

For advisers

Our new
platform

nucleus^o
platform

How to process
an UFPLS payment



🕒 3 minute read

How to process an UFPLS payment

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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.

Before getting started



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.

How to process an UFPLS payment

You first need to search for your client. If you need help finding your client, please refer to our client search guide on our website.

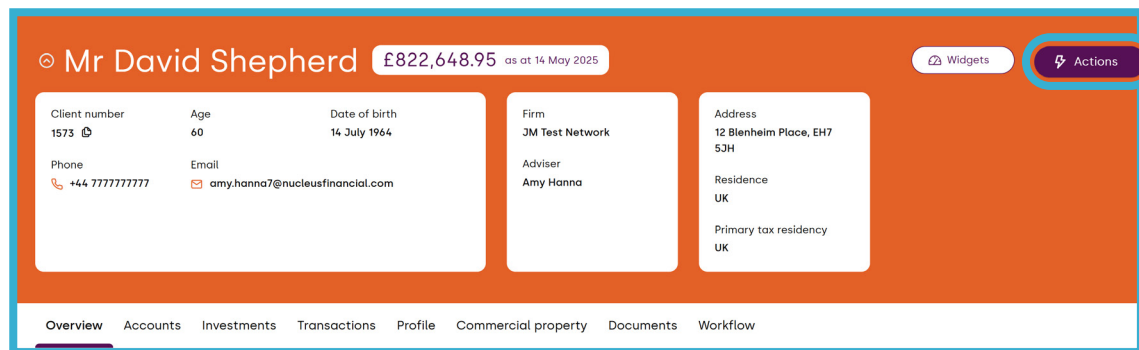
From the client landing page please select the **'Actions'** button.

Key message

Please ensure that there's enough cash available in the client's account to cover the payment.

If the available cash is insufficient, make sure that any necessary disinvestments are initiated and fully settled before proceeding with the UFPLS payment.

If a disinvestment is required, please refer to our guide on our website.



Key message

At least one bank account that is nominated for withdrawals is required before you can request taking pension benefit.

If you need to add bank details, please follow the client servicing change of 'bank details' guide.

A list of actions will appear. Select **'Manage accounts'** and then **'SIPP'**.

Under **'Retirement options'**, select **'Take pension benefits'**.



A new request can't be processed if one is already in progress.



The option for UFPLS won't appear if the client has primary protection with PCLS protection and enhanced protection with PCLS protection.

Mr David Shepherd £822,648.95 as at 14 May 2025

Client number: 1573, Age: 60, Date of birth: 14 July 1964, Firm: JM Test Network, Address: 12 Blenheim Place, 53H, Adviser: Amy Hanna, Residence: UK, Primary tax residency: UK.

Accounts owned: £822,648.95

Valuation: £1M

Recent transactions table:

Date	Description	Amount
01 May	Interest payment	£229.52
01 May	Tax on interest	-£125.90
01 May	Interest payment	£100.74
01 May	Tax on interest	-£2015
01 May	Interest payment	£120.78

Actions menu items: Clients, Payments, Transfers, Withdrawals, Trading, Illustrations, CGT, **Manage accounts**, D Shepherd, **SIPP - NJ1001482-001**, GIA - NJ1001482-003, New client, Add product, New business.

Mr David Shepherd £822,648.95 as at 14 May 2025

Accounts owned table:

Account	Value
D Shepherd	£822,648.95
SIPP NJ1001482-001	£470,714.13
ISA NJ1001482-002	£160,566.43
GIA NJ1001482-003	£191,368.37

Retirement options menu items: Back, SIPP - NJ1001482-001, Payments (Single payments/transfers, Add regular payment, Edit regular payment, Cancel regular payment), Transfers (Single payments/transfers), Trading (Buy, Sell, Switch), Illustrations (What if illustration, New illustration, No change illustration), CGT (Capital Gains Scenario Tool), **Retirement options** (Top up with immediate tax-free lump sum, **Take pension benefits**), Update allowance details, One-off income payment.

Pension benefit details

Key message

At any stage of the application, you can save and exit the application. To resume the application, go to the workflow tab within the client's account.

Confirm if financial advice has been provided to the client.

Key message

If financial advice hasn't been given for this instruction, you're not able to continue with this journey.

Your client will need to complete the paper application to request the UFPLS payment directly, as we need to provide them with additional information as required by the FCA.

Click on **'Cancel'** to exit the journey.

Take pension benefits

Pension benefits details

Derek Shepherd
Client ID: 1673
Product: NJ1001482-001

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 06/04/2006 that you have not informed us about previously?
 Yes No

Have there been any Benefit Crystallisation Events (BCEs) off platform prior to 6 April 2024?
 Yes No

Protection information

Your client currently has no pension protection associated with this account.

+ Add protection details

Take pension benefits

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

Save & exit

Cancel

Continue

Select **'UFPLS'**.

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

Confirm if there have been any benefit crystallisation events off platform prior to 6 April 2024.

Key message

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

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

Select **'Add protection details'**.

The screenshot shows a web form titled "Take pension benefits" with a sub-header "Pension benefits details". The client's name "Derek Shepherd" and ID "1673" are in the top right. The form is divided into three main sections:

- Financial advice:** A question "Did you give financial advice to your client in relation to this instruction?" with radio buttons for "Yes" (selected) and "No".
- Drawdown details:** A section titled "Pension options" with radio buttons for "UFPLS" (selected) and "Drawdown". Below this are two questions: "Does your client have a pension drawdown or annuity that started before 06/04/2006 that you have not informed us about previously?" (radio buttons for "Yes" and "No", with "No" selected) and "Have there been any Benefit Crystallisation Events (BCEs) off platform prior to 6 April 2024?" (radio buttons for "Yes" and "No", with "No" selected).
- Protection information:** A section stating "Your client currently has no pension protection associated with this account." with a button "+ Add protection details".

On the right side, there is a "Take pension benefits" sidebar with a progress list: "1. Pension benefits details" (active), "2. Income payment details", "3. Review", and "4. Confirmation". At the bottom of this sidebar are three buttons: "Save & exit", "Cancel", and "Continue".

Select protection policies applicable by choosing Yes.

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.

Protection information

i 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.

+ Add protection details

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

Yes No

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

Yes No

i By clicking Save, your client's protection details will be updated immediately and the changes will persist even if you do not complete the current journey.

Cancel Save

Select if the client wishes to withdraw a full or partial UFPLS payment.

If partial, enter the crystallisation amount.

The screenshot shows a web interface for processing a UFPLS payment. It is divided into two main sections: 'Crystallisation details' and 'Take pension benefits'.

Crystallisation details

- Uncrystallised value:** £475,535.59
- Value available to crystallise:** £475,535.59
- Available cash:** £475,535.59
- Crystallisation options:** Radio buttons for 'Full' and 'Partial'. 'Partial' is selected.
- Crystallisation amount:** A text input field containing '£ 10000'.
- Disclaimer:** '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'.

Take pension benefits

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

At the bottom of the 'Take pension benefits' section are three buttons: 'Save & exit', 'Cancel', and 'Continue'.

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

Enter any other (Lump Sum and Death Benefit Allowance) LSDBA 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.

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



The journey will confirm the tax free and taxable element of this application.

Allowance details	Take pension benefits
Lump Sum Allowance (LSA) details LSA previously used in this account, as at 6 April 2024 £0.00 LSA previously used in this account, on or after 6 April 2024 £100.00 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	1. Pension benefits details 2. Income payment details 3. Review 4. Confirmation Save & exit Cancel Continue
Lump Sum and Death Benefit Allowance (LSDBA) details LSDBA previously used in this account, as at 6 April 2024 £0.00 LSDBA previously used in this account, on or after 6 April 2024 £100.00 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	

Lump sum
Tax-free element of uncrystallised funds pension lump sum £2,500.00
Taxable element of uncrystallised funds pension lump sum £7,500.00
Available cash after deduction of tax free lump sum £465,535.59

Income payment details

Confirm the bank account you wish the withdrawal to be paid too.

Once you're happy with the bank details, select **'Continue'** to move on to the Review page.

The screenshot displays a web interface for 'Take pension benefits'. The main heading is 'Income payment details'. In the top right corner, the user's name 'Derek Shepherd' is shown along with 'Client ID: 1673' and 'Product: NJ1001482-001'. The main content area is titled 'Income payment details' and contains a section for 'Bank Account 1' with a dropdown menu showing '36-41-25 | 96854758 | Santandri'. To the right, a sidebar titled 'Take pension benefits' shows a progress list: '1. Pension benefits details' (checked), '2. Income payment details' (current step), '3. Review', and '4. Confirmation'. At the bottom of the sidebar are three buttons: 'Save & exit', 'Cancel', and 'Continue' (highlighted with a red border).

Review

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

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

Drawdown details

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

Pension, drawdown or annuity that started before 6 April 2006, that you have not informed us of previously?

Pension benefits type

Crystallisation options

Crystallisation amount **UFPLS Partial**
£10,000.00

Lump sum allowance used by this crystallisation **£2,500.00**

Tax-free Lump Sum **£2,500.00**

Income payment details

Flex

Income per payment **£0.00**

Income frequency -

First payment date -

Assets to sell

Payment details

Bank account **36-41-26 | 96864768 | Mr D Shepherd**

Supporting documents to be sent to the Customer

SIPP Illustration

Declarations

Information provided

The information provided in this application, including special category data where expressly required, is accurate and complete to the best of my knowledge.

Disclosure

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

Confirm all.

Take pension benefits

1. Pension benefits details

2. Income payment details

3. Review

4. Confirmation

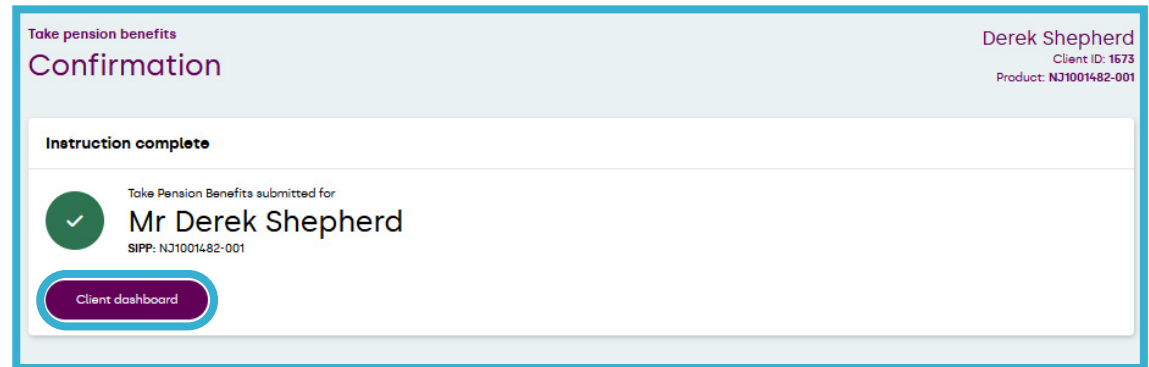
Save & exit


Cancel


Submit


The application has been submitted.

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



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