For advisers

Our new platform

nucleus platform



How to take, edit, and cancel regular income payments

3 minute read

How to take, edit, and cancel regular income payments

Take regular income payments 4

Edit regular income payments 6

Income payment details 8

Review 10

Cancel regular income payments 12

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.

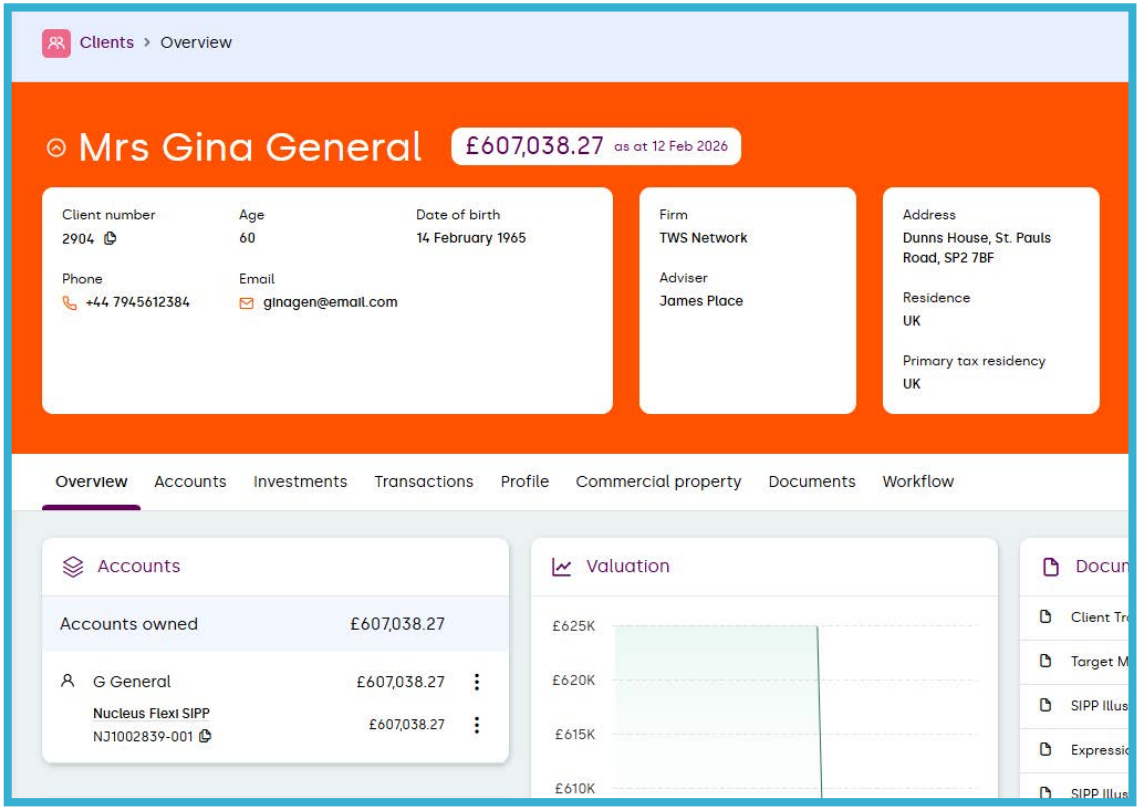
We recommend using the zoom function to view the details on the platform screens in this guide.

How to take, edit or cancel regular income payments

To start the process of taking, editing or cancelling a regular income payment, you first need to find your client. Please refer to the guides on our website to search for a client.

Key message

You're unable to add new bank details during this journey. To update bank details, please refer to the guide on our website.

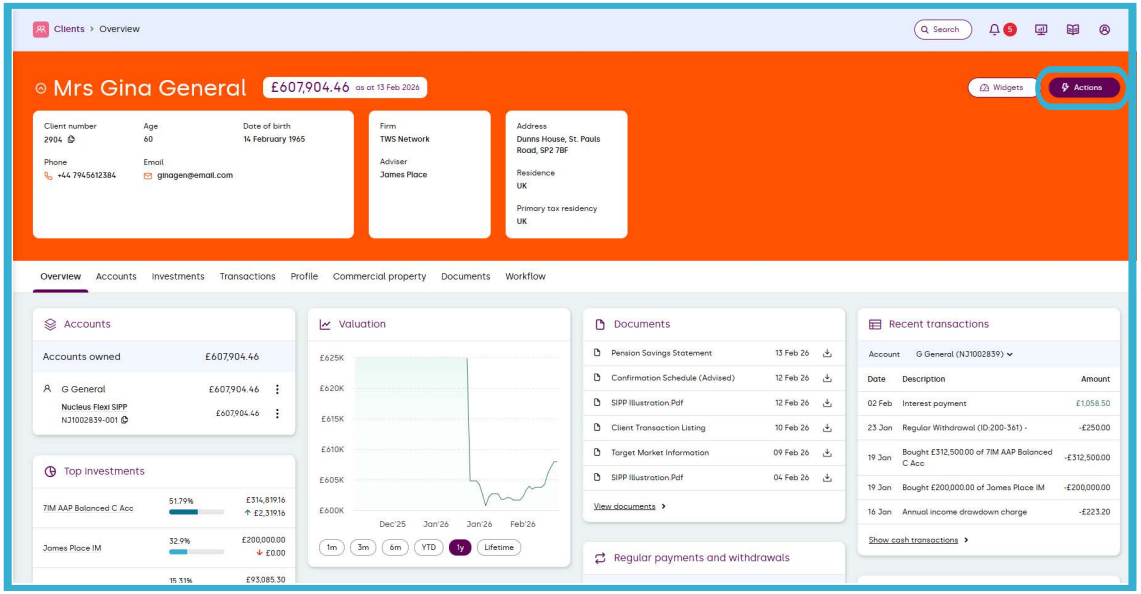


How to take regular income payments

Key message

If your client has a crystallised pot but is not yet taking income payments, follow this journey to set payments up for the first time.

From the client's home page, select the '**Actions**' button.

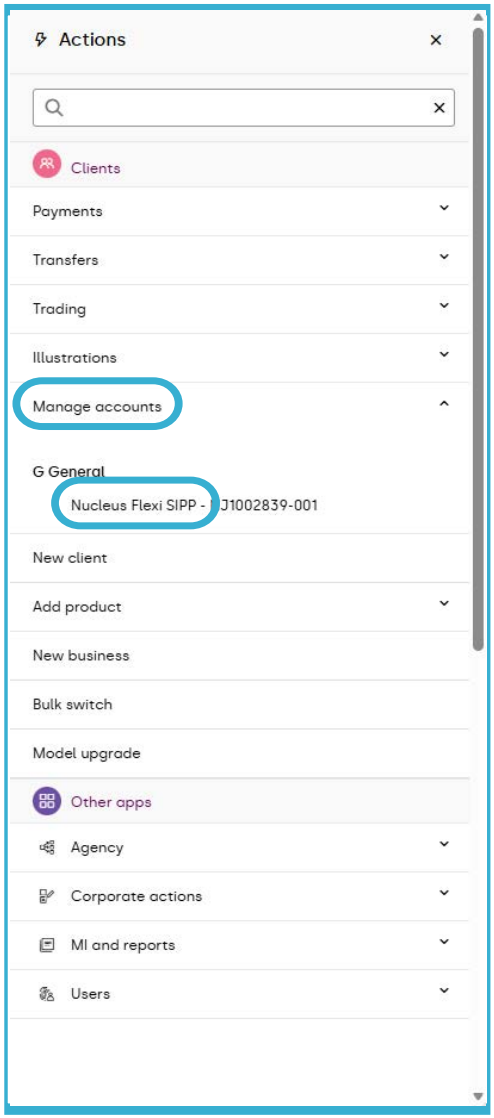


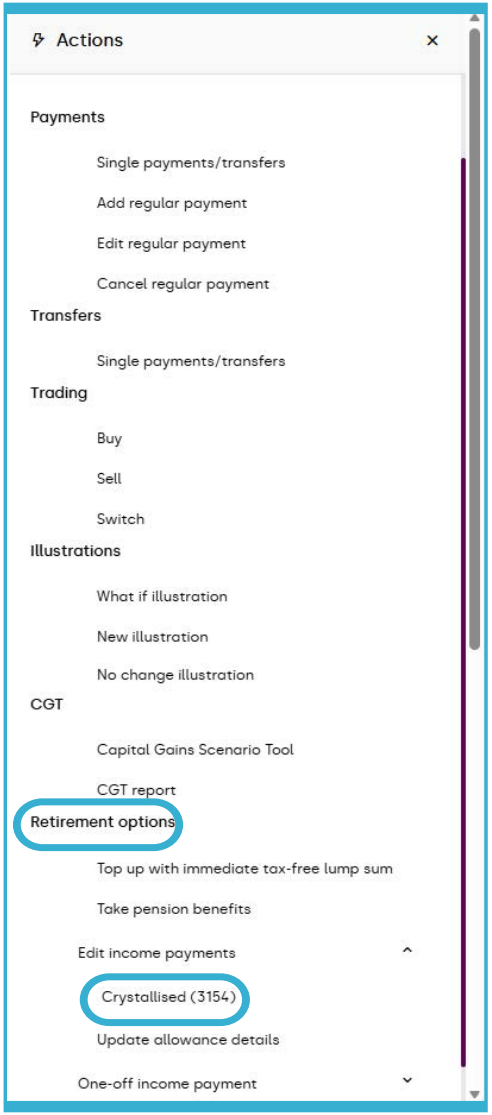
Select '**Manage accounts**' and then select the relevant product, e.g. '**Nucleus Flexi SIPP**'.

Under **Retirement options**, select '**Edit income payments'** to expand the list to show all crystallised tranches within the SIPP.

Select the correct tranche.

Move on to page **8**.





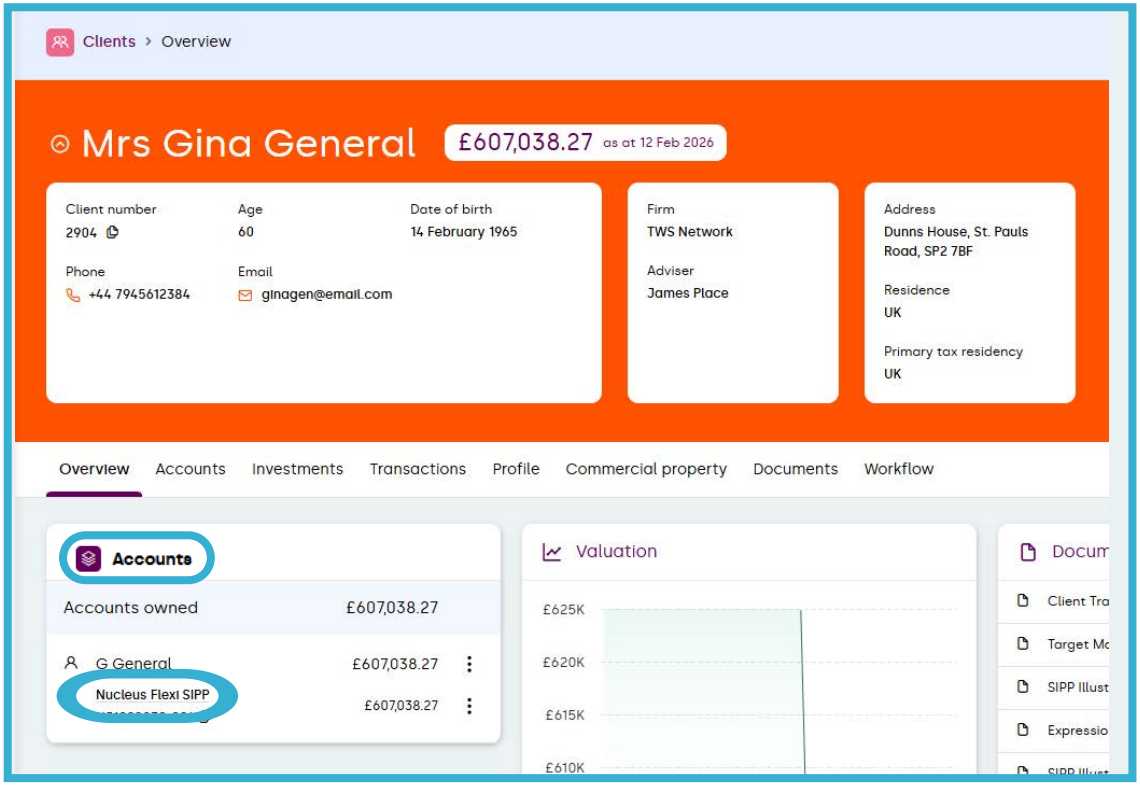
How to edit regular income payments

Key message

If your client is already taking income payments and you wish to change any details, follow this journey.

From the client's home page, within Accounts, select the name of the product, e.g. '**Nucleus Flexi SIPP**'.

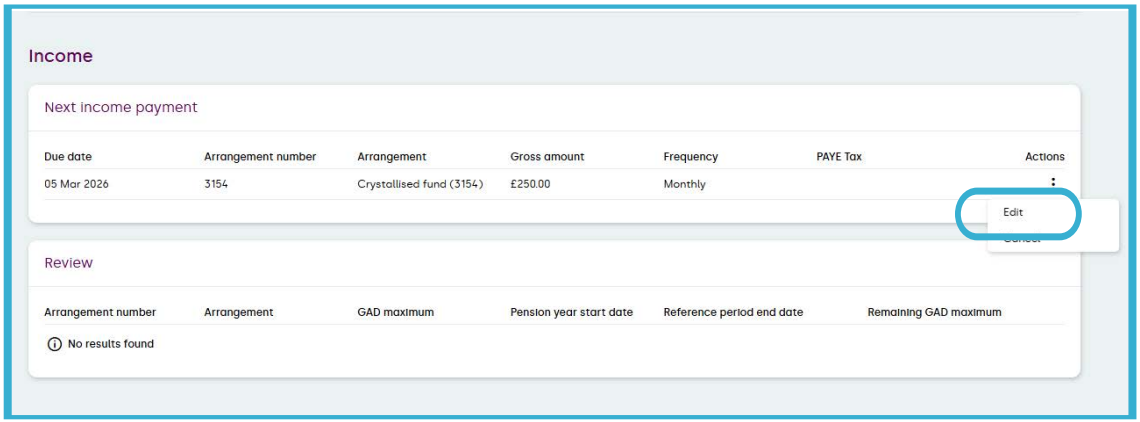
In Account details, select **'Valuation and income'** tab.





Scroll down to Next income payment and select the vertical ellipsis (three dots).

Select '**Edit**'.



Income payment details

Confirm if advice has been given to your client.

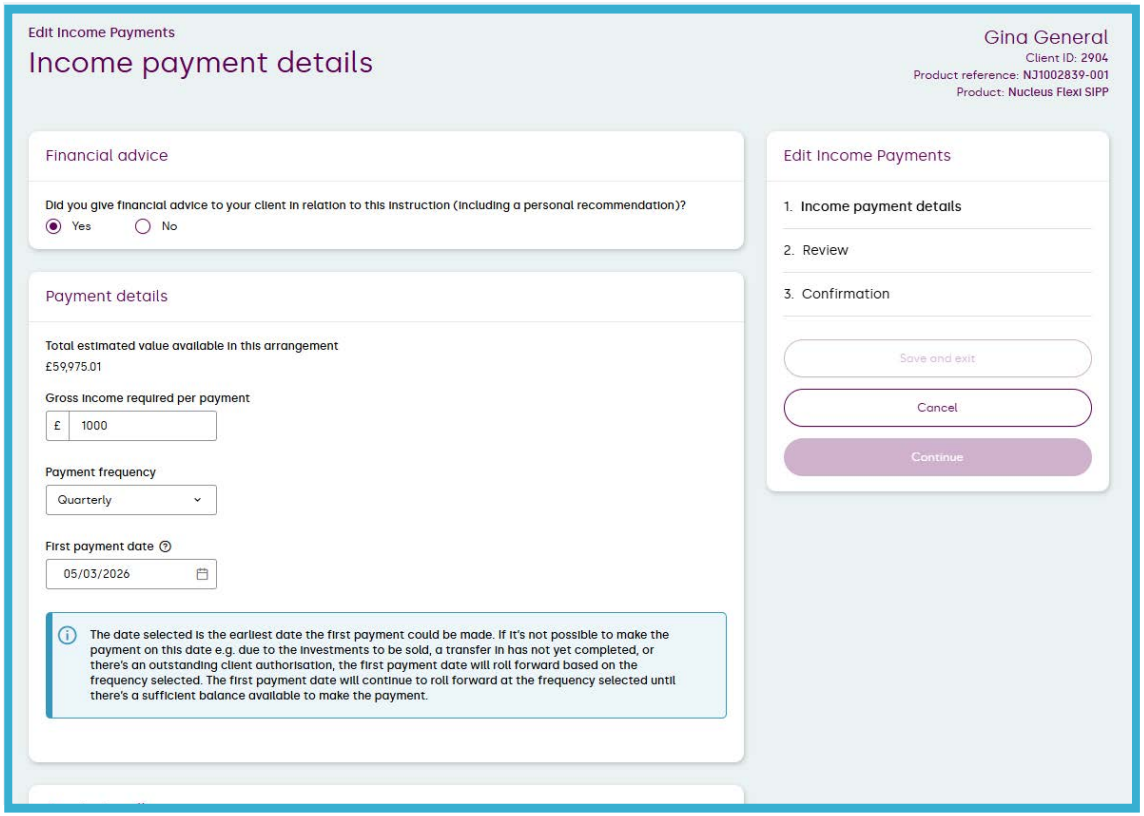
Make any changes required to the gross income required per payment, payment frequency and first payment date options.

If you are inputting an income payment for the first time, the gross income required per payment will appear as £0. You can overwrite it here.

Key message

You need to allow 10 working days before the first payment date if the income is coming from cash or 15 working days if the income is coming from assets.

If there's insufficient cash to pay income, auto disinvestment will trigger. If a payment can't be made, the date will roll forward until sufficient cash is available.



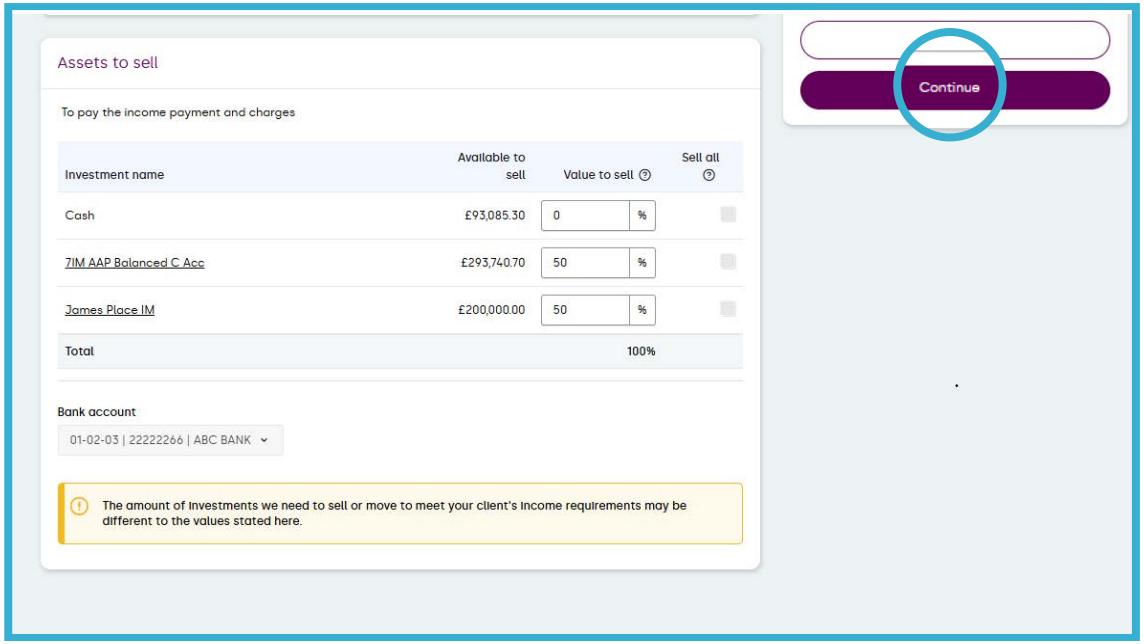
Choose which investments will fund the income payment.

Even if there's sufficient cash to fund the income payment, you can still choose to sell down assets.

Assets to sell must equal 100%.

If your client has more than one bank account authorised for withdrawals, you'll be able to select a bank account from the dropdown menu.

Once you're happy with your income payment details, select **'Continue'** to move on to the review page.



Please be aware that should the full amount not be available then auto disinvestment will activate for the full amount. For more information about auto-disinvestment timelines please see the Helpsheet available on our website.

Review

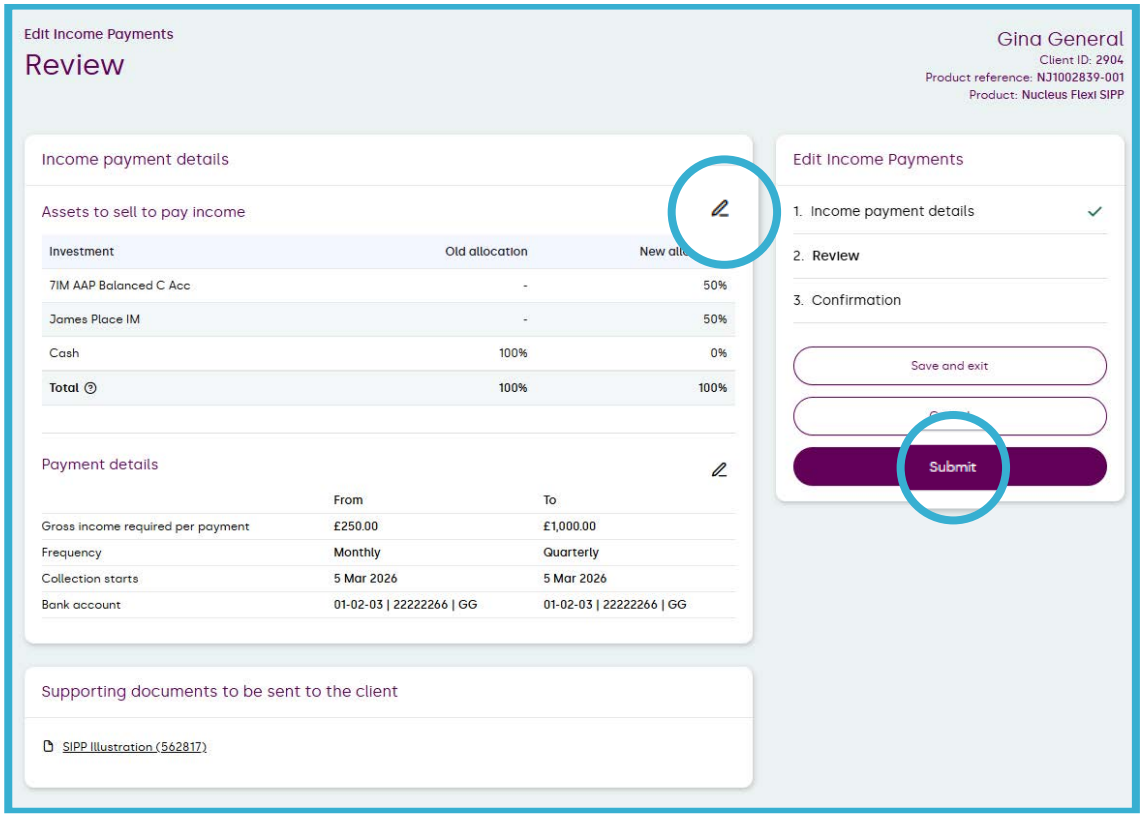
Review the application details for accuracy. Use the **'pencil'** icon to make any necessary changes.

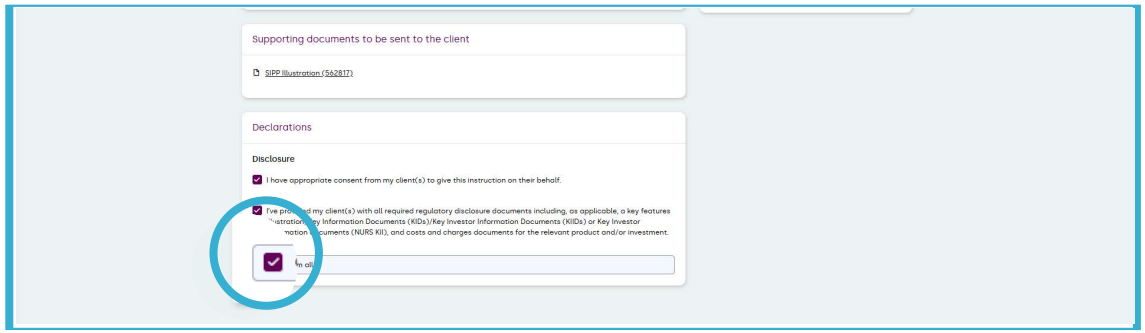
Key message

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

Read through the declarations and tick to confirm completion.

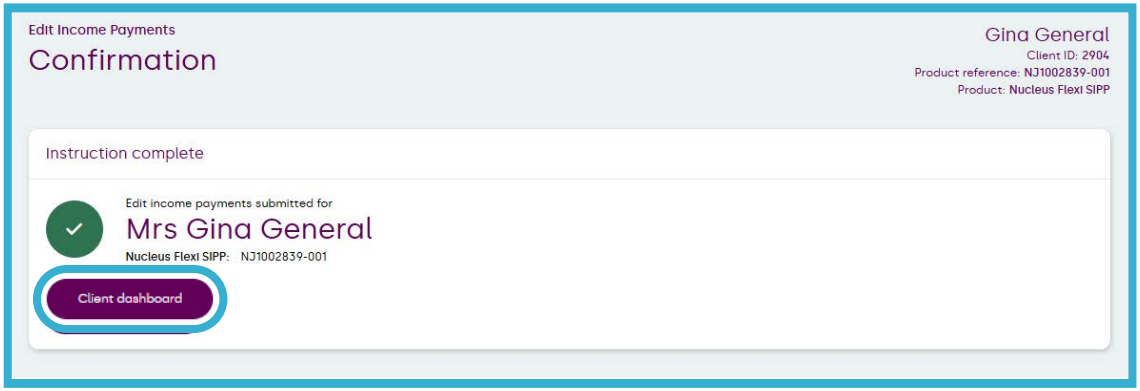
Select **'Submit'** to complete the edit income payment request.





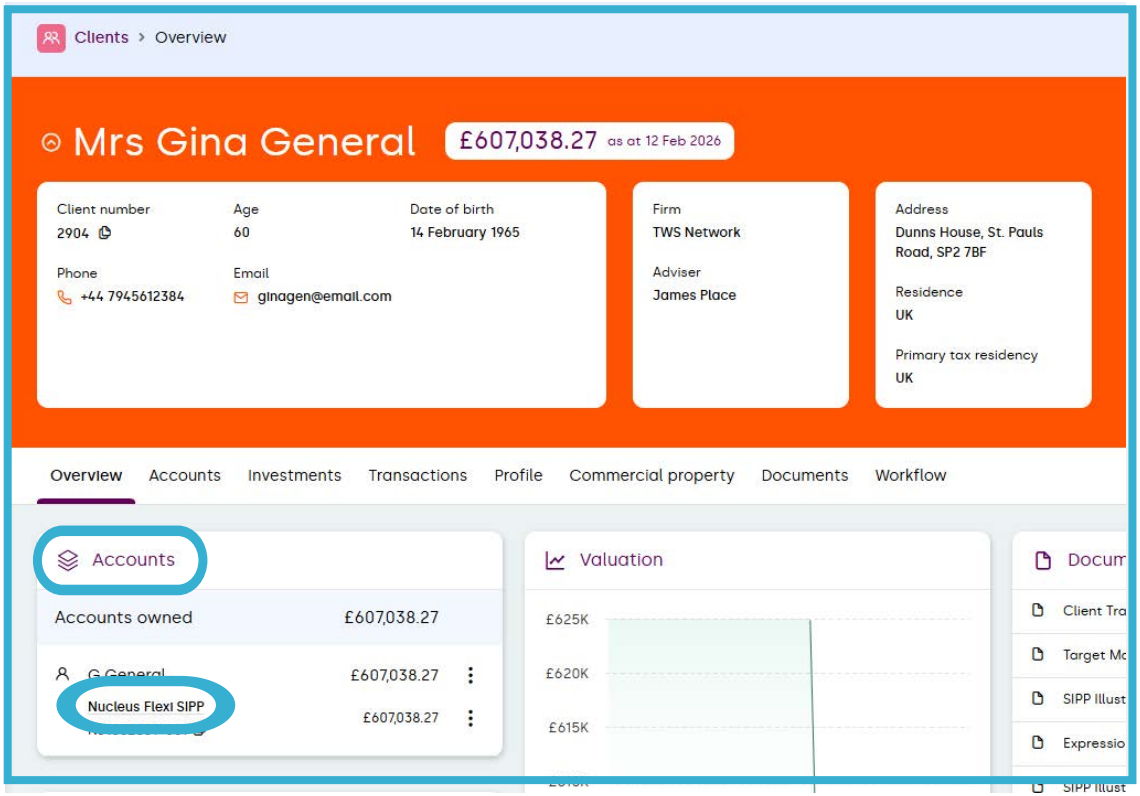
The change has been successfully submitted.

You can select **'Client dashboard'** to return to the client's home page.



How to cancel regular income payments

From the client's home page, within **'Accounts'**, select the name of the product, e.g. **'Nucleus Flexi SIPP'.**

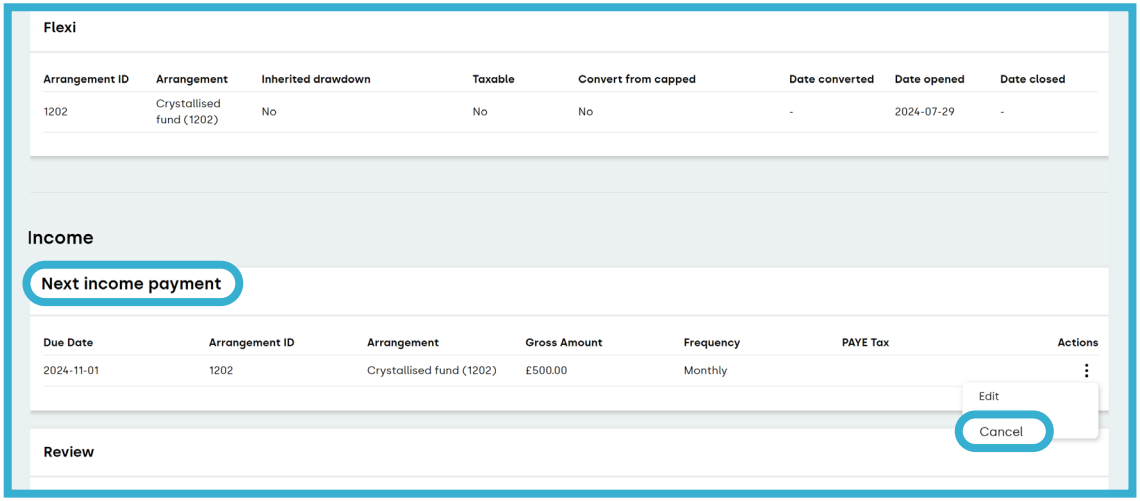


In Account details, select **'Valuation and income'** tab.



Scroll down to **'Next income payment'** and select the vertical ellipsis (three dots).

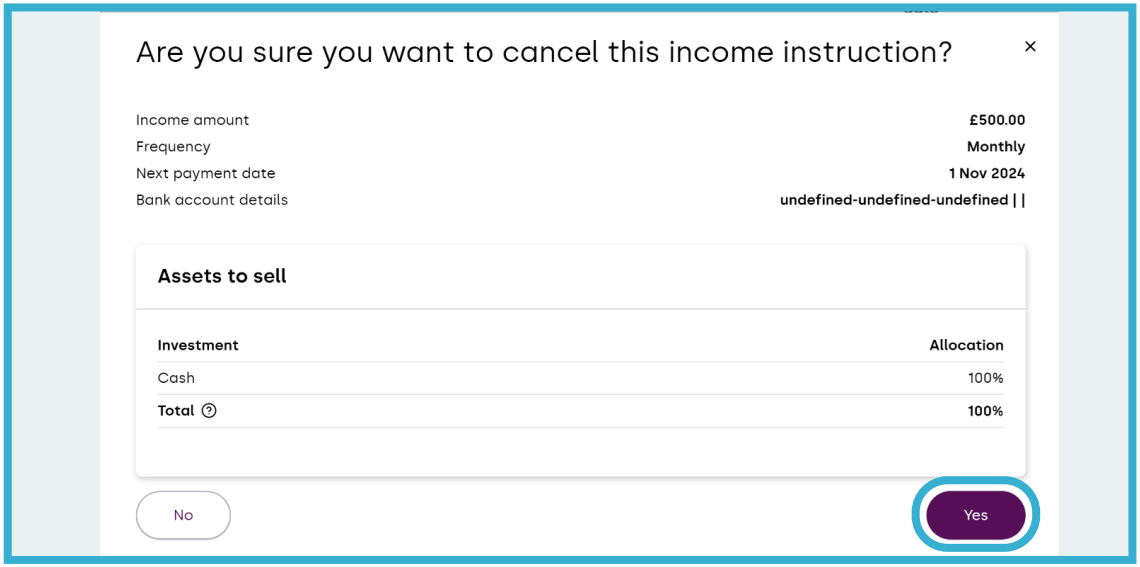
Select **'Cancel'**.



You'll see this message pop up.

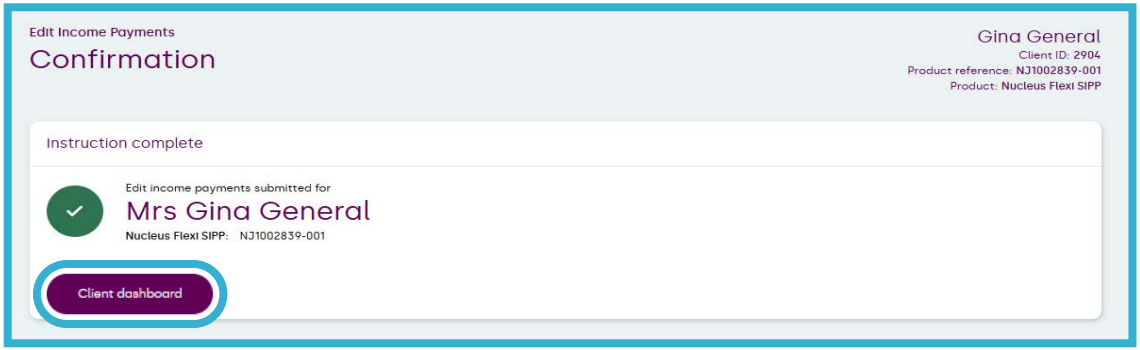
Review the details shown and if you're happy with the accuracy of the cancellation, select **'Yes'**.

This will complete the cancellation.



The cancellation has been successfully submitted.

You can select **'Client dashboard'** to return to the client's home page.



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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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