For customers

For full functionality, please download and complete this form as a PDF.

Our new platform

nucleus platform

SIPP benefit payment form

Capped or flexi-access drawdown - for non-advised customers only

Please complete this form in BLOCK CAPITALS and return it by:

- **post** to Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB, or
- **secure message** via your online account with us. You can also sign this form with an electronic signature using one of our approved providers.

If you need any help, please call your Customer Support Team or our general enquiry number 03455 212 414.

Using this form

Please only use this form if:

- you wish to take benefits from your SIPP through a pension commencement lump sum (PCLS) and income drawdown (capped or flexi-access), **and**
- **you have not sought, or are not following, the advice of a Financial Conduct Authority (FCA) regulated financial adviser**.

You can also use this form to crystallise (designate) further funds to be available for drawdown where no further PCLS is payable. For managing income however, please use the platform's online option.

If you're following advice from a regulated adviser, they can request withdrawals via the platform on your behalf. **Your adviser should not use this form.**

If you don't currently have an adviser and would like one, visit nucleusfinancial.com/yourwealth for guidance and information, including options that'll help you find a qualified adviser.

You may also need to provide us with additional forms to support your request. This is explained on the final page of this document.

E-signatures

We can accept e-signatures for this form. For security reasons, e-signature instructions must be submitted via a designated system. We allow the use of the following e-signature providers:

- Adobe Sign
- DocuSign
- PandaDoc
- SignNow
- Dropbox Sign
- Advicefront
- E-sign
- DocSafe
- AlphaTrust
- Scribe
- Signable
- Verify

Instructions that have been signed electronically must be sent to us by secure message on the Nucleus Platform. They must not be sent to us by post or email. Please also include the digital signature audit page when attaching your instruction to a secure message sent to us.

MoneyHelper and Pension Wise

Choosing what to do with your pension savings is an important financial decision. Understanding your options will help you to shop around and find the right solution for your personal circumstances.

Moneyhelper.org.uk is a government-backed service that provides free, impartial guidance across a range of money matters, including pension savings. It offers guidance to people approaching retirement through the Pension Wise service.

Pension Wise can guide you through the different ways to take money from a pension, the tax implications to consider, and explain why the timing of withdrawals matters. If you're eligible, you can receive this guidance online, over the phone or face-to-face. To make an appointment, please visit moneyhelper.org.uk/en/pensions-and-retirement/pension-wise or call them on 0800 011 3797. Alternatively, feel free to contact us if you would like us to make an appointment for you.

Additional helpful information is available at nucleusfinancial.com/yourwealth and the Types of support section of the MoneyHelper website.

Investment Pathways

As you have not taken financial advice in relation to this request, you may not be fully aware of the options available to you when looking to take money out of your pension. The FCA's '**Investment Pathways**' framework seeks to provide you with general investment strategies that align with how you intend to access your pension over the next five years.

To learn more about how Investment Pathways could work for you, you can use the Investment Pathways Comparison Tool hosted by **MoneyHelper** at moneyhelper.org.uk. This guidance aims to make you aware of the drawdown choices you can make, and how your investment decisions can be tailored to fit with your financial goals.

Please note that Nucleus does not provide financial advice; we would always suggest that you seek advice from a regulated financial adviser. If you wish to use Investment Pathways, please refer to section 4 of this form.

Section 1 - Important information and risks you must consider before proceeding

Our regulator, the FCA, requires us to ask you questions regarding matters you should have considered before accessing your SIPP through drawdown.

Depending on your answers, we will either:

- write to you with tailored risk warnings, giving you 14 days to consider them before proceeding with processing your request, or
- proceed with your request, as you appear to have considered the risks outlined here.

Please answer all questions, even if you are not immediately requesting income through drawdown.

1. Have you considered your health and lifestyle when deciding the amount to take from your pension?

   Yes ☐ No ☐

2. If you have a spouse, civil partner or dependants, have you considered how your pension fund could help provide for them after your death?

   Yes ☐ No ☐

3. Have you considered the effect of inflation on any money you take out of your pension?

   Yes ☐ No ☐

4. Have you considered what other pension companies can offer you, to ensure you are happy with the available options and the applicable charges from Nucleus?

   Yes ☐ No ☐

5. Have you considered other ways of taking money from your pension other than income drawdown, such as an uncrystallised funds pension lump sum or an annuity?

   Yes ☐ No ☐

6. Do you have income from other sources (outside of the money you intend to take from your pension) that is sufficient to currently provide you with your desired standard of living?

   Yes ☐ No ☐

7. Will the money you are taking from your pension fund be your sole or main source of income in retirement?

   Yes ☐ No ☐

8. Do you know that your pension income will be paid after deduction of income tax, and that it may affect your personal tax allowance (the amount you can receive each year before paying income tax)?

   Yes ☐ No ☐

9. Are you aware that if you put the money you take out of your pension in a bank, or buy other investments with it, you may have to pay tax on any growth?

   Yes ☐ No ☐

10. Are you aware that once money has been taken out of your pension it becomes part of your estate for inheritance tax purposes?

    Yes ☐ No ☐

11. Do you receive any means tested benefits from the government?

    Yes ☐ No ☐

12. Are you taking money out of your pension through flexi-access drawdown and intending to pay more money into your pension in the future?

    Yes ☐ No ☐

13. Do you know that if you owe money to a creditor (e.g. via a personal loan) and you take money out of your pension, the creditor may have a call on this money?

    Yes ☐ No ☐

14. Are you aware that pension and investment scams exist and what to look out for?

    Yes ☐ No ☐

15. Are you aware that the amount of money you can take from your pension via income drawdown is not guaranteed?

    Yes ☐ No ☐

Section 2 - Pension Wise and financial advice

Please note that you must answer every question in this section before we can proceed with your request.

i. Have you received guidance from Pension Wise in relation to this request to take money from your pension?

Yes ☐ No ☐

If you have answered **No**, we strongly suggest that before proceeding you seek appropriate advice from a regulated financial adviser, and/or guidance from Pension Wise, to understand your options at retirement. This may be appropriate even if you have received advice or guidance in respect of a previous withdrawal.

ii. Would you like us to arrange a Pension Wise appointment for you?

Yes ☐ No ☐

If **Yes**, please confirm your phone number and the best time to contact you, within business hours (8.30am to 5.30pm):

Phone number

Availability

If you are due to attend a Pension Wise appointment, or if you have answered Yes above and we have not been able to contact you, please note that we will not continue to process your request until you have confirmed that you have received this guidance.

iii. Do you wish to proceed without guidance from Pension Wise?

Yes ☐ No ☐

iv. Has Nucleus provided you with clear and adequate information on how to find an adviser?

Yes ☐ No ☐

Section 3 - MoneyHelper guide and illustration

There are many options you should consider before you take any money from your pension - even if it's not your first withdrawal. There are guides available from our website nucleusfinancial.com and the governmentbacked service moneyhelper.org.uk that explore accessing your pension, and the related benefits and risks.

These are important decisions and we would always recommend that you seek appropriate guidance, targeted support or regulated financial advice. For more information, please visit the **Types of support** section of the MoneyHelper website.

You should also obtain an illustration of the possible effect of taking money out of your SIPP before proceeding. If you have not already obtained an illustration, you can contact us to request one.

Have you received an illustration indicating the possible effect of taking money out of your SIPP within the last 60 calendar days?

Yes ☐ No ☐

If you have ticked **Yes**, please complete the following boxes:

Illustration reference number (if provided)

Illustration date

If you have ticked **No**, we will send you an illustration based on your request, giving you 14 days to consider the illustration, before we proceed with processing your request to take money out of your SIPP. Should you wish for us to proceed during this period, you can contact us at any time to confirm.

Section 4 - Investment strategy when accessing your pension

When taking money out of your SIPP, you should give consideration to the types of investments you currently hold, and how you intend to use them to fund your withdrawals, both now and in the future.

Please confirm your investment choices by selecting one of the following 3 Options:

☐ **1 - I wish to continue with my current investments**

☐ **2 - I wish to select investments without using investment pathways**

Please confirm which assets you would like to sell

Name of Investment Provider	Fund Name	Fund Code e.g. Sedol/ISIN	Policy/Plan number	Amount in £ sterling or %

Please confirm which assets you would like to buy

Name of Investment Provider	Fund Name	Fund Code e.g. Sedol/ISIN	Amount in £ sterling or %

☐ **3 - I wish to use investment pathways**

The Investment Pathways initiative from the FCA is designed to ensure that anyone with a Pension Drawdown account should have access to simple, good-value investments that broadly match their retirement income goals. Our Investment Pathway options can be viewed below. Full details of our Investment Pathways offering can be viewed at nucleusfinancial.com/customers/investments/investment-pathways. If you're a Life Office customer, or if you'd like to discuss your Investment Pathway options please contact us on 03455 212 414.

Please select one Investment Pathway option which corresponds most closely to your current investment intentions:

Investment Pathway Option	Investment Pathway Description	Our Investment Pathway Asset	
1	I have no plans to touch my money in the next five years	CT Universal Multi-Asset Portfolio Balanced C Acc	☐
2	I plan to use my money to set up a guaranteed income (annuity) within the next five years	AXA Sterling Credit Short Duration Bond Z Inc	☐
3	I plan to start taking my money as a long-term income within the next five years	Waverton Multi-Asset Income Fund P Inc	☐
4	I plan to take out all my money within the next five years	Legal & General Cash I Acc	☐

How do you wish to proceed with your Investment Pathway choice?

- [ ] **I would like to sell all SIPP assets I currently hold and invest the remaining proceeds (After PCLS is paid out) in the Investment Pathway option selected above.**
  - [ ] If you would like your existing cash holding to be invested into the above Investment Pathway, please tick this box.
- [ ] **I would like to move only the amount being crystallised into the Investment Pathway option selected above.**
- [ ] **I do not wish to proceed with an Investment Pathway option (please refer to options 1 and 2 above).**

If you have selected 'I would like to move only the amount being crystallised into the Investment Pathway option selected above', please confirm the assets you would like to sell for this crystallisation, with the proceeds being invested in your chosen investment pathway option.

- [ ] Proportionate sale across all tradeable funds
- [ ] Cash in the SIPP bank account
- [ ] Specific investments in the table below

Name of Investment Provider	Fund Name	Fund Code e.g. Sedol/ISIN	Policy/Plan number	Amount in £ sterling or %

Section 5 - Personal details

Title

Forename(s)

Surname

Date of birth (DD/MM/YYYY)

Customer reference number

Permanent residential address

Postcode

National Insurance number

Telephone

Email

Section 6 - Protection

If you currently hold, or have applied to HM Revenue & Customs (HMRC) for, any of the following types of protection for your pension, please confirm below.

If we have already received evidence of this, please confirm the reference number. If not, please provide a copy of the HMRC certificate along with this form.

- Enhanced Protection
- Primary Protection
- Pension Credit Rights
- Fixed Protection 2012
- Fixed Protection 2014
- Fixed Protection 2016
- Individual Protection 2014
- Individual Protection 2016
- International

Protection reference number

Scheme administrator's reference number (available through your Government Gateway ID).

Section 7 - Other pensions

Have you taken pension benefits from any pension other than your SIPP with us?

Yes ☐ No ☐

If **No**, please go to Section 8.

If **Yes**, please go to Section 7a

Section 7a - Pre 6 April 2006 benefits

On 5 April 2006, were you taking any pension benefits (for example income withdrawal/scheme pension/annuity)?

Yes ☐ No ☐

If **No**, please go to Section 7b.

If **Yes,** was this pension income solely provided by us?

Yes ☐ No ☐

If **Yes**, please go to Section 7b.

If **No,** for Defined Benefit Schemes that came into payment prior to 6 April 2006, please provide the current maximum pension payable:

£ _____ p.a.

Excluding the above, please state the maximum **total** gross pension currently payable from all other pension funds:

£ _____ p.a.

Please note: This should be the maximum income available from all your pensions currently in drawdown with all providers and not just the income you are receiving (if different). If you have converted any of these pensions to flexi-access drawdown, you should include the maximum income available immediately before conversion.

Section 7b - Post 6 April 2006 benefits

If you have elected to take benefits since 6 April 2006, please provide the total percentage of lifetime allowance used before 6 April 2024:

_____ %

If you were taking income benefits prior to 6 April 2006, we'll assume that the percentage of deemed lifetime allowance used in respect of these is included in this percentage. Please contact us if this is not the case.

If you have primary protection with lump sum rights over £375,000 on 5 April 2006, please provide the following details for each post 6 April 2006 benefit crystallisation event:

Date of benefit crystallisation event (DD/MM/YYYY)	Amount of tax free lump sum paid (£)

Section 7c - Post 6 April 2024 benefits

If you have elected to take benefits since 6 April 2024, please provide the total amount of lump sum allowance used to date. If you have taken benefits prior to 6 April 2024, we'll assume the amount of lump sum allowance used in respect of those benefits is included in this figure. Please contact us if this is not the case:

£ _____

Please complete the following table with details of any tax free lump sums (including the tax free element of any uncrystallised funds pension lump sum) taken on or after 6 April 2024.

Date of benefit crystallisation event (DD/MM/YYYY)	Amount of tax free lump sum paid (£)

Please provide us with evidence to support the lifetime allowance and/or lump sum allowance amounts you've added to this form. This evidence can be confirmation letters or annual statements sent to you by the relevant scheme confirming the amount you've used with them.

Section 8 - No lump sum allowance remaining

Please only complete this section if you have used up all of your lump sum allowance, or if this request will exceed your remaining lump sum allowance. We may need to discuss this with you before proceeding.

Amount of pension fund to be used:

£

Is this amount to be paid as (please choose one)

- Lump sum
- Income
- Combination of lump sum and income

If you have selected 'Combination', please tell us the percentage of your pension fund to be used for each:

Lump sum %

Income %

Total = 100%

Please note that any payments made from the amount that is in excess of your lump sum allowance will be subject to tax at your marginal rate.

Section 9 - Benefits required

For more information on your benefit options, please refer to our **'Guide to Accessing Your Pension'**, which is available on our website literature.nucleusfinancial.com.

- If your SIPP was already in capped drawdown prior to 6 April 2015 and you wish to move further funds into capped drawdown, please tick here
- If you wish to designate funds for flexi-access drawdown, please tick here
- If you want to designate all of your funds for flexi-access drawdown, immediately withdraw the whole amount and close the SIPP, please tick here.

Where applicable to your product, an annual income drawdown charge will be applied once benefits have started, even if no income is taken. Please refer to your SIPP's Charges Schedule for more information.

A 30 day cancellation period applies to the income element of your first drawdown request only. However, please note that your right to cancel does not apply to the tax free pension commencement lump sum portion of your request, as this cannot be returned. As a result, the pension commencement lump sum would become an unauthorised payment and you would be subject to significant tax charges.

You should consider, with your adviser, the tax implications of drawdown cancellation.

Section 9a - Pension commencement lump sum

Please confirm how much pension commencement lump sum you would like to receive.

- Maximum available, up to my remaining Lump Sum Allowance
- Maximum available with excess over my remaining Lump Sum Allowance taxed at my marginal income tax rate

OR

Specified amount: £

Section 9b - Taxable income

Please confirm how much income you would like to receive each year. Please tick or complete one box:

- Maximum available
- Nil income
- No change to current income

OR

Specified amount: £ p.a. gross

Please note that under HMRC rules, we're required to operate an emergency tax code on income withdrawals in certain circumstances, particularly where you are taking an income payment for the first time. Should this result in an excessive tax deduction, you may be able to make a claim for a refund from HMRC. Please contact HMRC for more information.

Please note: If you have selected 'maximum available', the benefits we pay will depend on the type of drawdown your pension is in:

Capped drawdown – we will pay income up to the maximum amount permitted under pensions legislation for your capped drawdown arrangement.

Flexi-access drawdown – we will pay the full amount you designate to drawdown to you as a single taxable lump sum, in addition to any pension commencement lump sum (PCLS) you are entitled to.

Please make sure you understand the tax implications before instructing us to make any payments. Taking benefits in this way may result in income tax being charged at a higher rate.

Section 9c - Income frequency

If you are drawing an income, please confirm how frequently you would like to receive your income payments, and when you would like them to start:

- Monthly
- Quarterly
- Half-yearly
- Annually
- One off payment

Please note that a specific date cannot be selected for one off payments. These payments will be processed after crystallisation, once the requested income amount is available in the SIPP bank account.

Payment date/start date (DD/MM/YYYY)

For regular payments, please choose a date between the 1st and 28th of the month.

OR

- As soon as possible

If you wish to start taking an income from your SIPP, you should notify us at least 15 business days before the date the first income payment is to be made.

Section 10 - Disinvestments for lump sum

Please confirm your chosen disinvestments below. **If you have already arranged disinvestments to fund your request, please continue to Section 11.**

Please confirm which pension assets should be used to pay your lump sum(s):

(i) Money in the SIPP bank account: All ☐ **OR** Specific amount: £

(ii) Money in the property cash account: All ☐ **OR** Specific amount: £

(iii) Specific investments in the table below ☐

Name of investment provider	Fund name	Fund Code e.g. Sedol/ISIN	Policy/Plan number	Amount in £ sterling or % (must total 100%)

We'll only instruct the sale of the investments listed above once the benefit calculations are complete, unless you provide separate disinvestment instructions.

Please note that if the valuation of the assets increase and the disinvestment does not raise sufficient cash this may delay your crystallisation and Pension Commencement Lump Sum payment.

Disinvestments for income

Please confirm which assets should be used to pay your income payments:

- Money in the SIPP bank account
- Specific investments in the table below

Name of investment provider	Fund name	Fund Code e.g. Sedol/ISIN	Policy/plan number	Amount in £ sterling or %	Frequency of disinvestment

You will need to check that your chosen investment providers/fund managers are able to set up the required disinvestments. You should also frequently monitor your disinvestments and SIPP bank balance to ensure that you have sufficient cash available to pay your regular income.

Section 11 - Ill health and explicit consent (if applicable)

If you are not requesting early access to pension benefits due to ill health, please go to Section 12.

If you are requesting benefits before age 55, is this due to your ill health?

Yes ☐ No ☐

If **Yes**, please submit with this form evidence from a registered medical practitioner confirming that you are both unable to carry out your existing occupation and will not be capable of returning to that occupation. Please also read and confirm your agreement to the below statement regarding explicit consent.

Please note that we request full details about your health (which may include special categories of personal data) for the specific purpose of assessing whether to allow a request under the ill health rules.

We'll keep a record of that personal data for seven years after your product has closed. This is necessary for the purposes of showing to HMRC (on request) the basis justifying or rejecting any ill health benefit payment to you.

If we did not retain such records for that period and permitted a benefit payment, it would risk a possible tax charge being levied against you.

Data protection

You can access full details on what to expect when we process your personal data, including sensitive personal data, in our Privacy Notice, which is available on our website nucleusfinancial.com/privacy-notice. If you have any questions about data protection, please contact us.

Nucleus
Suite 202 Warner House
123 Castle Street
Salisbury
SP1 3TB

dataprotection@nucleus.co.uk
03455 212 414

Explicit consent

I hereby give my explicit consent to the Nucleus companies associated with my product(s) (as stated in the group's Privacy Notice):

1. Processing my personal data, including any special categories of personal data, for the purposes of your assessment as to whether to allow my request to take benefits early under the ill health rules; and

2. To retaining the personal data, including any special categories of personal data, for seven years after my product has closed.

Applicant's signature

Applicant's name

Date (DD/MM/YYYY)

How to withdraw explicit consent

You have a right to withdraw your consent. If you wish to do so, please contact us and we will explain the implications of doing so.

Section 12 - Bank account details

Please provide the bank account details to which you would like the payments to be made.

Please use my existing account details previously supplied to you (if applicable)

Please use the account details shown below

This must be a personal account in your name, including a joint account. We won't pay pension benefits to a business bank account.

You will need to check with your bank that Faster Payments and CHAPS payments can be accepted into this account and that the account details you have provided are all they need for this.

Please note that we can hold more than one set of bank details. If you are already receiving an income from this SIPP and you provide different account details below, the new details will be used for your existing income as well. If income is requested with a PCLS request, the income will be paid to the same bank account.

Account holder's name

Account number

Sort code

Building society reference number (if applicable)

Bank name and address

Postcode

Section 13 - Customer declaration

I request and consent to the payment of benefits set out in this form. I accept and agree that:

- I will be able to change the amount of income within the limits (if any) set down by the rules of the scheme, product terms and conditions and legislation
- Nucleus has the right to sell sufficient assets to pay the benefits at their sole discretion if I fail to give adequate instructions in that respect
- if appropriate, Nucleus has my authority to check with HMRC the details of any certificate I supply which enhances my lump sum or lifetime allowance
- if I have waived my right to a pension commencement lump sum payment, or chosen less than the default amount of pension commencement lump sum (25%) for the pension fund I am using to pay benefits in Section 9, it is not possible to take any unused element of this lump sum at a later date
- I must notify Nucleus within 30 days of taking a pension commencement lump sum if I use it for pension recycling, as defined by HMRC
- if I am flexibly accessing my pension fund by taking an income under flexi-access drawdown for the first time, I acknowledge that I will have 91 days to inform any other pension provider that I have done so.
- I have considered the tax implications of my benefit instructions and I wish to proceed with those instructions.
- The information provided in this form is correct and complete.
- I am responsible for the consequences of any statements made in this form being incorrect or incomplete and I will reimburse Nucleus for any loss it suffers as a result of any incorrect or incomplete information included, or that should have been included, in this form.

I understand that benefit calculations are based on the latest asset valuation held by Nucleus, and that this value may change between the submission of this form and the completion of the request. I understand this may result in a higher or lower calculation than initially stated in the Confirmation Schedule.

I accept it is an offence to make false statements and that the penalties are severe and could lead to prosecution.

I acknowledge and accept the terms of this agreement and I also accept that the services provided under it do not extend to financial, investment or tax advice.

Member signature

Print name

Date (DD/MM/YYYY)

Checklist of additional documentation required

If not previously supplied, please enclose the following documents with this form for points 1 and 2, or provide the full details for point 3.

Please send photocopies to us at Nucleus, Suite 202 Warner House, 123 Castle Street, Salisbury, SP1 3TB.

1. Evidence of your identity

Photocopies of two documents - one from list A and one from list B. Items from the same source cannot be used twice.

List A

- Unexpired passport
- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Firearms certificate or shotgun licence
- EEA or Switzerland National identity card
- Northern Ireland voters card.

List B

- Unexpired UK old style driving licence (not provisional)
- Unexpired UK photocard driving licence
- Council tax bill dated within the last 12 months
- Firearms certificate or shotgun licence
- Credit card or bank statement dated within the last three months (not internet printed)
- Utility bill dated within the last three months (not mobile phone, satellite/cable TV or internet printed bills)
- HMRC coding/assessment/statement/tax credit
- Northern Ireland voters card.

2. Proof of your age

- Photocopy of unexpired passport, or
- Original birth certificate (and original marriage certificate if your name has changed)

Crown Copyright rules mean that we can only accept originals of birth and marriage certificates as proof of your age.

3. Passport number

We may be able to verify your name, address and age electronically by doing a search with an external agency if you provide us with your full UK passport number.

This is the full number from the bottom line of your passport including the two digits at the end.



Passport number

Passport expiry date (DD/MM/YYYY)

Additional requirements

Before benefit payment can commence, we may also require the following (if applicable):

- the full transfer value and associated information of any transfers made into your SIPP
- the re-registration of any assets being transferred in-specie to be complete
- any contributions to your SIPP to be reconciled
- any HMRC certificate evidence showing an enhancement to your allowances.

03455 212 414 ask@nucleusfinancial.com 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 Relay UK service on 18001 03455 212 414.

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