For advisers

Our new platform

nucleus platform



How to request a one-off income payment

4 minute read

How to request a one-off income 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.

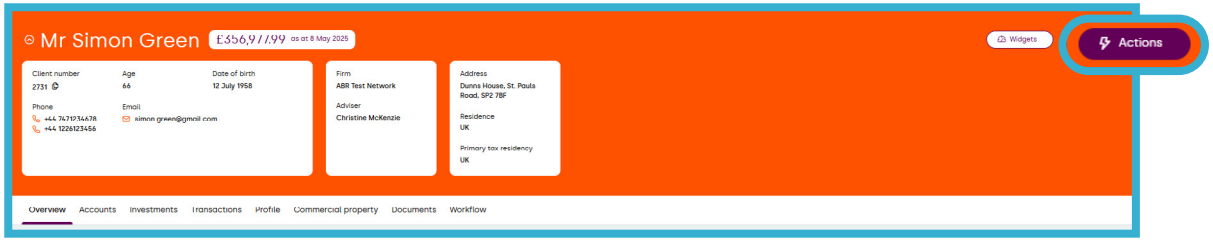
How to request a one-off income payment

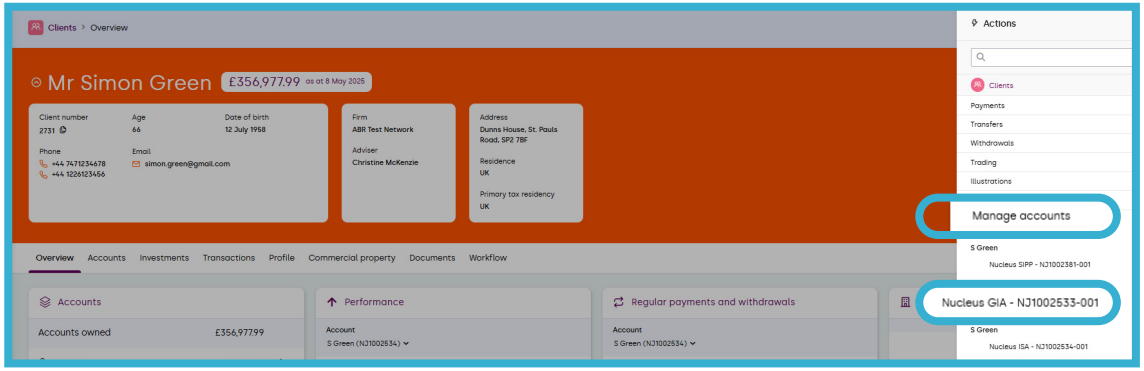
This guide is demonstrated using an adviser user with master user role permissions.

If you have different user role permissions, some functionality may not be available to you.

Key message

Pending trades will prevent an income instruction from proceeding when assets are selected. This can be avoided by selling the required amount to cash before starting this journey. See the **'How to place a one-off or regular sell'** guide on our website for more.





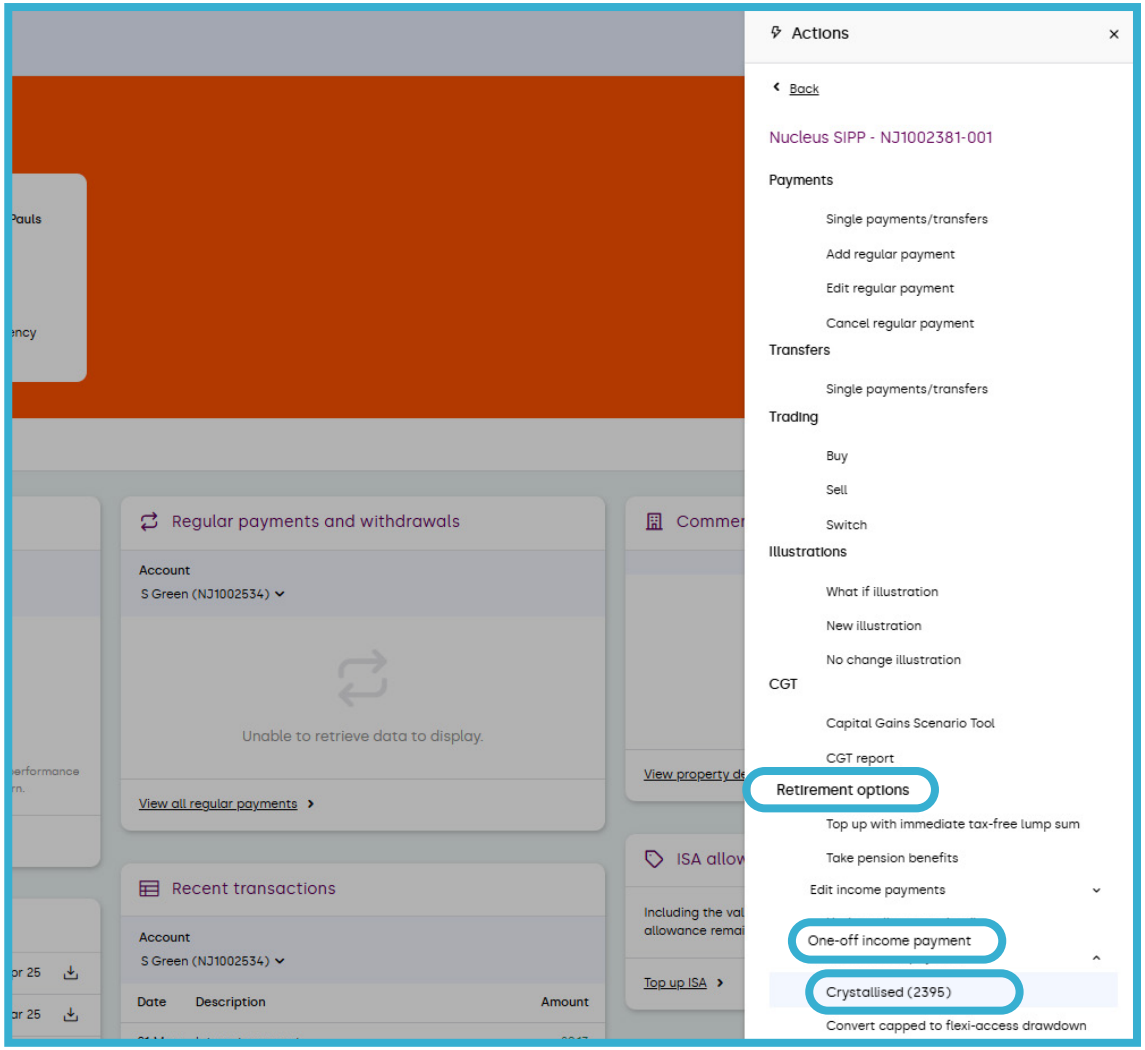
To start the one-off income process you first need to search for your client. If you need help finding your client, please refer to our client search guide on our website.

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

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

Under **'Retirement options'**, select **'One-off income payment'** and then select the **'Crystallised'** arrangement from which you wish to request the payment.

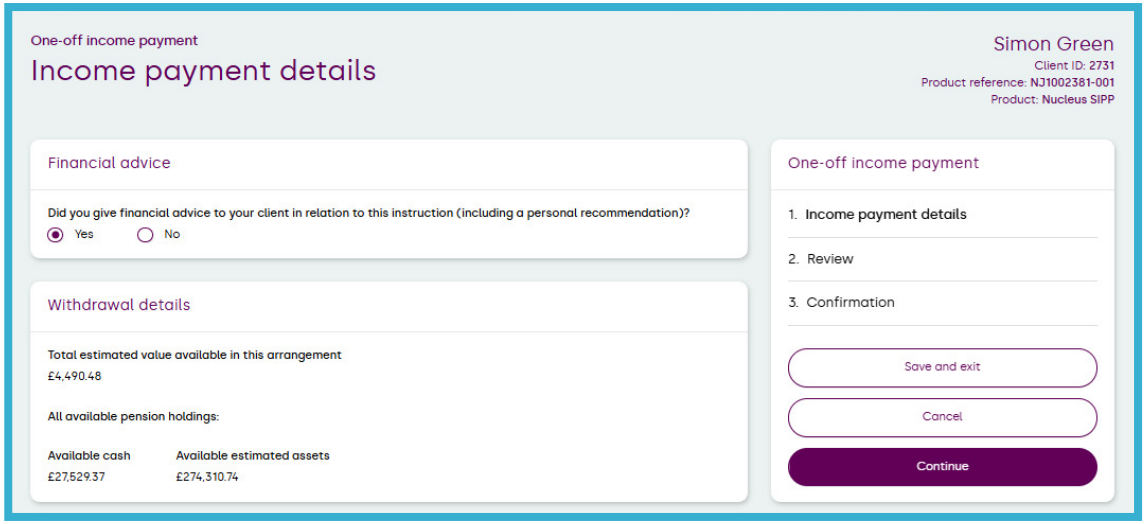
> At least one bank account that is nominated for withdrawals is required before you can request taking pension benefit. If you need to add bank details, follow the guide found on our website.



Income payment details

Confirm if financial advice has been provided to the client.

If financial advice hasn't been given, you're not able to continue with this journey. Your client will need to log into their Nucleus Platform account and request an income request directly, as we need to provide them with additional information as required by the FCA. Click on **'Cancel'** to exit the journey. A non-advised paper form is also available in our document library.



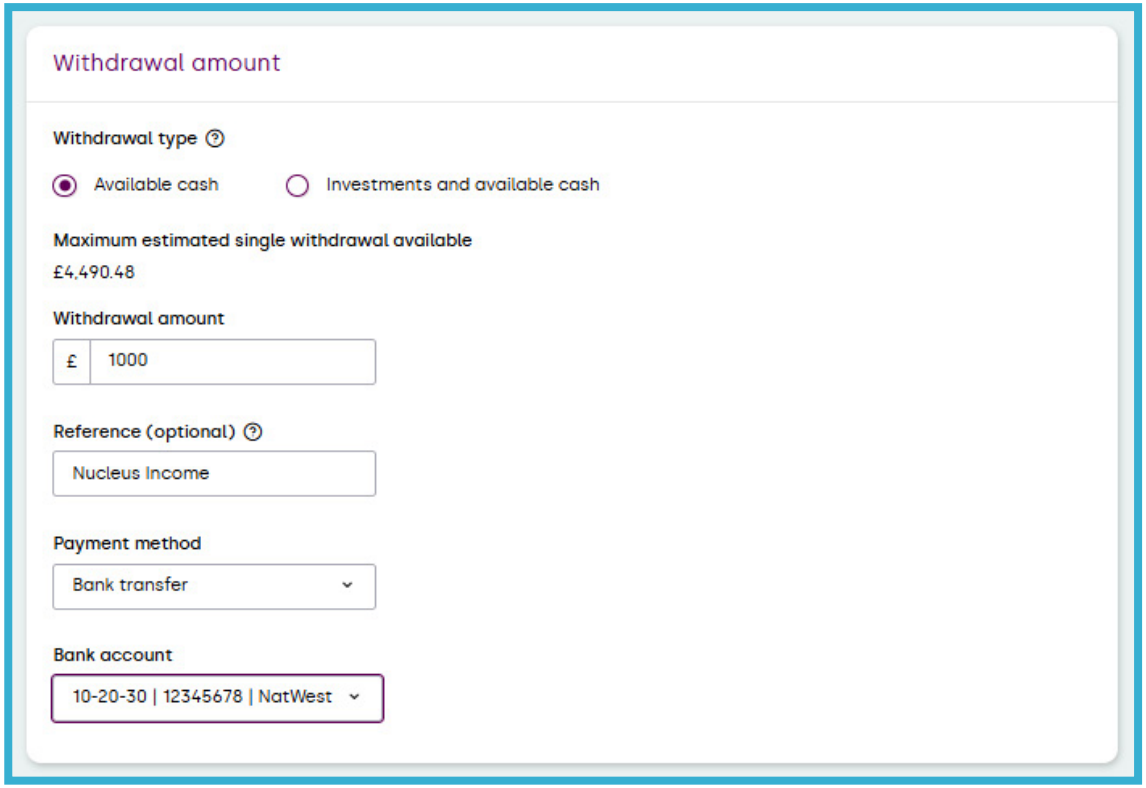
Key message

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

Key message

The journey will confirm the total estimated value available in this arrangement.

Confirm whether the withdrawal type will be from the available cash, or investments and available cash.



Withdrawal type - available cash

The maximum single withdrawal amount will pre-populate here in the journey.

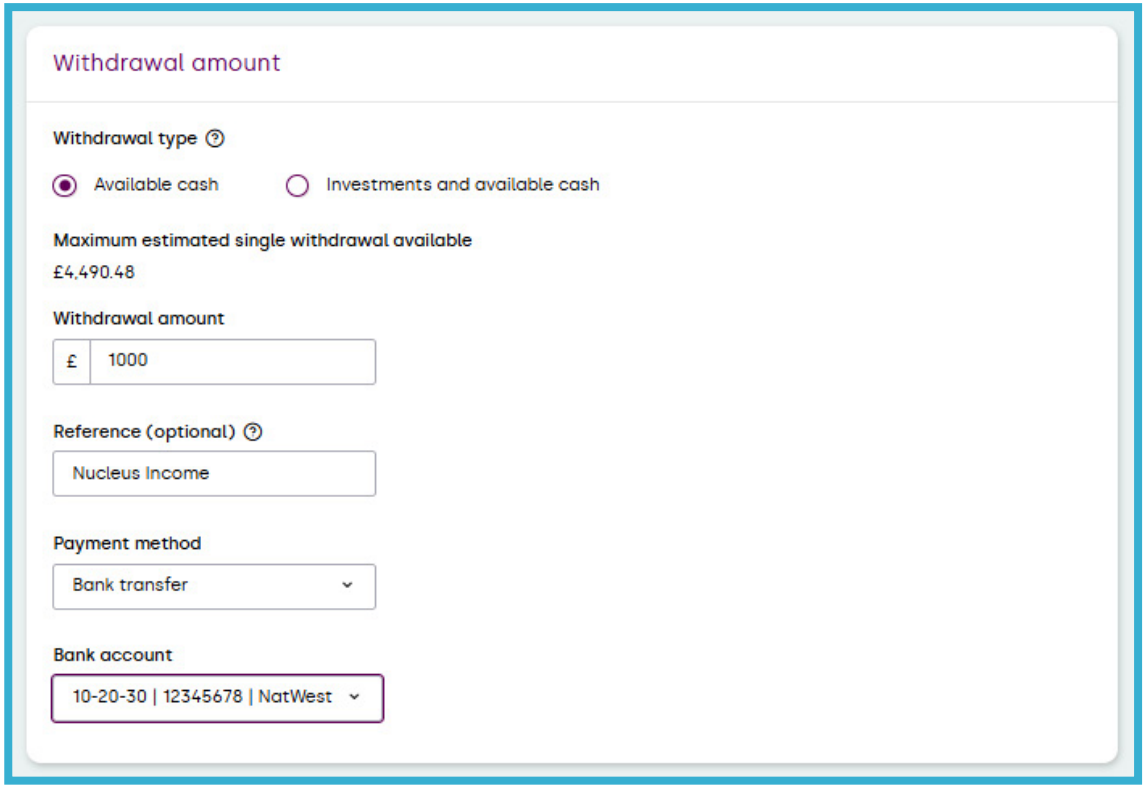
Enter the gross income payment required.

The withdrawal amount cannot exceed the available cash.

Enter any required payment reference.

Key message

You can add a reference which we'll use when we make the payment. Any reference you enter here will appear on your bank statements.

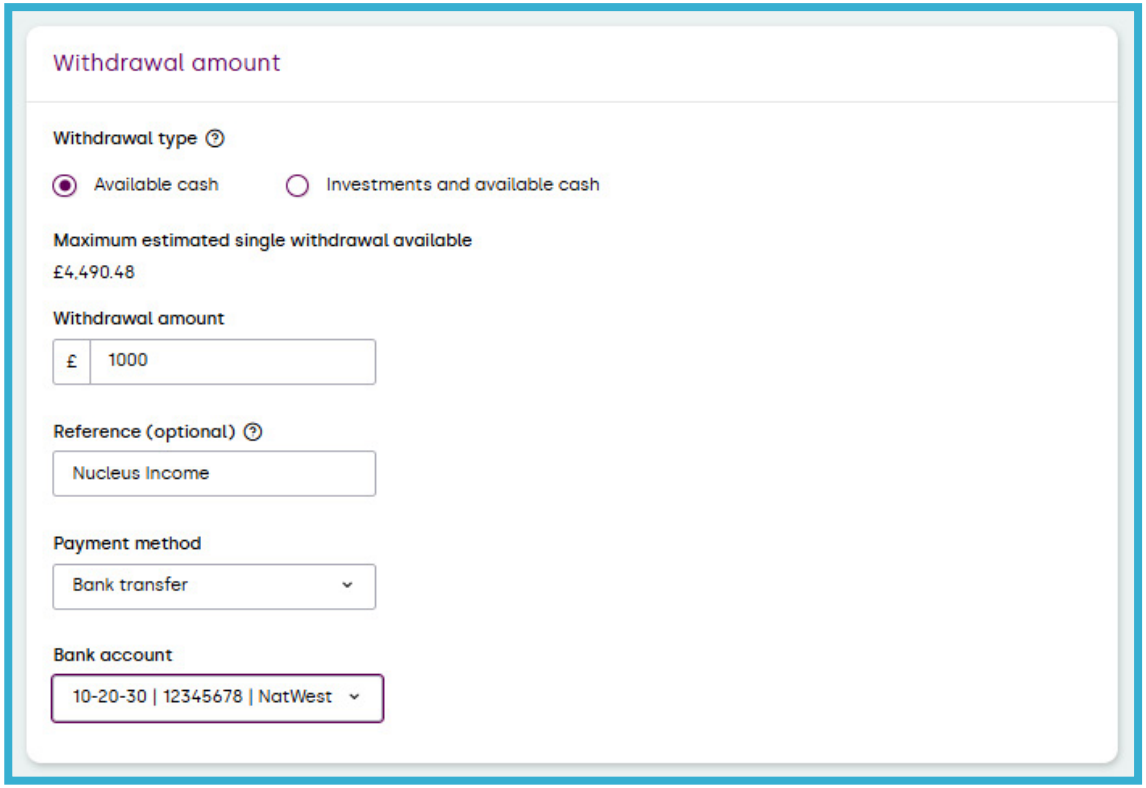


Key message

Payment method will automate to bank transfer.

Select the bank account for the payment.

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



Withdrawal type - investments and available cash

Specify amount

Enter your specified withdrawal amount.

If required, enter a payment reference.

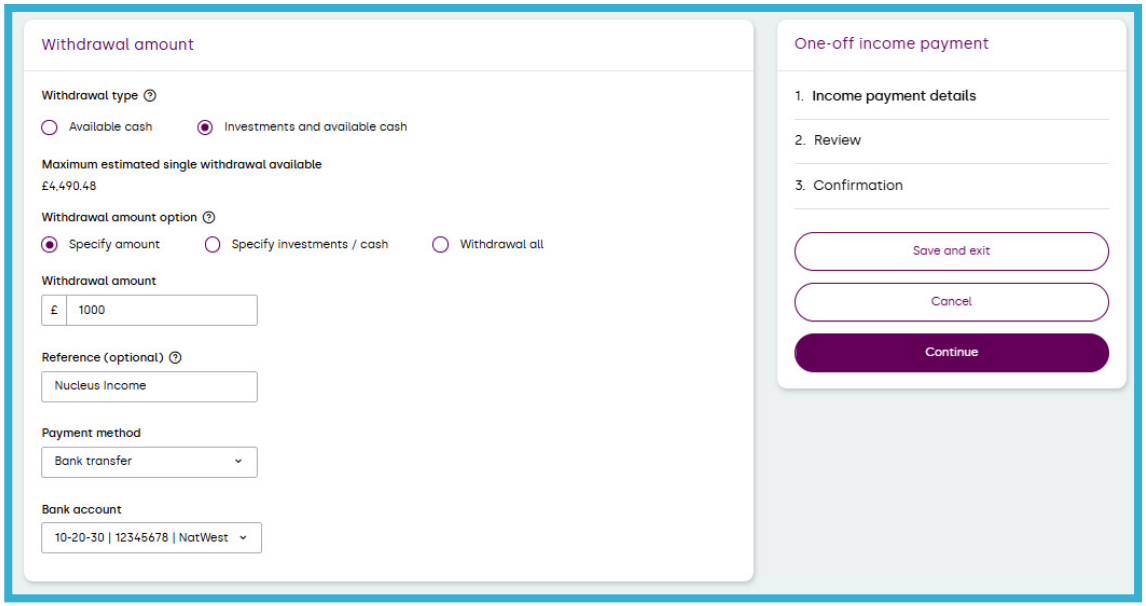
Key message

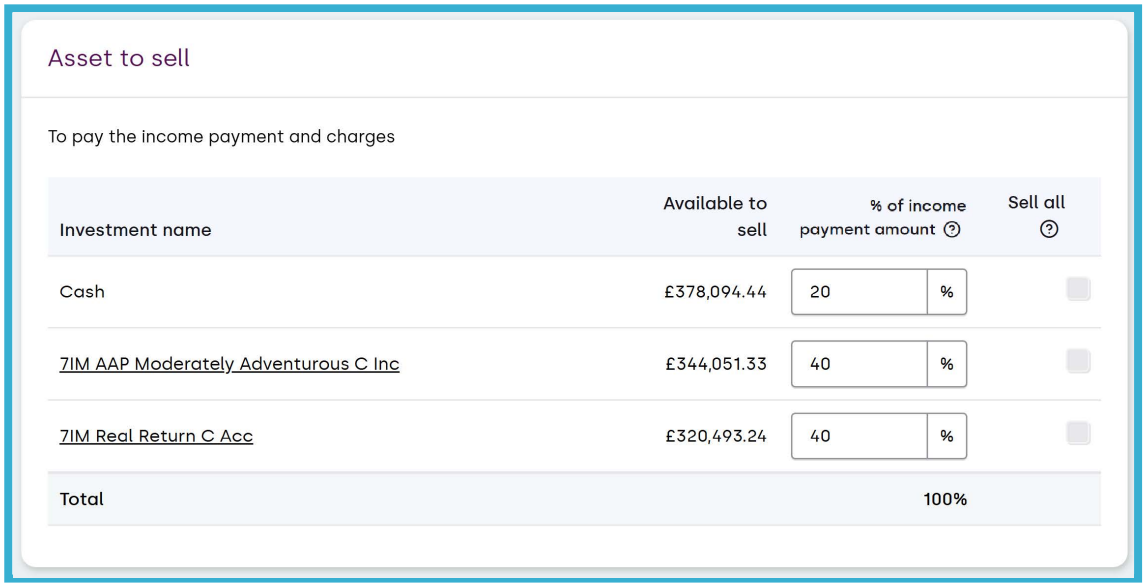
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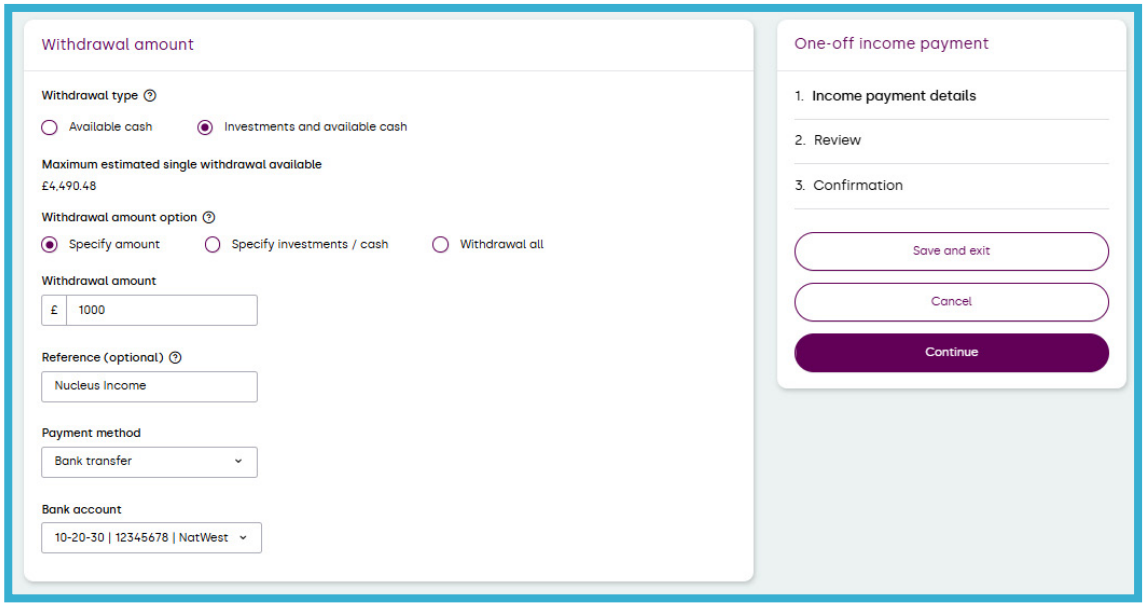
Select the bank account for the payment.





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

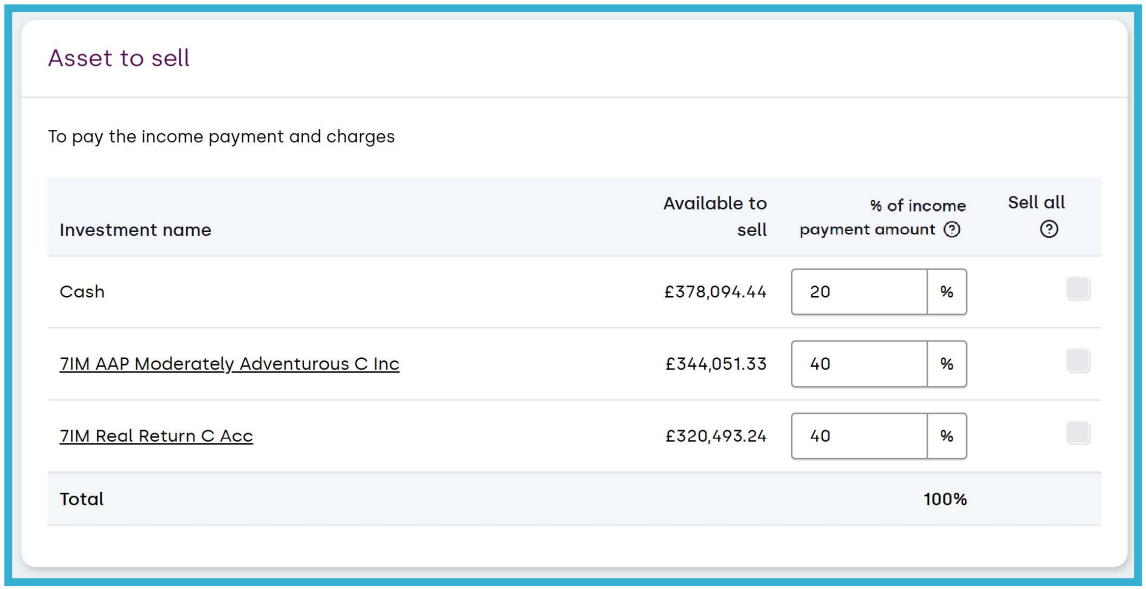
Confirm the % of each investment you wish to sell



Key message

When entering a percentage for your disinvestment preference, the total allocated % for the withdrawal will auto-calculate.

The one-off income payment cannot exceed the available withdrawal amount.



Specify investments / cash

If required, enter a payment reference.

The withdrawal amount will auto-populate based on your selections further down the page.

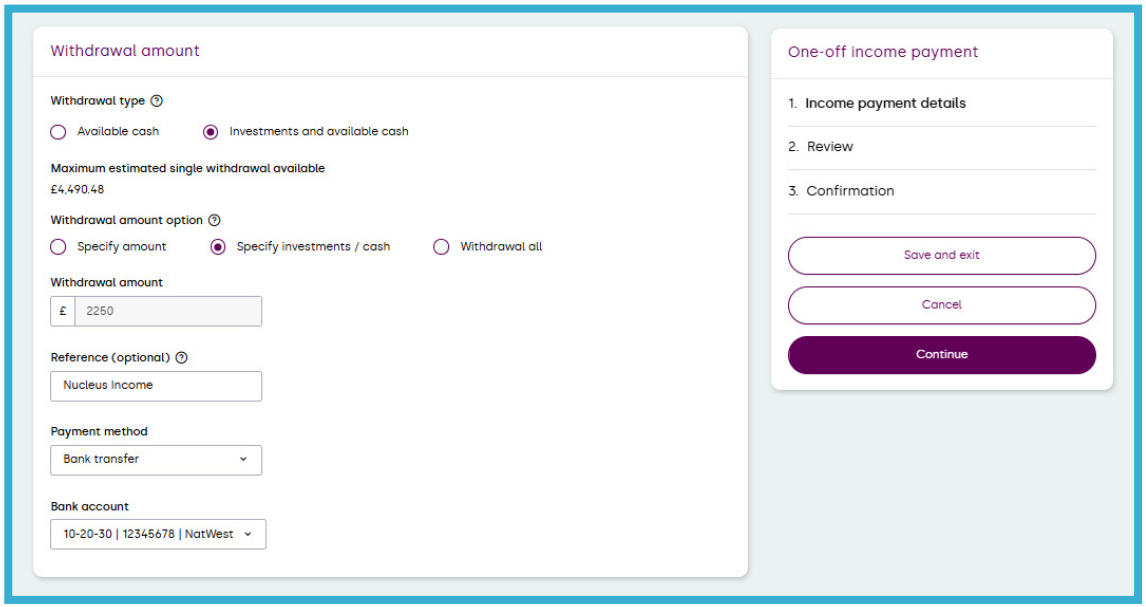
Key message

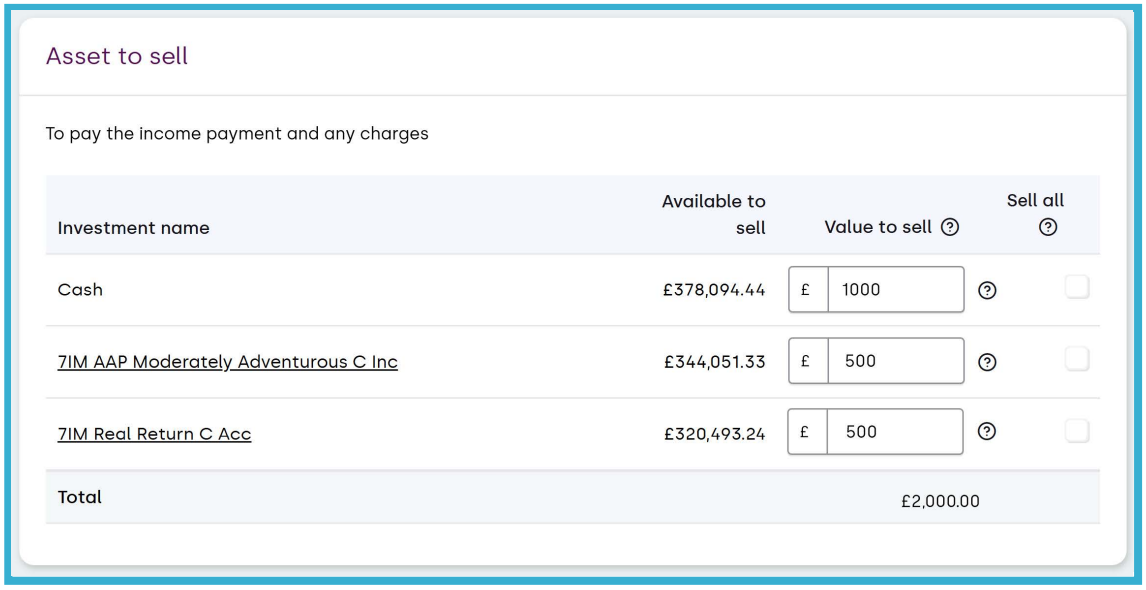
You can add a reference which we'll use when we make the payment. Any reference you enter here will appear on your bank statements.

Key message

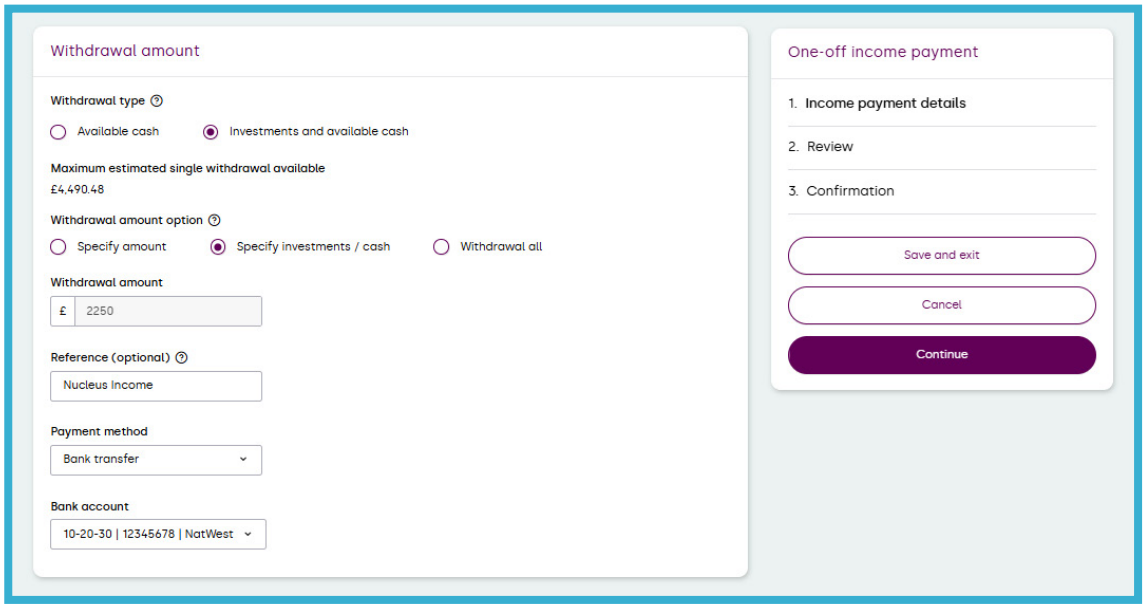
Payment method will automate to bank transfer.

Select the bank account for the payment.



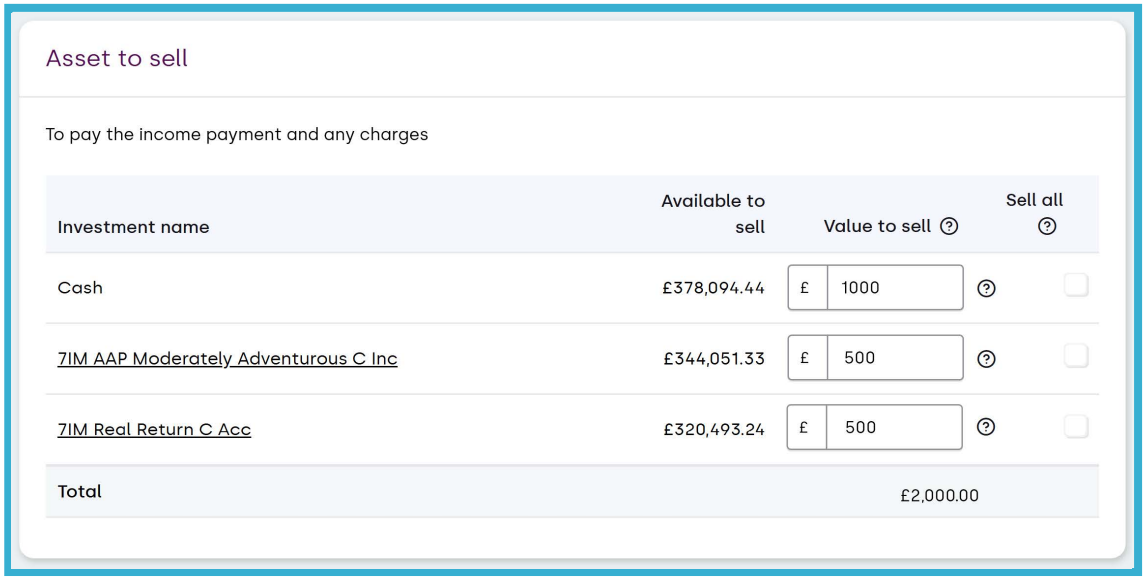


If multiple bank accounts are active for withdrawals on the client's plan, you can choose which account will receive the payment.



Confirm the value to sell from your chosen assets.

When entering a percentage amount for your disinvestment preference, the total monetary amount for the withdrawal will populate.



The one-off income payment cannot exceed the available withdrawal amount.

Withdraw all

The total withdrawal amount will pre-populate.

If required, enter a payment reference.

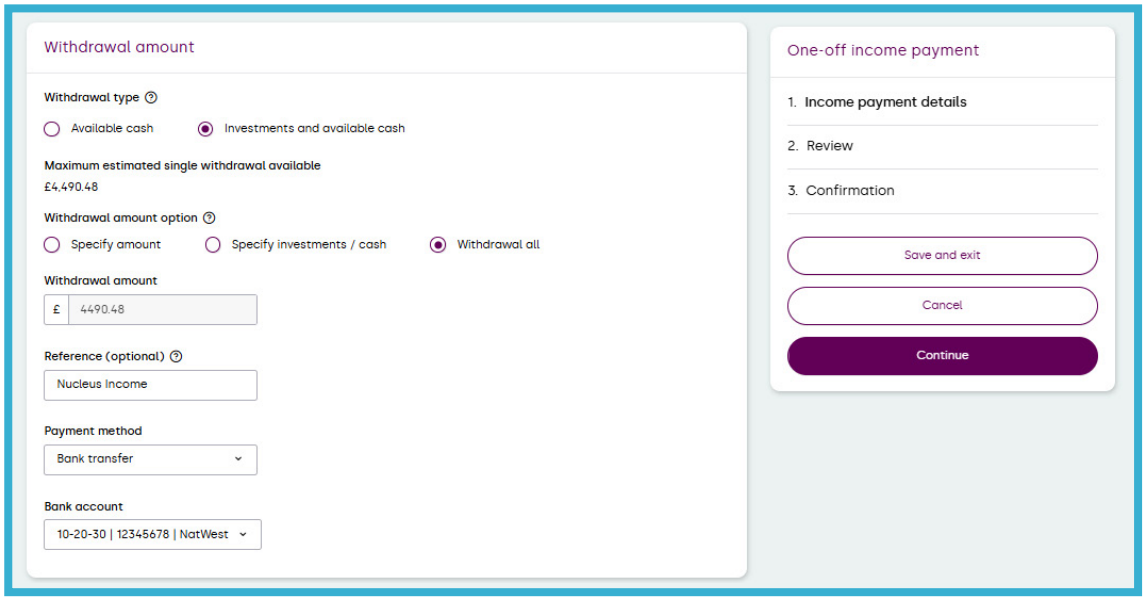
Key message

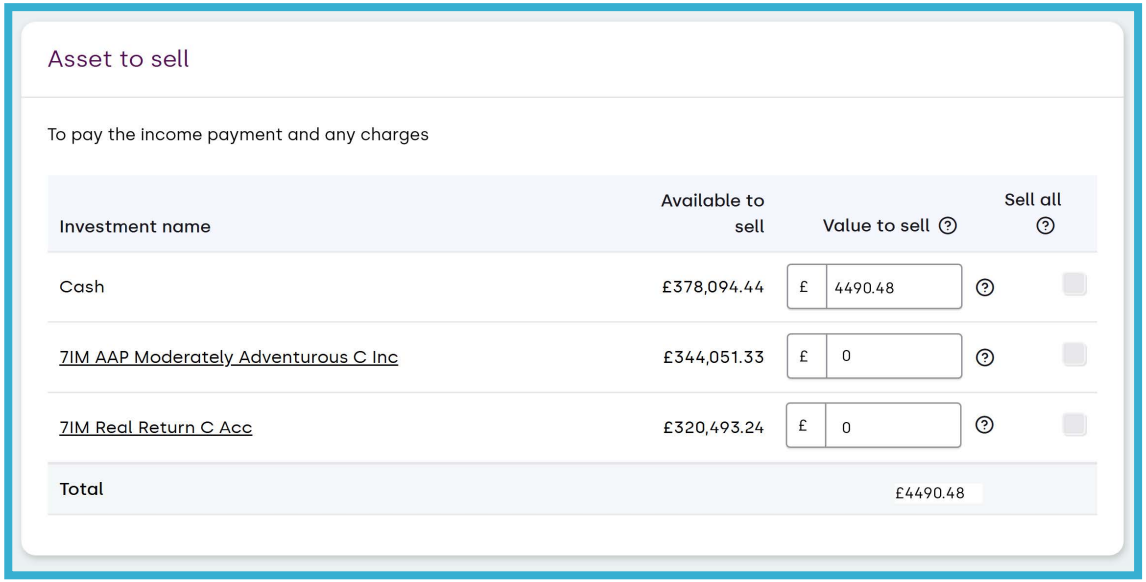
You can add a reference which we'll use when we make the payment. Any reference you enter here will appear on your bank statements.

Key message

Payment method will automate to bank transfer.

Select the bank account for the payment.





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

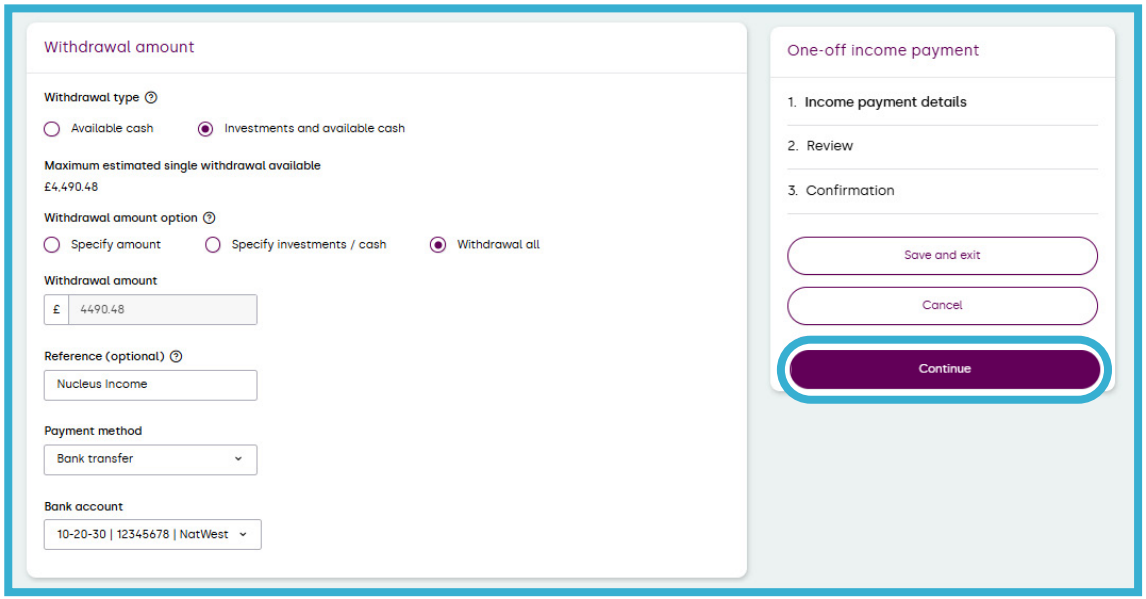
Confirm the value to sell from your chosen assets.

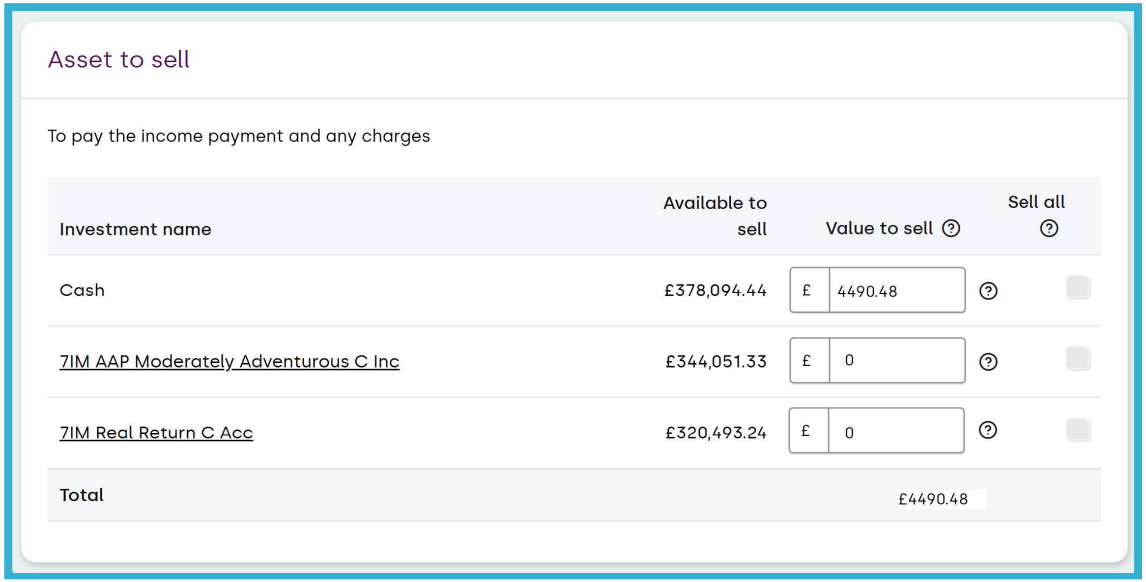
Key message

The total monetary amount to disinvest will reflect here within the journey.

The one-off income payment cannot exceed the available withdrawal amount.

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



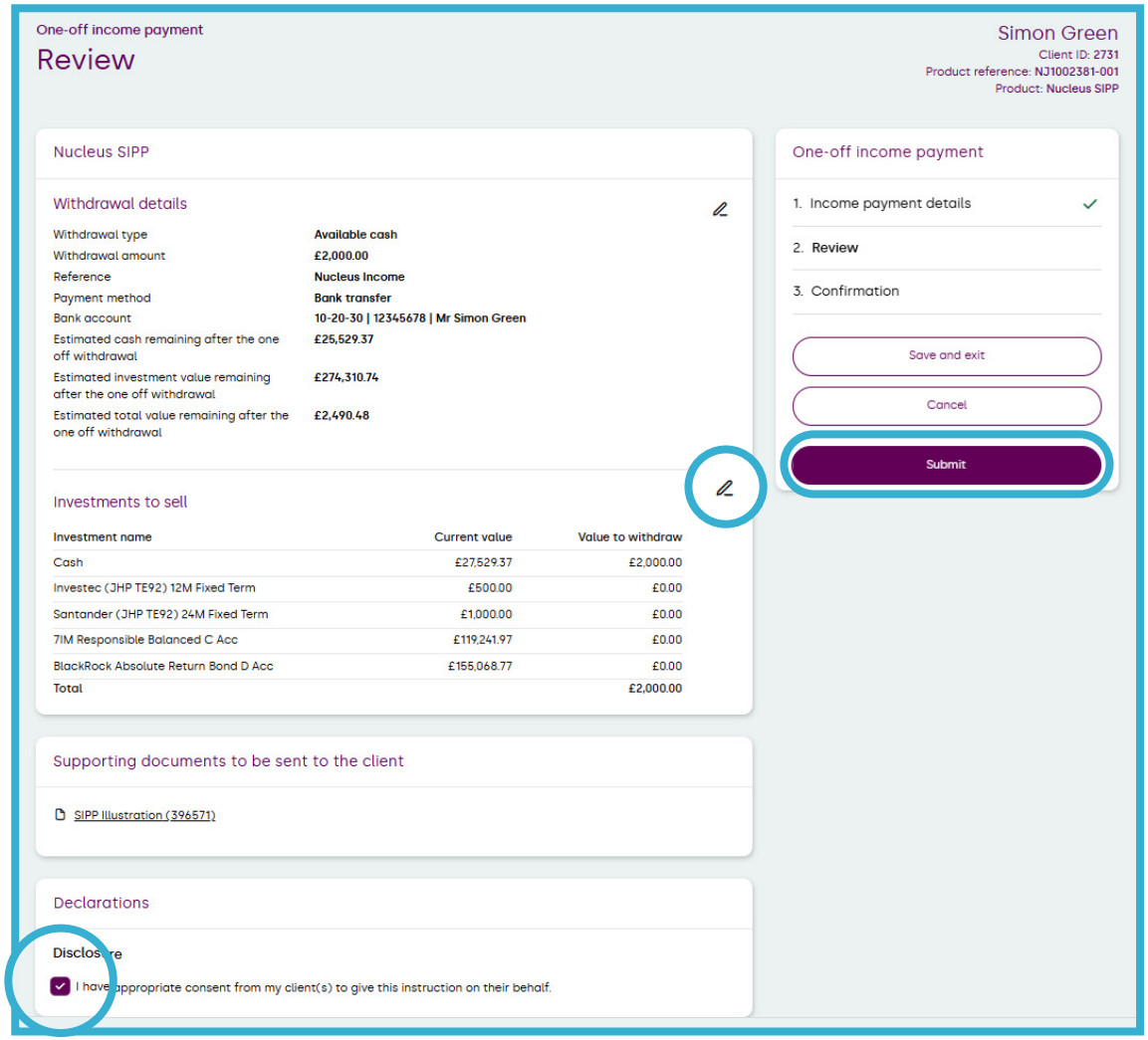


Review

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

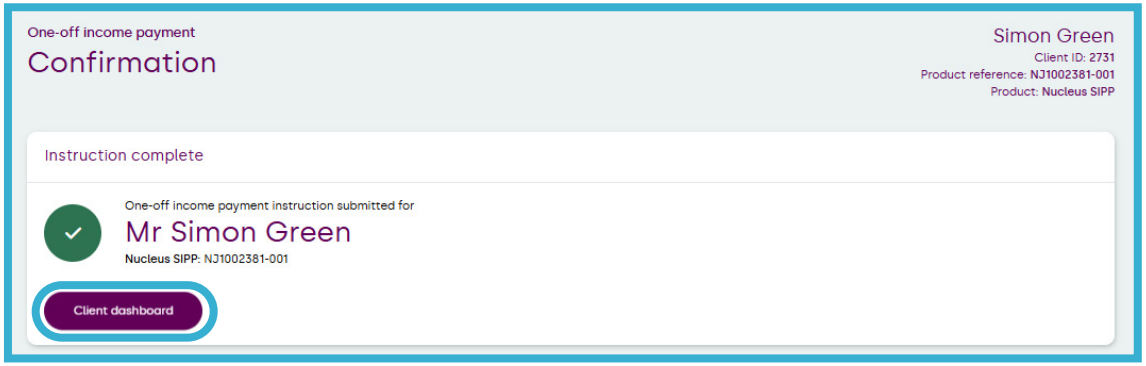
Confirm you have appropriate consent from your client to give this instruction on their behalf.

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



The application has been submitted.

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



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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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