

For advisers

Our new  
platform

# nucleus<sup>o</sup> platform

How to take,  
edit and cancel  
regular income  
payments

 3 minute read



# How to take, edit and cancel regular income payments

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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 take, edit and 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 our guide on our website.

The screenshot displays a client overview page for Mrs Gina General. The page is titled "Mrs Gina General" with a total value of £607,038.27 as of 12 Feb 2026. The client's details are organized into several sections:

- Client number:** 2904
- Age:** 60
- Date of birth:** 14 February 1965
- Firm:** TWS Network
- Address:** Dunns House, St. Pauls Road, SP2 7BF
- Phone:** +44 7945612384
- Email:** ginagen@email.com
- Adviser:** James Place
- Residence:** UK
- Primary tax residency:** UK

The page includes a navigation menu with options: Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, and Workflow. The "Accounts" section shows a table of accounts owned:

Accounts owned	£607,038.27
G General	£607,038.27
Nucleus Flexi SIPP NJ1002839-001	£607,038.27

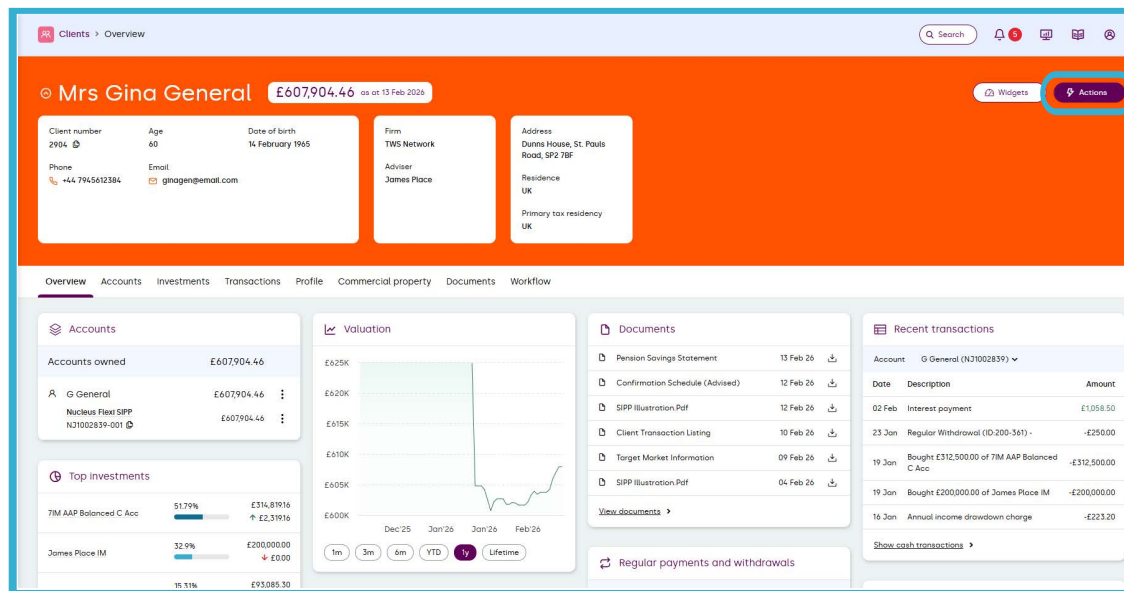
The "Valuation" section features a chart showing a value of £625K. A sidebar on the right lists documents such as Client Tr, Target M, SIPP Illus, Expressio, and SIPP Illus.

## 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.

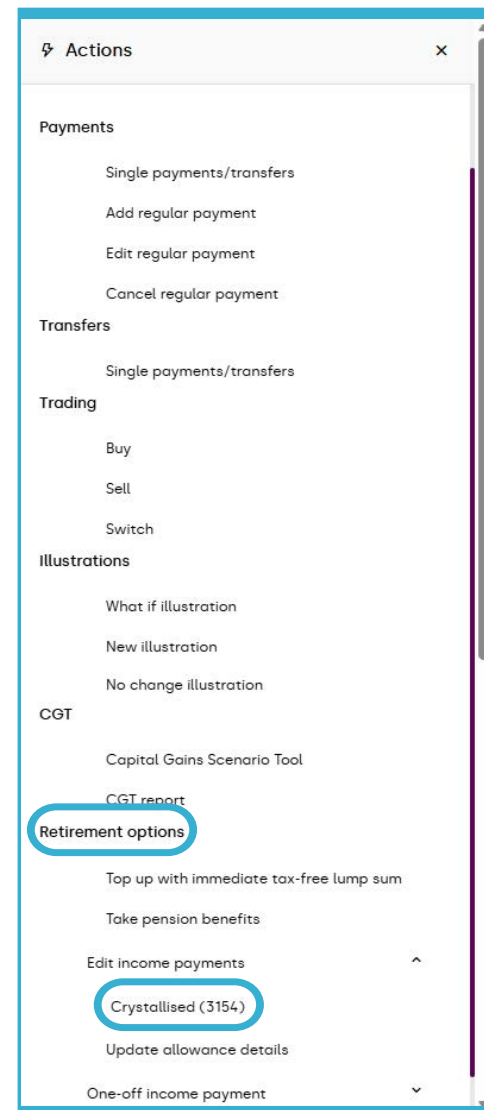
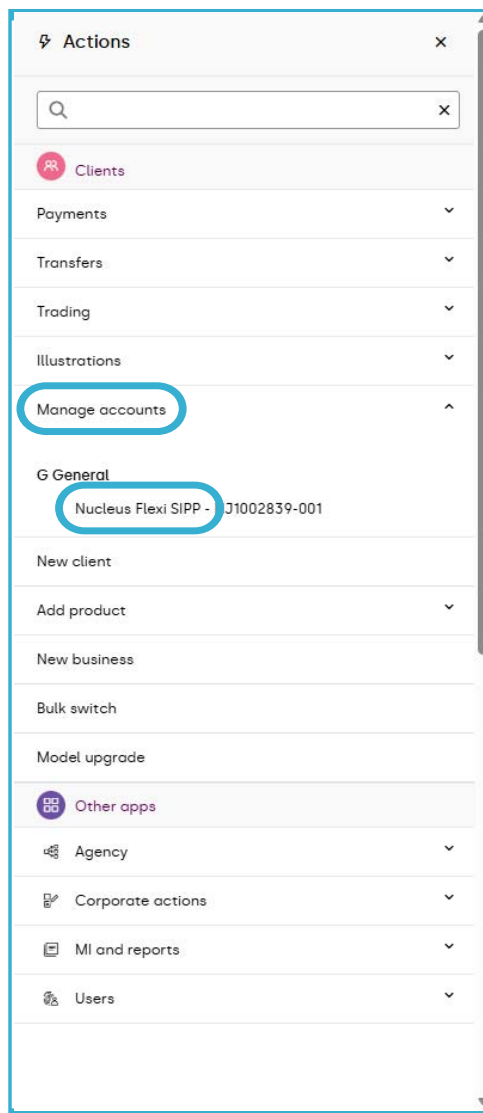


Select '**Manage accounts**' and then select the relevant product, e.g. '**Nucleus Flexi SIPP**'.

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.

The screenshot shows the 'Clients > Overview' page for 'Mrs Gina General'. At the top right, the current value is £607,038.27 as of 12 Feb 2026. The client's details are organized into several sections:

- Client number:** 2904
- Age:** 60
- Date of birth:** 14 February 1965
- Phone:** +44 794 5612384
- Email:** ginagen@email.com
- Firm:** TWS Network
- Adviser:** James Place
- Address:** Dunns House, St. Pauls Road, SP2 7BF
- Residence:** UK
- Primary tax residency:** UK

Below the overview is a navigation bar with tabs: Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, and Workflow. The 'Accounts' tab is selected, showing a table of accounts owned:

Accounts owned	Value
G General	£607,038.27
Nucleus Flexi SIPP	£607,038.27

To the right of the accounts table is a 'Valuation' chart showing a value of £610K. On the far right, there is a 'Documents' sidebar with items like Client Tra, Target Mc, SIPP illust, Expressio, and SIPP illust.

The screenshot shows the 'Account details' page for 'G General | SIPP - NJ1002839-001'. At the top left, there is a 'Back' button. Below the account name, there is a navigation bar with several tabs: Payments and transfers in, Withdrawals, Valuation & Income, Crystallisation, SIPP details, SIPP protection, Charges, Account information, and Regular orders. The 'Valuation & Income' tab is selected and highlighted with a red circle.

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

Select **Edit**.

**Income**

Next income payment

Due date	Arrangement number	Arrangement	Gross amount	Frequency	PAYE Tax	Actions
05 Mar 2026	3154	Crystallised fund (3154)	£250.00	Monthly		<a href="#">Edit</a>

**Review**

Arrangement number	Arrangement	GAD maximum	Pension year start date	Reference period end date	Remaining GAD maximum
No results found					

## 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.

**Edit Income Payments**

**Income payment details**

Gina General  
Client ID: 2904  
Product reference: NJ1002839-001  
Product: Nucleus Flexi SIPP

**Financial advice**

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

Yes  No

**Payment details**

Total estimated value available in this arrangement  
£59,975.01

Gross income required per payment  
£ 1000

Payment frequency  
Quarterly

First payment date ⓘ  
05/03/2026

**1. Income payment details**

**2. Review**

**3. Confirmation**

Save and exit

Cancel

Continue

**i** The date selected is the earliest date the first payment could be made. If it's not possible to make the payment on this date e.g. due to the investments to be sold, a transfer in has not yet completed, or there's an outstanding client authorisation, the first payment date will roll forward based on the frequency selected. The first payment date will continue to roll forward at the frequency selected until there's a sufficient balance available to make the payment.

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.

Assets to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell	Sell all
Cash	£93,085.30	0 %	<input type="checkbox"/>
<u>7IM AAP Balanced C Acc</u>	£293,740.70	50 %	<input type="checkbox"/>
<u>James Place IM</u>	£200,000.00	50 %	<input type="checkbox"/>
<b>Total</b>		<b>100%</b>	

Bank account

01-02-03 | 22222266 | ABC BANK ▾

**ⓘ** The amount of investments we need to sell or move to meet your client's income requirements may be different to the values stated here.

**Continue**

## 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.

Edit Income Payments
Gina General  
Client ID: 2904  
Product reference: NJ1002839-001  
Product: Nucleus Flexi SIPP

### Review

Income payment details

Assets to sell to pay income

Investment	Old allocation	New allocation
7IM AAP Balanced C Acc	-	50%
James Place IM	-	50%
Cash	100%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Payment details

	From	To
Gross income required per payment	£250.00	£1,000.00
Frequency	Monthly	Quarterly
Collection starts	5 Mar 2026	5 Mar 2026
Bank account	01-02-03   22222266   GG	01-02-03   22222266   GG

Supporting documents to be sent to the client

[SIPP Illustration \(562817\)](#)

Edit Income Payments

1. Income payment details ✓
2. **Review**
3. Confirmation

Save and exit

Cancel

Submit

Supporting documents to be sent to the client

[SIPP Illustration \(562817\)](#)

Declarations

**Disclosure**

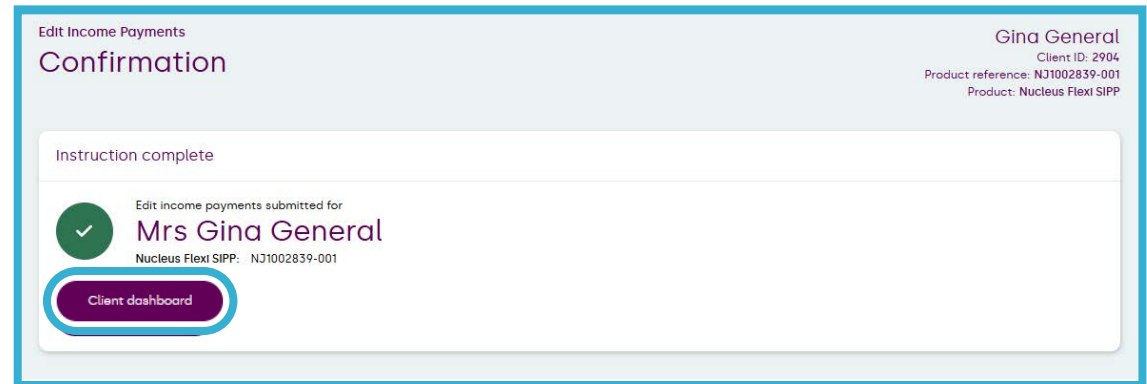
I have appropriate consent from my client(s) to give this instruction on their behalf.

I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features statement, Key Information Documents (KIDs)/Key Investor Information Documents (KIID) or Key Investor Information Documents (KIID), and costs and charges documents for the relevant product and/or investment.

I've read and agree to the terms and conditions of the relevant product and/or investment.

10

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'**.

The screenshot shows the 'Clients > Overview' page for Mrs Gina General. The total value is £607,038.27 as at 12 Feb 2026. The client details include:

Client number: 2904	Age: 60	Date of birth: 14 February 1965	Firm: TWS Network	Address: Dunns House, St. Pauls Road, SP2 7BF
Phone: +44 7945612384	Email: ginagen@email.com		Adviser: James Place	Residence: UK
				Primary tax residency: UK

The 'Accounts' tab is highlighted, and the 'Nucleus Flexi SIPP' account is selected. The valuation chart shows a value of £607,038.27.

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

The screenshot shows the 'Account details' page for Mrs Gina General. The account is identified as 'G General | SIPP - NJ1002839-001'. The 'Valuation & Income' tab is highlighted.

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

Select **'Cancel'**.

Arrangement ID	Arrangement	Inherited drawdown	Taxable	Convert from capped	Date converted	Date opened	Date closed
1202	Crystallised fund (1202)	No	No	No	-	2024-07-29	-

Due Date	Arrangement ID	Arrangement	Gross Amount	Frequency	PAYE Tax	Actions
2024-11-01	1202	Crystallised fund (1202)	£500.00	Monthly		⋮ Edit 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.

Are you sure you want to cancel this income instruction? ×

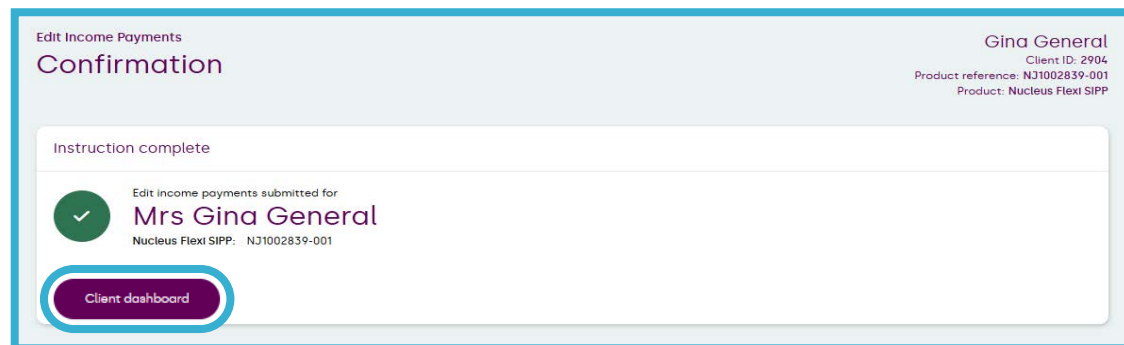
Income amount **£500.00**  
Frequency **Monthly**  
Next payment date **1 Nov 2024**  
Bank account details **undefined-undefined-undefined | |**


**Assets to sell**


Investment	Allocation
Cash	100%
<b>Total ☺</b>	<b>100%</b>


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 Tynetalk service on 18001 03455 212 414.**

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