

For advisers

Our new
platform

nucleus^o
platform

How to request
a non-advised
flexi single
crystallisation



3 minute read



How to request a non-advised flexi single crystallisation

How to request a non-advised flexi single crystallisation	3	Pension commencement lump sum	12
Pension benefit details	6	Income payment details	14
Allowance details	11	Review	17

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 request a non-advised flexi single crystallisation



This guide is demonstrated using an adviser user with master user role permissions. If you have different user role permissions, some functionality may not be available to you.

To start the crystallisation payment, you first need to search for your client. If you need help finding your client, please refer to the client search guide on our website.

Key message

Pending trades will prevent a PCLS instruction from proceeding when assets are selected.

Key message

At least one bank account, that's nominated for withdrawals, is required before you can request any pension benefits. If you need to add bank details, please refer to our relevant guide on our website.

From the client landing page select the '**Actions**' button.

Dr Ellen Example £276,097.12 as at 13 May 2025

Client details:

- Client number: 2442
- Age: 55
- Date of birth: 1 January 1970
- Firm: ABR Test Network
- Address: Marlow House, 1A Lloyd's Avenue, EC3N 3AA
- Phone: +44 1234567891
- Email: drellenexample@nucleus.com
- Adviser: James Place
- Residence: UK
- Primary tax residency: UK

Warning: The client needs to sign some documents, so click [here](#) to see what is outstanding.

Navigation: Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, Workflow

Accounts owned:

Account	Balance
E Example	£184,116.84
Nucleus SIPP N31002356-001	£184,116.84
E Example	£91,980.28
ISA N31002346-001	£71,948.34
Nucleus SIPP N31002346-002	£20,032.34

Valuation: £300K, £240K, £180K, £120K, £60K

Performance: Increase of **0.06%** over the last three months

Recent transactions:

Date	Description	Amount
01 May	Interest payment	£232.72
22 Apr	Transaction charge for 88 ENERGY LIMITED NPV(D)	£3.50
15 Apr	Transaction charge for 88 ENERGY LIMITED NPV(D)	£3.50

From the list of actions, select '**Manage accounts**' and then '**SIPP**'.

The screenshot displays the 'Clients > Overview' page for 'Dr Ellen Example'. The client's portfolio value is £276,097.12 as at 13 May 2025. Client details include: Client number 2442, Age 55, Date of birth 1 January 1970, Firm ABR Test Network, Adviser James Place, Address Marlow House, 1A Lloyd's Avenue, EC3A 3AA, Residence UK, and Primary tax residence UK. A warning message states: 'Warning: The client needs to sign some documents, so click [here](#) to see what is outstanding.' The right-hand 'Actions' menu lists various options, with 'Manage accounts' circled in red. Below this, the account list shows 'E Example' with 'ISA - NJ1002346-001' and 'Nucleus SIPP - NJ1002346-002' (the latter is circled in red). At the bottom, the navigation bar includes links for Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, and Workflow.

Client number	Age	Date of birth	Firm	Address
2442	55	1 January 1970	ABR Test Network	Marlow House, 1A Lloyd's Avenue, EC3A 3AA

Phone	Email	Adviser	Residence	Primary tax residence
+44 1234567891	drellenexample@nucleus.com	James Place	UK	UK

Warning
The client needs to sign some documents, so click [here](#) to see what is outstanding.

Actions

- Payments
- Transfers
- Withdrawals
- Trading
- Illustrations
- CGT
- Manage accounts**

E Example

- ISA - NJ1002346-001
- Nucleus SIPP - NJ1002346-002**

E Example

- Nucleus SIPP - NJ1002356-001

Navigation: Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, Workflow

Under retirement options,select
'Take pension benefits'.



Pension benefit details

Key message

You can save and exit the session at any stage. To resume, go to the workflow tab in the client's account.

Select '**No**' to confirm that financial advice hasn't been provided to the client.

Select '**Drawdown**'.

The screenshot shows a web form for pension benefit details. It is divided into two main sections: 'Financial advice' and 'Drawdown details'. In the 'Financial advice' section, the question 'Did you give financial advice to your client in relation to this instruction?' has radio buttons for 'Yes' and 'No', with 'No' selected and circled in blue. The 'Drawdown details' section has a 'Pension options' section with radio buttons for 'UFPLS' and 'Drawdown', with 'Drawdown' selected and circled in blue. Below this, there are two questions with radio buttons for 'Yes' and 'No', both with 'No' selected. The first question is 'Does your client have a pension drawdown or annuity that started before 6 April 2006, that you haven't told us about before?'. The second question is 'Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?'. Below these questions is a note: 'Regular crystallisation is not available for journeys where financial advice has not been given.' At the bottom of the 'Drawdown details' section is a 'Drawdown type' dropdown menu with 'Please select' as the current selection. To the right of the main form is a sidebar titled 'Take pension benefits' which contains a list of steps: '1. Pension benefits details', '2. Income payment details', '3. Review', and '4. Confirmation'. At the bottom of the sidebar are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

Financial advice

Did you give financial advice to your client in relation to this instruction?

☐ Yes ☒ No

Drawdown details

Pension options ⓘ

☐ UFPLS ☒ Drawdown

Does your client have a pension drawdown or annuity that started before 6 April 2006, that you haven't told us about before?

☐ Yes ☒ No

Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?

☐ Yes ☒ No

ⓘ Regular crystallisation is not available for journeys where financial advice has not been given.

Drawdown type

Please select

Please select

Flexi-access single

Take pension benefits

1. Pension benefits details
2. Income payment details
3. Review
4. Confirmation

Save and exit

Cancel

Continue

Confirm whether your client has a pension drawdown or annuity that started before 6 April 2006 that you've not informed us about previously.

Confirm if there have been any benefit crystallisation events off platform before 6 April 2024. If yes is selected, confirm if the allowance amounts of the BCEs are known.



If your client has taken benefits prior to 6 April 2006 you'll need to speak to us before proceeding.

Select '**Flexi- Access single**' as the drawdown type, from the drawdown list.



Regular crystallisation is not available for journeys where financial advice hasn't been given.

The screenshot shows a web form for requesting a pension drawdown. It is divided into two main columns. The left column contains three sections: 'Financial advice' with a question 'Did you give financial advice to your client in relation to this instruction?' and radio buttons for 'Yes' and 'No' (where 'No' is selected); 'Drawdown details' with 'Pension options' (radio buttons for 'UFPLS' and 'Drawdown', where 'Drawdown' is selected), a question 'Does your client have a pension drawdown or annuity that started before 6 April 2006, that you haven't told us about before?' with 'Yes' and 'No' radio buttons (where 'No' is selected), a question 'Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?' with 'Yes' and 'No' radio buttons (where 'No' is selected), a note 'Regular crystallisation is not available for journeys where financial advice has not been given.', and a 'Drawdown type' dropdown menu currently showing 'Please select' with 'Flexi-access single' visible in the selection list below it. The right column is titled 'Take pension benefits' and contains a list of steps: '1. Pension benefits details', '2. Income payment details', '3. Review', and '4. Confirmation'. At the bottom of this column are three buttons: 'Save and exit', 'Cancel', and 'Continue'.

If the client has existing protection details on their account, the details will be prepopulated here.

If you need to add protection details, select **'Add protection details'**.



The certificate number and protection allowance details will be required.

The screenshot displays a web form for requesting a non-advised flexi single crystallisation. The form is divided into several sections:

- Financial advice:** A section with the question "Did you give financial advice to your client in relation to this instruction?" and two radio button options: "Yes" and "No". The "No" option is selected.
- Drawdown details:** A section containing:
 - Pension options:** Two radio button options: "UFPLS" and "Drawdown". The "Drawdown" option is selected.
 - Does your client have a pension drawdown or annuity that started before 6 April 2006, that you haven't told us about before?** Two radio button options: "Yes" and "No". The "No" option is selected.
 - Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?** Two radio button options: "Yes" and "No". The "No" option is selected.
 - A note: "Regular crystallisation is not available for journeys where financial advice has not been given."
 - Drawdown type:** A dropdown menu currently showing "Please select". The dropdown is open, revealing two options: "Please select" and "Flexi-access single".
- Take pension benefits:** A sidebar on the right containing a numbered list:
 1. Pension benefits details
 2. Income payment details
 3. Review
 4. ConfirmationBelow the list are three buttons: "Save and exit", "Cancel", and "Continue".

Select **'Save'**.



Once you've completed the protection details and finished the process, please send us a secure message attaching the protection certificate(s) and any relevant documents.

Pension protections

Is this client entitled to enhanced protection?

☐ Yes ☒ No

Is this client entitled to Primary Protection?

☐ Yes ☒ No

Is this client entitled to Fixed Protection 2012?

☐ Yes ☒ No

Is this client entitled to Fixed Protection 2014?

☐ Yes ☒ No

Is this client entitled to Fixed Protection 2016?

☐ Yes ☒ No

Is this client entitled to Individual Protection 2014?

☐ Yes ☒ No

Is this client entitled to Individual Protection 2016?

☐ Yes ☒ No

Has the client been provided to a Transitional Tax-Free Allowance Certificate?

☐ Yes ☒ No

Is this client entitled to an enhancement factor rising from being a relevant overseas individual?

☐ Yes ☒ No

Is this client entitled to an enhancement factor following a transfer from a recognised overseas pension scheme?

☐ Yes ☒ No

Is this client entitled to an enhancement factor following receipt of a pension credit?

☐ Yes ☒ No

Is the client entitled to scheme specific protection as part of a block transfer?

☐ Yes ☒ No

CancelSave



When requesting your client's maximum pension commencement lump sum, please be aware that the final payment may differ from the figure on the confirmation schedule. This will happen when the valuation is updated prior to payment.

Select whether the PCLS payment is full or partial.

If this is a partial crystallisation, enter the crystallisation amount.

Key message

The uncrystallised value and available cash will automatically populate during the process.

Crystallisation details

Crystallised value

£0.00

Uncrystallised value

£32.14

Value available to crystallise ?

£32.14

Available cash

£32.14

Crystallisation options



Full



Partial

Crystallisation amount

£

32.14

Allowance details

Enter any Lump Sum Allowance (LSA) used on or after 6 April 2024 you need to tell us about.

Key message

If you don't have the appropriate LSA details, please don't proceed with the process until this information has been confirmed.

Enter any Lump Sum and Death Benefit Allowance (LSDBA) used on or after 6 April 2024 you need to tell us about.

Allowance details

Lump Sum Allowance (LSA) details

LSA previously used in this account, as at 5 April 2024
£0.00

LSA previously used in this account, on or after 6 April 2024
£0.00

LSA used by benefits that commenced before 6 April 2006 ⓘ
£0.00

Other LSA used on or after 6 April 2024 you need to tell us about

£ 0

LSA used by this crystallisation
£0.00

LSA used following this crystallisation
£0.00

Lump Sum and Death Benefit Allowance (LSDBA) details

LSDBA previously used in this account, as at 5 April 2024
£0.00

LSDBA previously used in this account, on or after 6 April 2024
£0.00

LSDBA used by benefits that commenced before 6 April 2006 ⓘ
£0.00

Other LSDBA used on or after 6 April 2024 you need to tell us about

£ 0

Pension commencement lump sum

Enter the value of Pension Commencement Lump Sum (PCLS) to take.

Confirm if the client wishes to take less than the permitted maximum PCLS.



You can choose whether the client wishes to take less than the permitted maximum PCLS. The difference will be added to the crystallised arrangement for income drawdown.

Pension commencement lump sum

Pension Commencement Lump Sum (PCLS) entitlement

£8.03

Maximum PCLS available

£8.03

Select value of PCLS to take ?

£ 8.03

Available cash after deduction of tax-free lump sum

£24.11



Please note you're entitled to take 25% of the value being crystallised as Pension Commencement Lump Sum (PCLS). If you take less than 25% now you will be unable to take the remainder at a later stage.

If there's insufficient cash to cover the PCLS payment, you'll be required to select assets to sell.

Allocate a percentage for each of the assets to be sold. The disinvestment choices must total 100%.

Select '**Continue**'.

Assets to sell

To pay the PCLS payment and charges

Investment name	Available to sell	% of PCLS payment amount ⓘ	Sell all ⓘ
Cash	£198,607.61	30 %	☐
Artemis Monthly Distribution I Acc	£147,062.95	0 %	☐
Artemis SmartGARP European Equity I Acc	£413,815.03	70 %	☒
Artemis SmartGARP UK Equity I Acc	£272,145.72	0 %	☐
AXA Framlington Health Z Acc	£37,731.87	0 %	☐
Baillie Gifford Emg Mkts Gth A Acc	£277,751.98	0 %	☐
Baillie Gifford Pacific B Acc	£91,834.71	0 %	☐
FTF Templeton Japan Equity W Acc	£18,288.40	0 %	☐
Jupiter Asian Income I Acc	£217,734.84	0 %	☐
Jupiter Merian North American Equity I Acc	£466,777.56	0 %	☒
Legal & General US Index Trust I Inc	£108,071.22	0 %	☐
M&G PP Discretionary	£397,309.64	0 %	☒
Threadneedle Property Pn TPM	£83,468.04	0 %	☐
Vanguard FTSE Developed World ex-UK Equity Index GBP Acc	£485,562.03	0 %	☒
Total		100%	

3. Review

4. Confirmation

Save and exit

Cancel

Continue

Income payment details

Asset selection

Confirm how you wish to proceed with the assets moving into drawdown:

- **I wish to use investment pathways** –
Select this if you want to use one of the available investment pathway options.

If you select investment pathways, you'll need to choose the pathway that best reflects your investment aims.

Client ID: 33275
Product reference: NJ1028373-001
Product: Product Display Name 101239

Income payment details

Asset selection

How do you wish to proceed with the assets moving into drawdown?

☒ I wish to use investment pathways

☐ I wish to select investments without using investment pathways

☐ I wish to continue with my current investments

Which of the below best reflects your investment aims?

☐ I have no plans to touch my money in the next 5 years

☐ I plan to use my money to set up a guaranteed income (annuity) within the next 5 years

☒ I plan to start taking my money as a long-term income within the next 5 years

☐ I plan to take out all my money within the next 5 years

Do you wish to take up this investment pathway choice?

☒ Yes ☐ No

Take pension benefits

1. Pension benefits details ✓
2. Income payment details
3. Review
4. Confirmation

Save and exit

Cancel

Continue

- **I wish to select investments without using investment pathways** – Select this if you want to choose your own investments rather than using an investment pathway.

If option 2 is selected, you'll need to enter investments into the search bar, select the investment and allocate a percentage to each investment choice.

Income payment details

Client ID: 33275
Product reference: NJ1028373-001
Product: Product Display Name 101239

Asset selection

How do you wish to proceed with the assets moving into drawdown?

☐ I wish to use investment pathways
☒ I wish to select investments without using investment pathways
☐ I wish to continue with my current investments

[Funds](#) [Exchange traded](#) [Cash products](#) [Managed portfolios](#) [Adviser portfolios](#)
[Investment manager / stockbroker accounts](#) [Other investments](#)

[Favourites](#)
[Advanced search](#)

Investment choices

Investment name	Single (%)	
☒ 7IM AAP Adventurous D Acc	50 %	
☒ Artemis Global Income I Acc	30 %	
Cash	20 %	
Total	100%	

Take pension benefits

- Pension benefits details ✓
- Income payment details**
- Review
- Confirmation

[Save and exit](#)
[Cancel](#)
[Continue](#)

- **I wish to continue with my current investments** – Select this if you want to remain invested in your existing investments.

Income payment details

Confirm if the client would like to add income.

Enter gross income required per payment.

Select the payment frequency.

Key message

If this is the first time that benefits have been flexibly accessed from this client's SIPP, your client will become subject to the Money Purchase Annual Allowance (MPAA).

Select the payment date.

Income payment details

Client ID: 33275
Product reference: NJ1028373-001
Product: Product Display Name 101239

Asset selection

How do you wish to proceed with the assets moving into drawdown?

☐ I wish to use investment pathways

☐ I wish to select investments without using investment pathways

☒ I wish to continue with my current investments

Take pension benefits

- Pension benefits details ✓
- Income payment details
- Review
- Confirmation

Income payment details

Existing crystallised value
£0.00

Total crystallised value
£750.00

PCLS to be paid
£250.00

Would you like to add/amend income?
☒ Yes ☐ No

Gross income required per payment
£ 200

Maximum available per payment
£750.00

Payment frequency
Half yearly

ⓘ If this is the first time that benefits have been flexibly accessed from this client's SIPP then this will mean that your client will become subject to the Money Purchase Annual Allowance (MPAA).

Payment date ⓘ
08/10/2026

ⓘ 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.

- Pension benefits details ✓
- Income payment details
- Review
- Confirmation

Save and exit

Cancel

Continue



If cash is to be used to fund the income there's a minimum of 10 working days required. If assets are to be sold to fund the income there's a minimum of 15 working days required.

Enter a percentage amount for your disinvestment choices. The disinvestment choices must total 100%.

If multiple bank accounts are active for withdrawals on the client's plan, you can choose which account will receive the payment from the drop-down.

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

Cancel

Continue

i If this is the first time that benefits have been flexibly accessed from this client's SIPP then this will mean that your client will become subject to the Money Purchase Annual Allowance (MPAA).

Payment date ⓘ

08/10/2026

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.

To pay the income payment and charges

Investment name	Available to sell	% of income payment amount ⓘ	Sell all ⓘ
Cash	£453.92	0 %	☐
10022161 - Credo Capital	£693,162.35	100 %	☐
Total		100%	

Bank account

20-60-30 | 09876544 | ABC BANK

i 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.

Review

Please review the 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.

To complete the crystallisation request, the client will need to complete, sign and return the 'Non-Advised Instruction Letter'.

Review

Client ID: 33275
Product reference: NJ1028373-001
Product: Product Display Name 101239

SIPP

Drawdown details

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

Pension, drawdown or annuity that started before 6 April 2006, that you haven't told us about before? **No**

Pension benefits type **Drawdown**

Drawdown type **Flexi-access**

Crystallisation options **Partial**

Crystallisation amount **£1,000.00**

Lump sum allowance used by this crystallisation **£250.00**

Tax-free Lump Sum **£250.00**

Income payment details

Flexi

Income per payment **£200.00**

Income frequency **Half Yearly**

First payment date **8 Oct 2026**

	Investment	Allocation of disinvestment amount
Assets to sell	10022161 - Credo Capital	100%
	Total	100%

Payment details

Bank account **20-60-30 | 09876544 | Z Reilly**

Take pension benefits

- Pension benefits details ✓
- Income payment details ✓
- Review
- Confirmation

Save and exit

Cancel

Submit

Supporting documents to be sent to the client

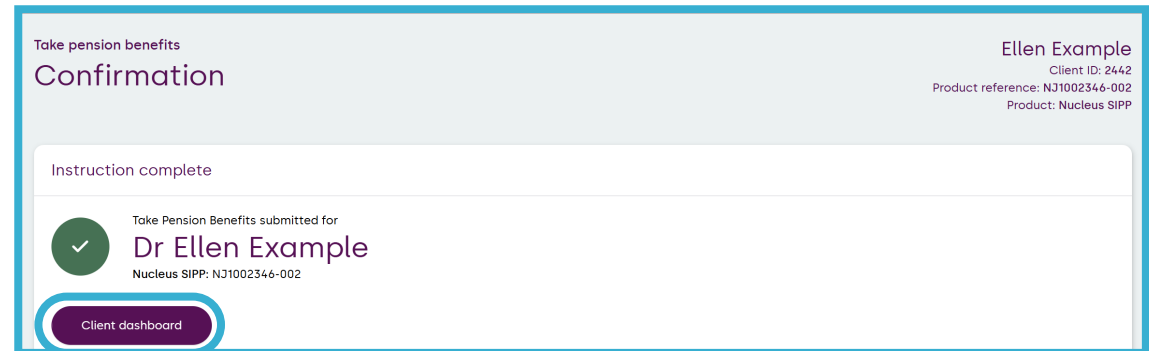
- SIPP Illustration (2940835)
- Non-Advised Instruction Letter (2940836)

Once you're happy with the accuracy of the request, tick the declarations and then select 'Submit'.

The screenshot shows a web form with a light blue background. At the top, there are two links: [SIPP Illustration \(2938606\)](#) and [Non-Advised Instruction Letter \(2938607\)](#). Below these is a section titled 'Declarations' in purple. Under 'Declarations', there are two sub-sections: 'Information provided' and 'Disclosure'. Under 'Information provided', there is a checked checkbox and the text: 'The information provided in this application, including special category data where expressly required, is accurate and complete to the best of my knowledge.' Under 'Disclosure', there are two checked checkboxes and the text: 'I have appropriate consent from my client(s) to give this instruction on their behalf.' and 'I've provided my client with an appropriate illustration outlining the possible effect of taking money out of their SIPP dated within the last 60 days.' At the bottom of the 'Declarations' section, there is a checked checkbox and the text: 'Confirm all'. To the right of the 'Declarations' section is a large purple button with the text 'Submit' in white. A blue circle highlights the 'Confirm all' checkbox.

The flexi single crystallisation has been submitted.

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



 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 Typetalk service on 18001 03455 212 414.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NFPL, NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25)