

# How to request UFPLS from a Nucleus Pension

Nucleus platform user guide

Edition 4

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## Introduction

This document provides a guide on how to request an uncrystallised funds pension lump sum (UFPLS) from a Nucleus Pension account, and how to make amendments to an existing regular UFPLS.

Please note that the screen images may not reflect changes to the Lifetime Allowance.

## Guide

### What is UFPLS?

UFPLS allows pension holders to withdraw some or all their uncrystallised funds as a single lump sum. 25% of the UFPLS will be paid tax free, with the remaining balance taxed as pension income at the point of withdrawal. This will be paid as one payment directly from the accumulation account consisting of taxable and non-taxable income. This can be done as a single or regular payment.

### Key benefits

- It's a straight through process so no paperwork is required.
- Requests are in real time with minimal user intervention.
- The client can receive their 25% tax free cash and taxable income as one single payment to their bank account which will be deducted directly from their accumulation account.
- Using UFPLS removes the management of a drawdown account.
- Clients can still use their accumulation to make contributions.
- UFPLS can be instructed as a single or regular instruction.
- Regular UFPLS can be maintained via the existing maintenance page allowing users to suspend, make changes to amounts or payment dates.

### Key points to remember

- UFPLS will trigger the money purchase annual allowance, currently £10,000 a year.
- Clients need to be at least age 55 (or meet ill-health conditions) to qualify
- Emergency tax might apply on first payment
- Clients need to have some unused lump sum allowance and lump sum and death benefit allowance

## Before you request a UFPLS withdrawal

### Auto disinvestment

If there's insufficient cash to pay the UFPLS withdrawal from the pension, the available cash is ring-fenced (moved to reserved cash) and the assets are sold down based on the disinvest for withdrawal profile you have set up on the account (default is pro-rata), to create the required cash amount. We ring-fence the available cash to make sure it's not used for other processes e.g. rebalancing.

## Cancellation

Please take care when submitting the instruction.

- A single UFPLS transaction will generate immediately once submitted.
- A regular UFPLS will show in the maintenance section of the platform; see [How do you amend the details of a regular UFPLS instruction.](#)

Please note that you cannot cancel a UFPLS payment as it cannot be returned to your plan.

## How do you request UFPLS?

First select the pension account from the 'wrap summary' screen.

Type	Name	Account ID	Joint owner(s)	Valuation	% of portfolio
<a href="#">Drawdown</a>		N445547		£15,000.00	10.34
<a href="#">General</a>	General	N349621		£0.00	0.00
<a href="#">Pension</a>	Pension	N445545		£80,000.00	55.17
<a href="#">Pension</a>	Pension	N445546		£50,000.00	34.48
<a href="#">Memo assets</a>				£0.00	0.00
Portfolio total				£145,000.00	

At the pension summary screen, select 'crystallise' from the 'account detail' drop down menu. If the client is subject to the money purchase annual allowance, the commencement date will be shown.

Home > Clients > Test Case's portfolio > Account details			
Top-up/add investment   Trading <b>Account detail</b> Tools and reports   Download PDF   Download CSV			
Pension - N445546			
Account details			
Account number	N445546	Owner(s)	Case, Test
Adviser	I Test Case - 12345	Valuation @ 10/10/2024	£50,000.00
Account name	Pension	Commencement date	09/10/2024
Pension input period		Retirement age	96
Beneficiaries		Subject to MPAA	No
MPAA commencement date			

## Withdrawal type

The 'withdrawal type' from the dropdown list is UFPLS.

Top-up/add investment   Trading <b>Account detail</b> Tools and reports			
Crystallise			
Pension - N445546			
Client number	100258606	Client	Case, Test
Account number	N445546	Account type	Pension
Drawdown type	Flexi-access		
LTA %	<input type="text" value="0.00"/>		
LTA % total	<input type="text"/>		
Withdrawal details			
Please select a withdrawal type		Please select a frequency if required	
Withdrawal type	<input type="text" value="UFPLS"/>	Frequency	<input type="text" value="None"/>
Withdrawal amount	<input type="text" value="0.00"/>	This will repeat the crystallisation on a regular basis	
PCLS option for UFPLS			
PCLS option	<input type="text" value="Percentage"/>		
PCLS amount	<input type="text"/>		
PCLS %	<input type="text" value="25.00"/>		

## Single UFPLS

Please note for a single UFPLS, you'll only be able to take up to 80% of assets in the account value. You can take up to 99% of the available cash. If you try to request more than the tolerance will allow, a blocker message will appear.

### Crystallise

 The account has an insufficient available balance for single UFPLS requests. Please review the account balance or contact Client relations for guidance on how to proceed

When you select 'UFPLS' as the withdrawal option, enter the requested withdrawal amount. The PCLS % field will auto complete to 25%, and this can't be amended.

Withdrawal details

Please select a withdrawal type

Withdrawal type:

Withdrawal amount:

Please select a frequency if required

This will repeat the crystallisation on a regular basis

Frequency:

PCLS option for UFPLS

PCLS option:

PCLS amount:

PCLS %:

Under the frequency options, the frequency dropdown will default to 'none'. Leaving this option as 'none' will result in a single UFPLS instruction being submitted.

Withdrawal details

Please select a withdrawal type

Withdrawal type:

Withdrawal amount:

Please select a frequency if required

This will repeat the crystallisation on a regular basis

Frequency:

PCLS option for UFPLS

PCLS option:

PCLS amount:

PCLS %:

## Regular UFPLS

To submit a regular UFPLS instruction, you must select a frequency of monthly, quarterly, half-yearly or annual from the dropdown list.

The start date must be at least 11 working days in the future, from the date the request is being submitted, and the end date must correspond with the first payment date and the frequency.

Please select a frequency if required

This will repeat the crystallisation on a regular basis

Frequency None ▾

None

Monthly

Quarterly

Annual

Half Yearly

## Adviser payment details

As UFPLS is a straight through process and we require a fee to be authorised in advance, the fee option can't be selected. Any existing annual advice fee will continue to be applied to the Pension.

If you wish to take an ad hoc fee, you can do this via the client's account using our platform tool - see online servicing (0333) for more details. Please remember to leave sufficient available cash to allow the fee payment.

## Bank account details for UFPLS

The client's bank account details are pre-populated. If we hold a record of multiple bank accounts for the client, select the required bank account from the 'account name' dropdown list.

Please note only one bank account can be selected for the single or regular UFPLS payment.

Bank account details

Bank account details for UFPLS

Account name \* 100252230 ▾

Sort code 090127

Account number 10125223

Roll number

## UFPLS Declaration

To submit the UFPLS instruction, please tick the UFPLS declaration at the bottom of the crystallisation summary page and then click to submit.

<span>Top-up/add investment</span> <span>Trading</span> <span>Account detail</span> <span>Tools and reports</span>			
<h3>Proposed crystallisation</h3>			<span>Print</span>
Client number	100258606	Client	Case, Test
Account number	N445546	Account type	Pension
Flexi access	Yes		
<h4>Withdrawal details</h4>			
Withdrawal type	UFPLS	Withdrawal amount	£10,000.00
PCLS amount	£2,500.00	PCLS %	25.00%
Protection applicable	No	Withdrawal method	Pro-rata
<h4>Bank account details</h4>			
Bank account name	100252230		
Bank sort code	090127	Bank account number	10125223
<h4>UFPLS declaration</h4>			
<input checked="" type="checkbox"/> I can confirm that the event will not exceed the current Lump sum allowance. In the event that this exceeds the Lump sum allowance I will provide suitable evidence to show my entitlement to a higher lump sum allowance.			
I declare to the best of my knowledge and belief that the statements made in this application are correct and complete and acknowledge that I will be personally responsible for any additional tax charges or penalties which arise if the information provided in this application is incorrect.			
			<span>Print</span> <span>Back</span> <span>Submit</span>

<span>Top-up/add investment</span> <span>Trading</span> <span>Account detail</span> <span>Tools and reports</span>			
<h3>Crystallisation summary</h3>			<span>Print</span>
<span><b>i</b></span> Your UFPLS request has been submitted.			
Client number	100258606	Client	Case, Test
Account number	N445546	Account type	Pension
Flexi access	Yes		
<h4>Withdrawal details</h4>			
Withdrawal type	UFPLS	Withdrawal amount	£10,000.00
PCLS amount	£2,500.00	PCLS %	25.00%
Protection applicable	No	Withdrawal method	Pro-rata
<h4>Bank account details</h4>			
Bank account name	100252230		
Bank sort code	090127	Bank account number	10125223
<h4>UFPLS declaration</h4>			
<input checked="" type="checkbox"/> I can confirm that the event will not exceed the current Lump sum allowance. In the event that this exceeds the Lump sum allowance I will provide suitable evidence to show my entitlement to a higher lump sum allowance.			
I declare to the best of my knowledge and belief that the statements made in this application are correct and complete and acknowledge that I will be personally responsible for any additional tax charges or penalties which arise if the information provided in this application is incorrect.			
			<span>Print</span>

## How do you amend the details of a regular UFPLS instruction?

### Where can you view UFPLS details?

At the wrap summary screen, select 'maintenance' from the 'account detail' dropdown menu.

On the maintenance screen you'll see a summary of the most recent UFPLS instruction on the pension account.

### How can you amend the regular UFPLS instruction?

Click the edit icon at the top right of the UFPLS panel to amend the details of the regular instruction.

Top-up/add investment Account detail ▾ Tools and reports ▾ Download PDF ▾ Download CSV ▾

### Maintain your accounts

Regular money in/money out ✎

Drawdown - N445547

Transaction	Payer/Payee	Amount	Frequency	Current payment/withdrawal	Drawdown profile	Bank account	Status
Regular withdrawals	Test Case	£1,500.00	Monthly	31/10/2024	<u>Pro-rata</u>	09-01-27 10125223	Active

Pension - N445546

Transaction	Payer/Payee	Amount	Frequency	Current payment/withdrawal	Drawdown profile	Bank account	Status
Regular UFPLS	Test Case	£250.00	Monthly	24/10/2024	<u>Pro-rata</u>	09-01-27 10125223	Active

Phased drawdown

No phased drawdown options exist for this client.

Create a one-off withdrawal

Select account (available cash) None ▾

Withdrawal option Cash ▾

Withdrawal options

Maximum withdrawal amount £0.00

Withdrawal amount

Pay withdrawal amount into this bank account None ▾

You'll now be able to edit the frequency, withdrawal amount, payment date and status for the regular UFPLS instruction. The next payment date must always be at least 11 working days in the future.

With an active regular UFPLS, if the payment date is edited to select the earliest date available, the withdrawal will be processed immediately. The payment date displayed in maintenance will then instantly change to the next scheduled payment date. If you then update the payment date again to the earliest date, it will lead to a duplicate withdrawal being completed.

If you need any support in making changes with the regular UFPLS withdrawal, please contact the Client Solutions team.

## How can I suspend the regular UFPLS instruction?

When editing a regular UFPLS withdrawal instruction, you're able to select the suspend option from the 'status' dropdown box. If you suspend a regular UFPLS withdrawal you're able to reinstate the instruction from maintenance at any given time.

Where a payment has been suspended for a period of time and the next payment date has elapsed, make sure the next payment date is set to a date at least 11 working days ahead. Setting the 'status' to active will resume the regular UFPLS instruction for the next payment date selected.

## When will sell trades be created on the pension account?

The sell trades will be created eight working days before the requested payment date. This is to ensure there's enough time to allow trades to settle before we pay the UFPLS withdrawal.

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 0131 226 9535, or via the Typetalk service on 18001 0131 226 9535.



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