

For customers

Our new  
platform

**nucleus**<sup>o</sup>  
platform

## How to edit or cancel income payments

 3 minute read



# How to edit or cancel 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 edit or cancel income payments

If you're already taking income payments and wish to change any details, follow this journey.

Before you begin editing your income process, you may want to check the current income payments details. To view them, on your homepage, select the product 'SIPP' or 'Flexi SIPP' within the '**Accounts**' widget.

Then select the '**Valuation and income**' tab.

Scroll down to the '**Income**' section. You will be able to view the next payment due date, gross amount and frequency.

You can edit or cancel the income payment by selecting the vertical ellipsis (3 dots) under '**Actions**'.

My account > Overview

David Robbins £482,921.27 as at 17 Mar 2026

Overview Accounts Investments Transactions Profile Commercial property Documents

Accounts

Accounts owned £482,921.27

D Robbins	£482,921.27	⋮
Nucleus SIPP NJ1002531-001	£482,921.27	⋮

Performance

Account D Robbins (NJ1002531) ▾

Decrease of

↓ 2.2%

Since 17th of December

Regular payments and withdrawals

Account D Robbins (NJ1002531) ▾

Unable to retrieve data to display.

Back

### Account details

D Robbins | SIPP - NJ1002531-001 ▾

Payments and transfers in Withdrawals **Valuation and income** Crystallisation SIPP details SIPP protection Charges Account information

### Income

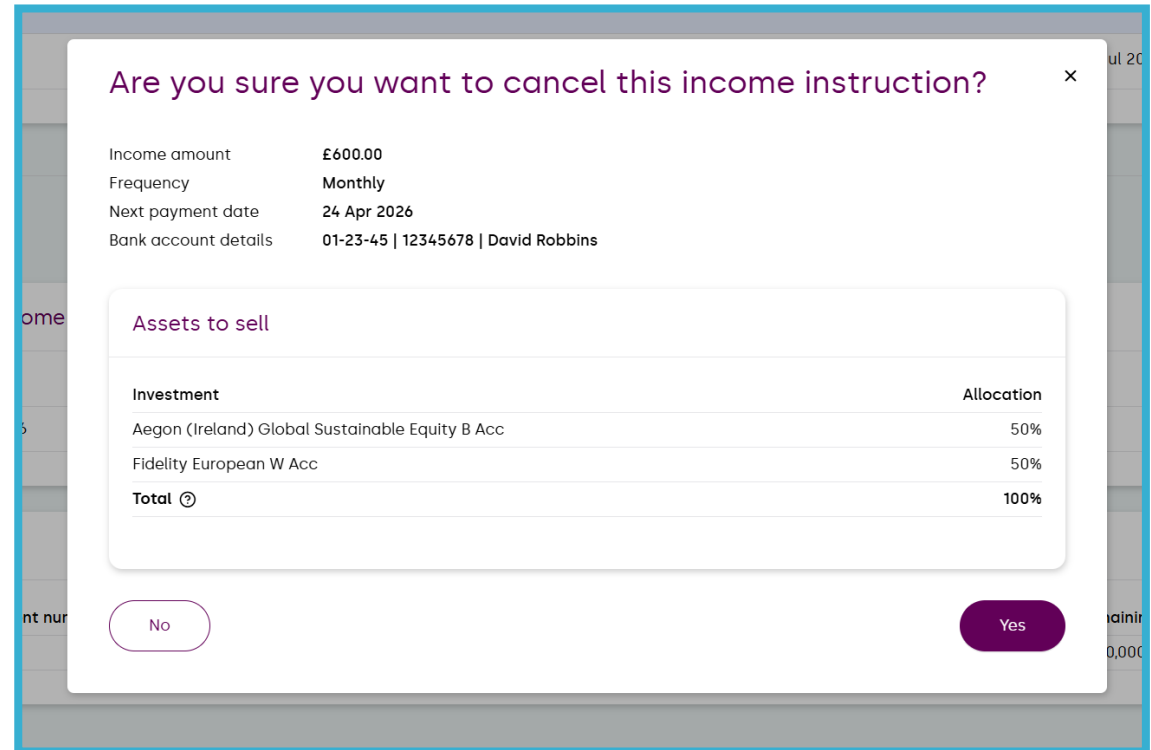
Next income payment

Due date	Arrangement number	Arrangement	Gross amount	Frequency	PAYE Tax	Actions
24 Apr 2026	2732	Crystallised fund (2732)	£600.00	Monthly		⋮

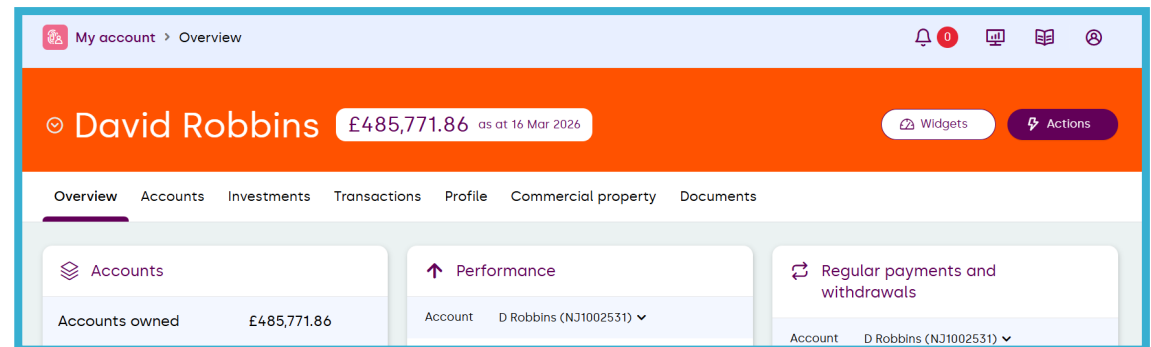
To cancel the income select '**Cancel**' and select "Yes". This will cancel any future payments.



If you are within 15 working days of the next payment. The income will cancel the following month.

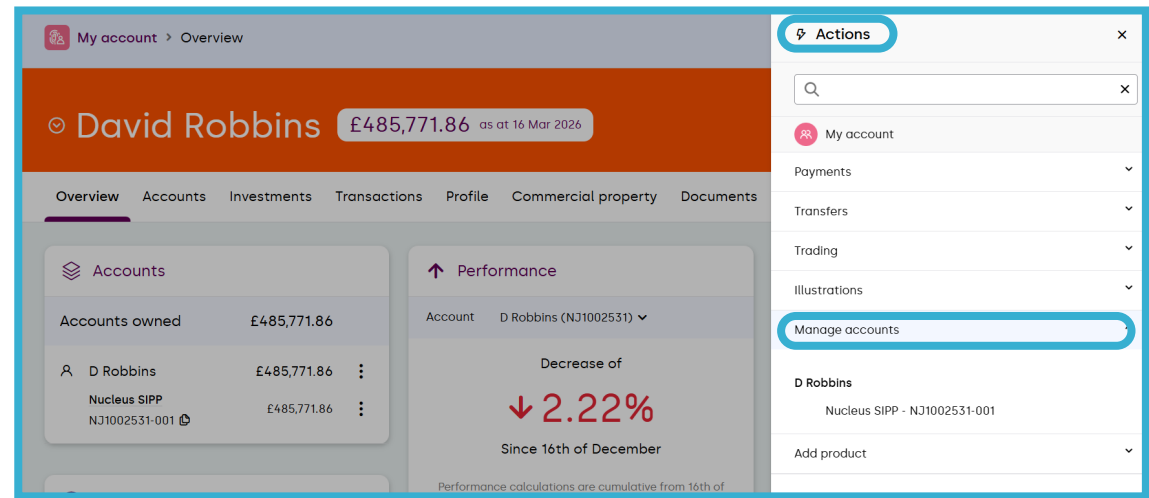


To edit the income payment, you can either select the vertical ellipsis (three dots) as stated above. Or you can follow the steps below. Either way, you'll be taken through the same processing screens.

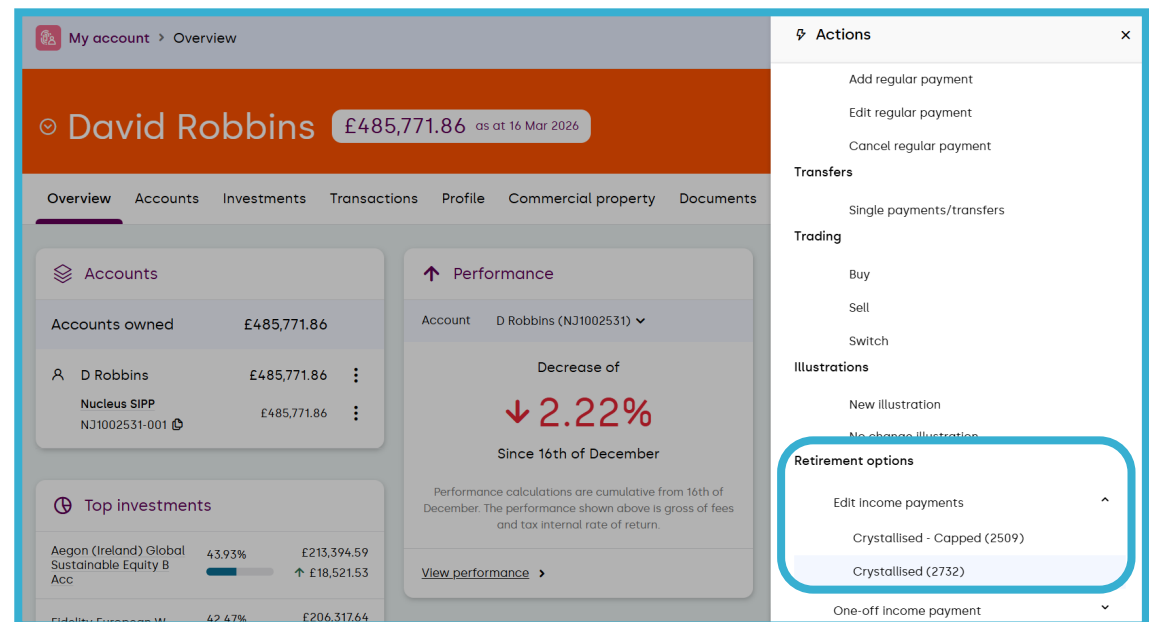


To begin editing your regular income, on your home page select the **'Actions'** button at the top right of your screen.

Then select **'Manage accounts'** and choose the Nucleus SIPP or Flexi SIPP of which you want to edit the income.



Scroll down to **'Retirement options'**, select **'Edit income payments'** and then choose **'Crystallised'**.



## Risk warnings

Read, and tick your answers to the risk warnings. You'll need to complete all questions to continue.



Before you proceed with your instruction for income it's important that you're aware of the implications of changing your income to the level entered.

### What if you are not sure?

If you're in any doubt about the implications of making changes to your plan and whether this is right for you, you should not proceed without seeking regulated financial advice. A regulated financial adviser will be able to give you further information on changing the level of income you take from your pension, so you can make an informed decision.

If you don't have an adviser and would like to speak to one, you can visit [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) for help on how to find the right adviser for you.

The screenshot shows a digital form titled 'One-off income payment Risk warnings' from Nucleus. The form is set against a light blue background with a white content area. At the top, the Nucleus logo is visible. The main heading is 'Risk warnings'. Below this, a section titled 'Important information and risks for you to consider before proceeding' is followed by a sub-heading 'Please read and answer each of the questions below:'. Three questions are listed, each with 'Yes' and 'No' radio button options. The first question is 'Have you considered your health and lifestyle when deciding the amount to take from your pension?'. The second is 'If you have a spouse, civil partner or dependants, have you considered how your pension fund could help provide for them after your death?'. The third is 'Have you considered the effect of inflation on any money you take out of your pension?'. In all three cases, the 'Yes' radio button is selected.

## Further important information

Carefully read all the important information before proceeding.

If you would like to retain a copy of these statements or use them to seek further information, please press the print icon on the screen and print a copy before proceeding or pressing cancel.

If you wish to proceed having considered the information, select 'Yes' and then 'Continue' to go to the next page.

### Further important information


**Before you proceed with your instruction it is important that you are aware of the implications of changing your income. Based on your answers, you should also consider the following important information and risks before proceeding:** ⓘ

As you have other income sources that may be sufficient to currently provide you with your desired standard of living, if you are increasing the amount you are taking from your pension, you should consider whether now is the right time to do so. The timing of when you take benefits and amount you withdraw will both have an impact on the future levels of income available to you. For example, the more money you take out of your pension fund, the higher the chance your pension fund will run out in your lifetime.

The income you receive will be subject to income tax. Therefore you need to take this into consideration in terms of the amount of money you will actually receive. The income you receive may affect your personal tax allowance (the amount you can receive each year before paying income tax. It may also take you into a higher rate tax band meaning you will be subject to a higher rate of tax than you currently pay. If you are unsure of how the money you take from your pension will affect you in respect of tax you should visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or contact your local tax office.

Money held in your pension currently grows largely free of tax. Outside of your pension, any interest or growth on this money from holding it with a bank or investing it may be subject to tax, such as income or capital gains tax. You can find more information about tax by visiting [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or by contacting your local tax office.

Money taken out of your pension forms part of your estate for inheritance tax purposes. You can find more information about inheritance tax by visiting [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or by contacting your local tax office.


 Print


**Do you still wish to proceed having considered this information?**  
I confirm that having considered the information given to me that I still wish to proceed.


Yes  No

### One-off income payment

1. Risk warnings
2. Income payment details
3. Review
4. Confirmation

 Save and exit

 Cancel

 Continue

## Income payment details

Enter the details you want to edit for your income payment.

Either the gross amount, payment frequency, and first payment date.

Edit Income Payments

David Robbins  
Client ID: 2824  
Product reference: NJ1002531-001  
Product: Nucleus SIPP

### Income payment details

**Payment details**

Total estimated value available in this arrangement  
£56,868.30

Gross income required per payment ⓘ

£ 600

Payment frequency

Monthly

First payment date ⓘ

02/04/2026

ⓘ 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.

Edit Income Payments

- Risk warnings ✓
- Income payment details
- Review
- Confirmation

Cancel

Continue

## Assets to sell

Add the percentage to sell next to the asset.

The total must equal 100%.

Choose the correct bank account from the drop-down list.

When you're happy, select '**Continue**' to review the details.


### Assets to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell	Sell all
Cash	£9,132.35	0 %	<input type="checkbox"/>
<a href="#">Aegon (Ireland) Global Sustainable Equity B Acc</a>	£213,340.62	50 %	<input type="checkbox"/>
<a href="#">Fidelity European W Acc</a>	£206,265.39	50 %	<input type="checkbox"/>
<b>Total</b>		<b>100%</b>	

**Bank account**

01-23-45 | 12345678 | Natwest ▾

 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

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

Under 'Supporting documents', you can print your SIPP illustration. This will also be saved in your document library.

Once you're happy with the accuracy of the application, select 'Submit'.

Edit Income Payments

### Review

David Robbins  
Client ID: 2824  
 Product reference: NJ1002531-001  
 Product: Nucleus SIPP

Income payment details

**Assets to sell to pay income** ✎

Investment	Old allocation	New allocation
Aegon (Ireland) Global Sustainable Equity B Acc	-	50%
Fidelity European W Acc	-	50%
Cash	-	0%
Total <span style="font-size: 0.8em;">⊕</span>	-	100%

Payment details ✎

	From	To
Gross income required per payment	£0.00	£600.00
Frequency	Monthly	Monthly
Collection starts	1 Apr 2026	24 Apr 2026
Bank account	-	01-23-45   12345678   David Robbins

Edit Income Payments

1. Risk warnings ✓
2. Income payment details ✓
3. Review
4. Confirmation

Cancel

Submit

Payment details ✎

	From	To
Gross income required per payment	£0.00	£600.00
Frequency	Monthly	Monthly
Collection starts	1 Apr 2026	24 Apr 2026
Bank account	-	01-23-45   12345678   David Robbins

Supporting documents

📄 SIPP illustration

4. Confirmation

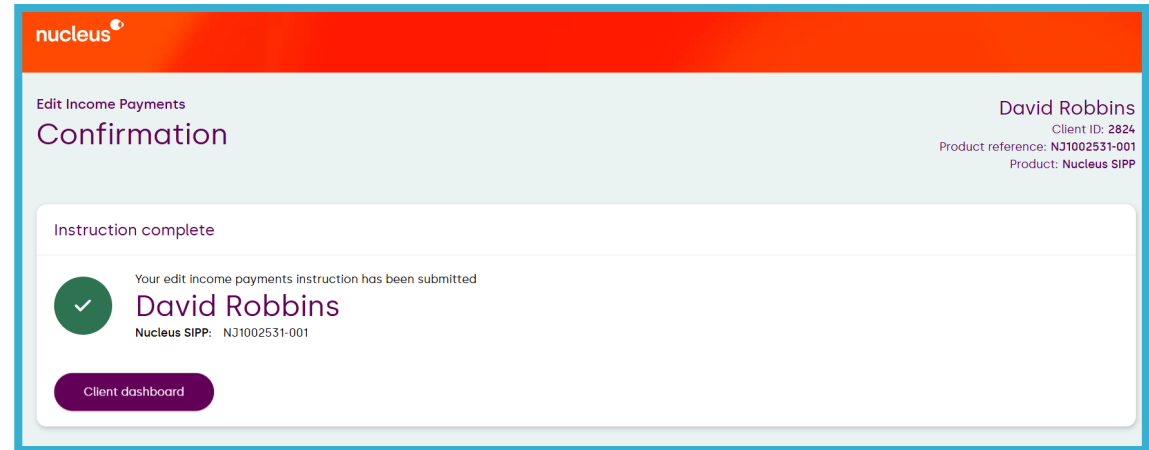
Cancel


Submit

## Confirmation


Confirmation will appear when the one-off income payment application is submitted and has been successful.

You'll now receive an email to confirm the payment is being processed.



 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

 [nucleusfinancial.com](https://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.**

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