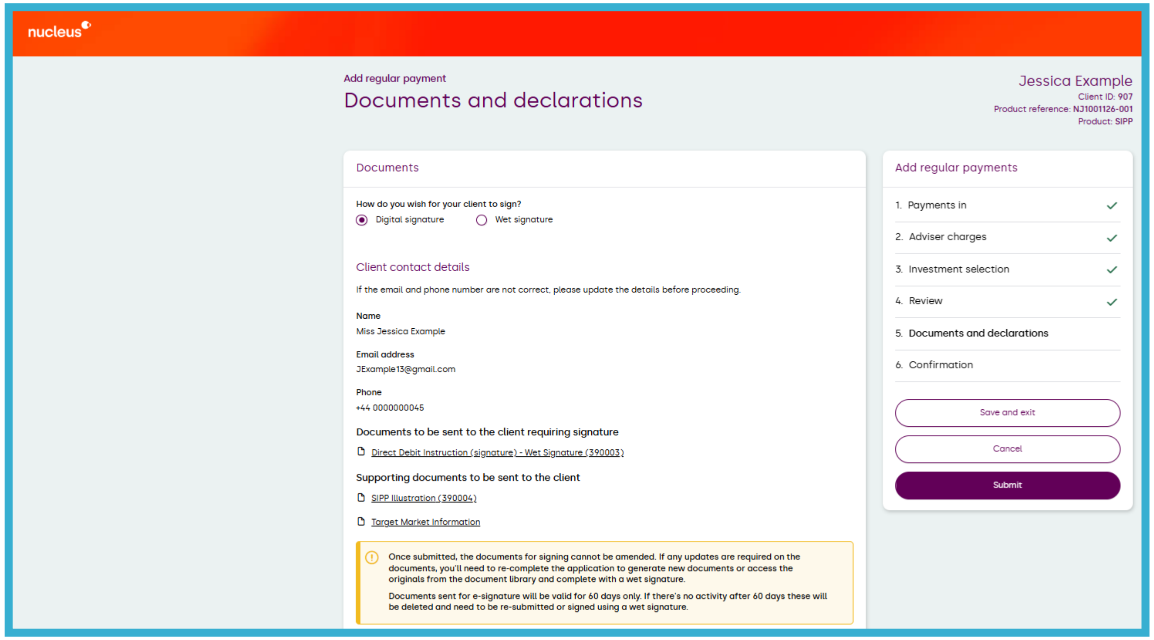
Select how your client wishes to sign their documents.

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

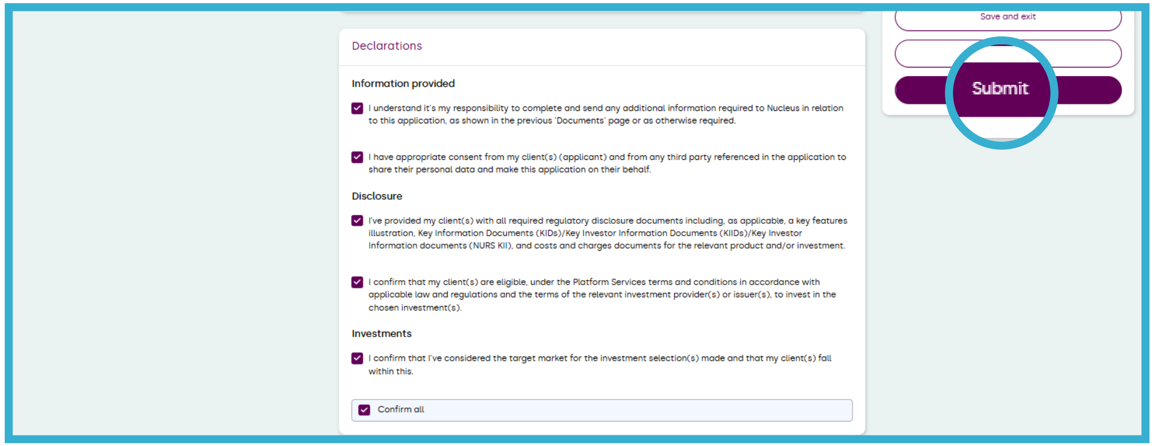
Documents can't be amended once submitted. If there are any amendments to be made, you'll need to resubmit the application to generate new documents.



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 by wet signature.



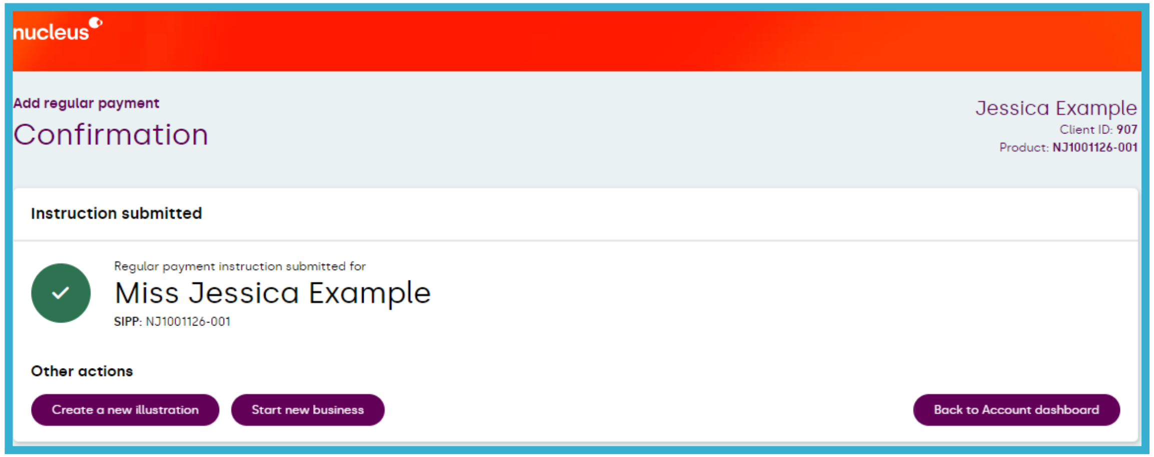
Read through the declarations and tick to confirm completion.

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 new business**, or go **Back to dashboard**.



03455 212 414

ask@nucleusfinancial.com

nucleusfinancial.com

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