

For advisers

Our new
platform

nucleus^o
platform

How to request
a one-off
income payment

🕒 4 minute read



How to request a one-off income payment

Income payment details	6
Withdrawal type - available cash	8
Withdrawal type - investments and available cash	10
Specify investments / cash	12
Withdrawal all	14
Review	16

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



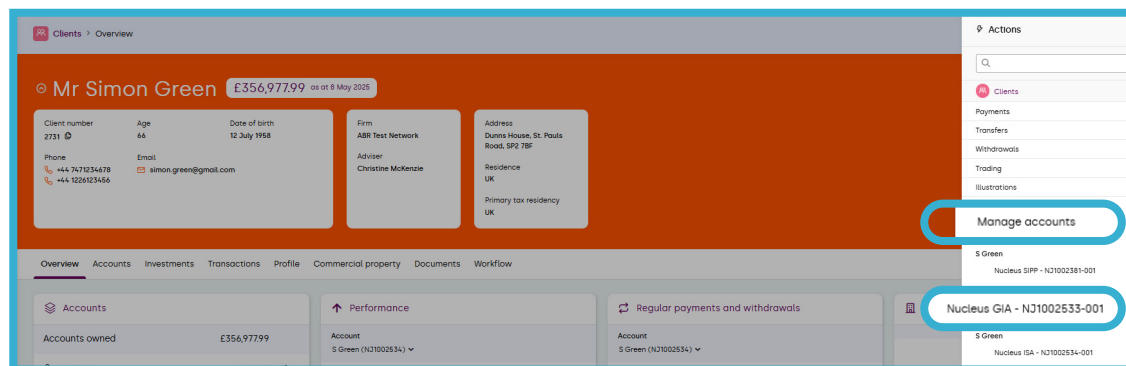
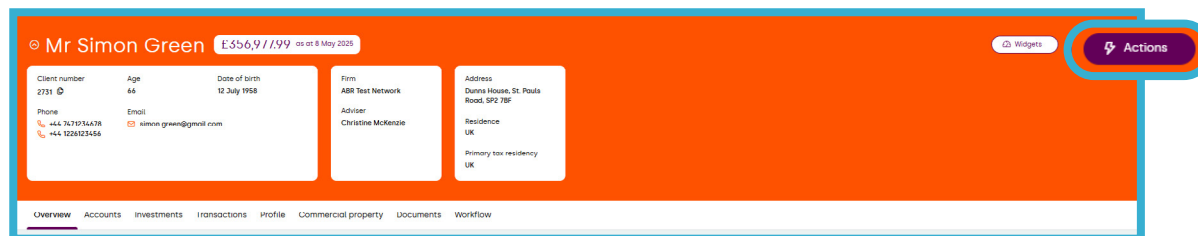
This guide is demonstrated using an adviser user with master user role permissions.

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

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.

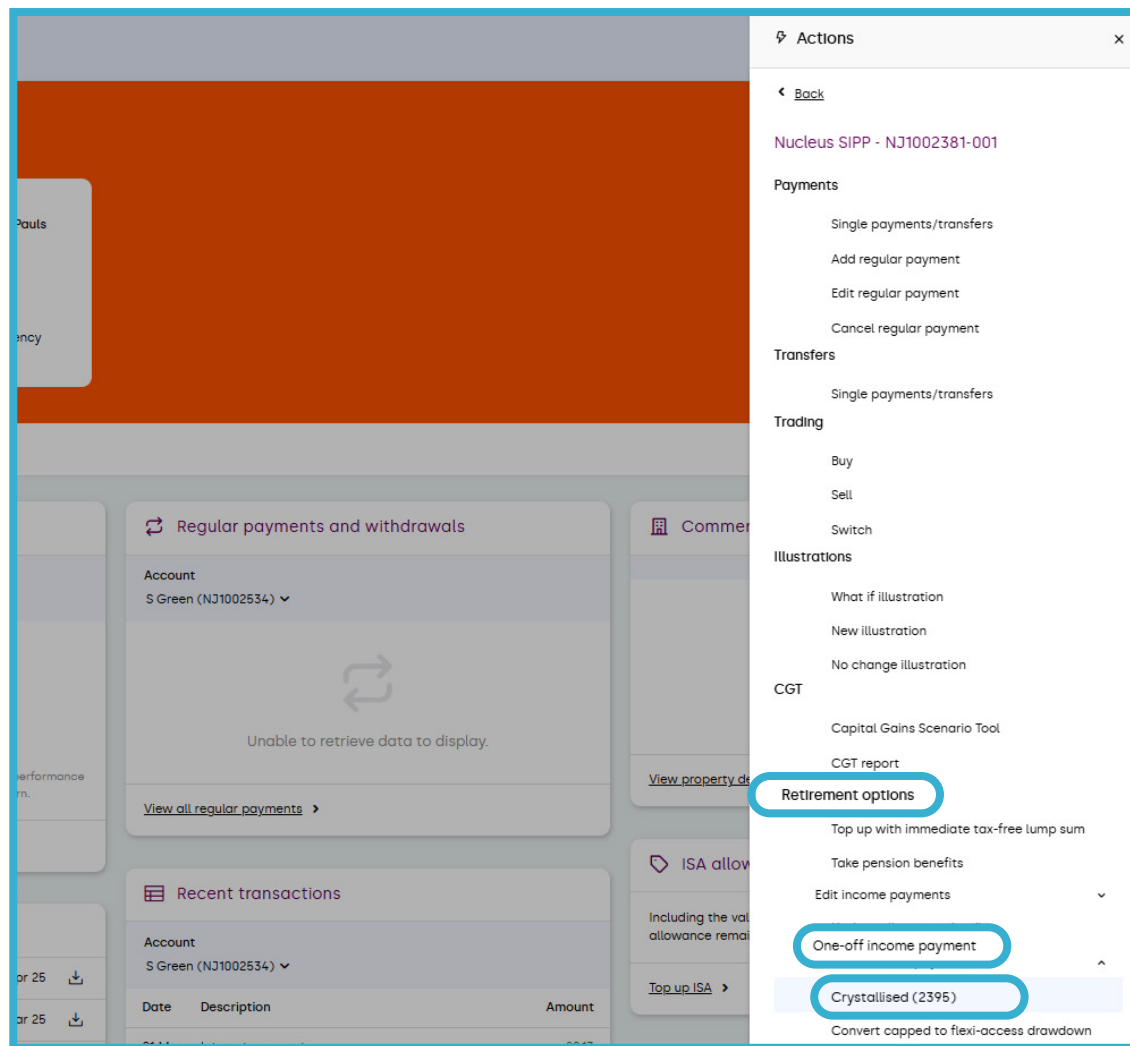
A list of actions will appear. Select **'Manage accounts'** and then **'SIPP'**.



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



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.

The screenshot shows a web form titled "One-off income payment" and "Income payment details" for a client named Simon Green. The client ID is 2731, the product reference is NJ1002381-001, and the product is Nucleus SIPP. The form is divided into several sections:

- Financial advice:** A question "Did you give financial advice to your client in relation to this instruction (including a personal recommendation)?" with radio buttons for "Yes" (selected) and "No".
- Withdrawal details:** A section showing "Total estimated value available in this arrangement" as £4,490.48. Below this, it lists "All available pension holdings" with two columns: "Available cash" (£27,529.37) and "Available estimated assets" (£274,310.74).
- Navigation:** On the right side, there is a vertical list of steps: "1. Income payment details", "2. Review", and "3. Confirmation". Below this list are three buttons: "Save and exit", "Cancel", and "Continue".

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 amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount

£ 1000

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer ▾

Bank account

10-20-30 | 12345678 | NatWest ▾

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.

Withdrawal amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount

£ 1000

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer ▾

Bank account

10-20-30 | 12345678 | NatWest ▾

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 amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount

£ 1000

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer ▾

Bank account

10-20-30 | 12345678 | NatWest ▾

Withdrawal type - investments and available cash

Enter your specified withdrawal amount.

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.

Withdrawal amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option ⓘ

Specify amount Specify investments / cash Withdrawal all

Withdrawal amount

£ 1000

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Save and exit

Cancel

Continue

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all ⓘ
Cash	£378,094.44	20 %	<input type="checkbox"/>
7IM AAP Moderately Adventurous C Inc	£344,051.33	40 %	<input type="checkbox"/>
7IM Real Return C Acc	£320,493.24	40 %	<input type="checkbox"/>
Total		100%	



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

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



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

Withdrawal amount

Withdrawal type ⓘ

Available cash
 Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option ⓘ

Specify amount
 Specify investments / cash
 Withdrawal all

Withdrawal amount

£ 1000

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all ⓘ
Cash	£378,094.44	20 %	<input type="checkbox"/>
<u>7IM AAP Moderately Adventurous C Inc</u>	£344,051.33	40 %	<input type="checkbox"/>
<u>7IM Real Return C Acc</u>	£320,493.24	40 %	<input type="checkbox"/>
Total		100%	

Specify investments / 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.

Withdrawal amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option ⓘ

Specify amount Specify investments / cash Withdrawal all

Withdrawal amount

£ 2250

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Save and exit

Cancel

Continue

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all ⓘ
Cash	£378,094.44	0 %	<input type="checkbox"/>
ZIM AAP Moderately Adventurous C Inc	£344,051.33	1 %	<input type="checkbox"/>
ZIM Real Return C Acc	£320,493.24	1 %	<input type="checkbox"/>
Total		£6,645.44	



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 or monetary amount for your disinvestment preference, the total monetary amount for the withdrawal will pre-populate.



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

Withdrawal amount

Withdrawal type ⓘ

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option ⓘ

Specify amount Specify investments / cash Withdrawal all

Withdrawal amount

£ 2250

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Save and exit

Cancel

Continue

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all ⓘ
Cash	£378,094.44	0 %	<input type="checkbox"/>
ZIM AAP Moderately Adventurous C Inc	£344,051.33	1 %	<input type="checkbox"/>
ZIM Real Return C Acc	£320,493.24	1 %	<input type="checkbox"/>
Total		£6,645.44	

Withdrawal all



The total withdrawal amount will pre-populate.

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.

Withdrawal amount

Withdrawal type ⓘ

Available cash
 Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option ⓘ

Specify amount
 Specify investments / cash
 Withdrawal all

Withdrawal amount

£ 4,490.48

Reference (optional) ⓘ

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Save and exit

Cancel

Continue

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell ⓘ	Sell all ⓘ
Cash	£9,009.56	10 %	<input type="checkbox"/>
<u>Aegon (Ireland) Global Sustainable Equity B Acc</u>	£221,573.26	45 %	<input checked="" type="checkbox"/>
<u>Fidelity European W Acc</u>	£212,134.73	45 %	<input checked="" type="checkbox"/>
Total		100%	



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.

Withdrawal amount

Withdrawal type [Ⓢ]

Available cash Investments and available cash

Maximum estimated single withdrawal available
£4,490.48

Withdrawal amount option [Ⓢ]

Specify amount Specify investments / cash Withdrawal all

Withdrawal amount

£ 4,490.48

Reference (optional) [Ⓢ]

Nucleus Income

Payment method

Bank transfer

Bank account

10-20-30 | 12345678 | NatWest

One-off income payment

1. Income payment details
2. Review
3. Confirmation

Save and exit

Cancel

Continue

Asset to sell

To pay the PCLS payment and any charges

Investment name	Available to sell	Value to sell [Ⓢ]	Sell all [Ⓢ]
Cash	£9,009.56	10 %	<input type="checkbox"/>
Aegon (Ireland) Global Sustainable Equity B Acc	£221,573.26	45 %	<input checked="" type="checkbox"/>
Fidelity European W Acc	£212,134.73	45 %	<input checked="" type="checkbox"/>
Total		100%	

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'.

One-off income payment


Review

Simon Green
Client ID: 2731
Product reference: NJ1002381-001
Product: Nucleus SIPP

Nucleus SIPP


Withdrawal details 

Withdrawal type	Available cash
Withdrawal amount	£2,000.00
Reference	Nucleus Income
Payment method	Bank transfer
Bank account	10-20-30 12345678 Mr Simon Green
Estimated cash remaining after the one off withdrawal	£25,529.37
Estimated investment value remaining after the one off withdrawal	£274,310.74
Estimated total value remaining after the one off withdrawal	£2,490.48

Investments to sell 

Investment name	Current value	Value to withdraw
Cash	£27,529.37	£2,000.00
Investec (JHP TE92) 12M Fixed Term	£500.00	£0.00
Santander (JHP TE92) 24M Fixed Term	£1,000.00	£0.00
7IM Responsible Balanced C Acc	£119,241.97	£0.00
BlackRock Absolute Return Bond D Acc	£155,068.77	£0.00
Total		£2,000.00

Supporting documents to be sent to the client


 SIPP Illustration (396571)

Declarations

Disclosure

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

One-off income payment

- Income payment details 
- Review
- Confirmation

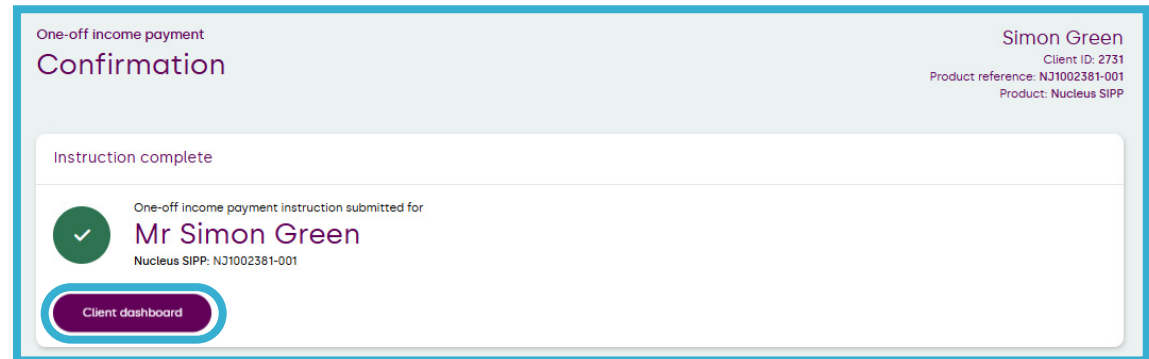
Save and exit


Cancel

Submit

The application 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 Tynetalk 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, 4355 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 [Nucleusfinancial.com](#). (12/25)