

For advisers

Our new
platform

nucleus^o
platform

Pension
servicing

🕒 4 minute read



Pension servicing

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How to use this document



Important information will look like this.

Key messages

Key messages will look like this.



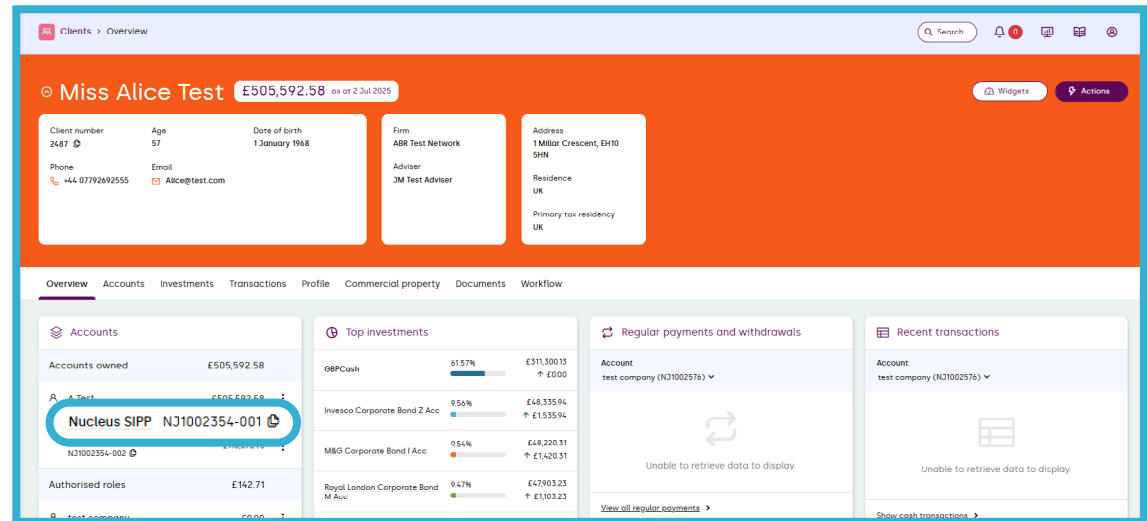
Useful info will look like this.

 We recommend using the zoom function to view the details on the platform screens in this guide.

How to view pension arrangements and income

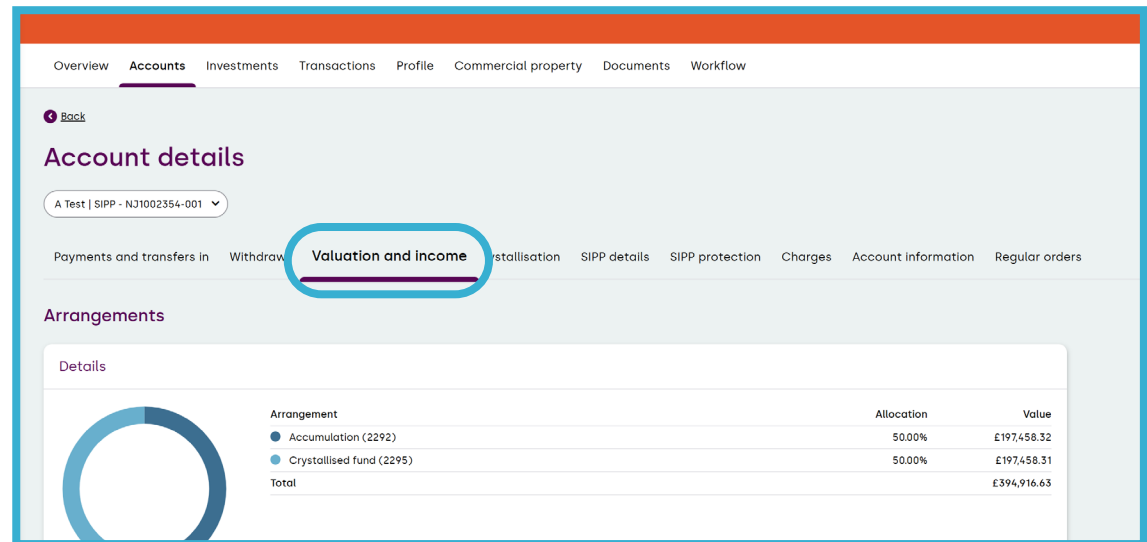
To proceed with pension servicing, you first need to find your client. You can refer to our guide on our website to help you search for your client.

Select **'Nucleus SIPP'** or **'Nucleus Flexi-SIPP'** account from the accounts widget.



From the account details page select **'Valuation and income'**.

The percentage allocated and value of each arrangement is indicated here.



Further arrangement details are indicated here.

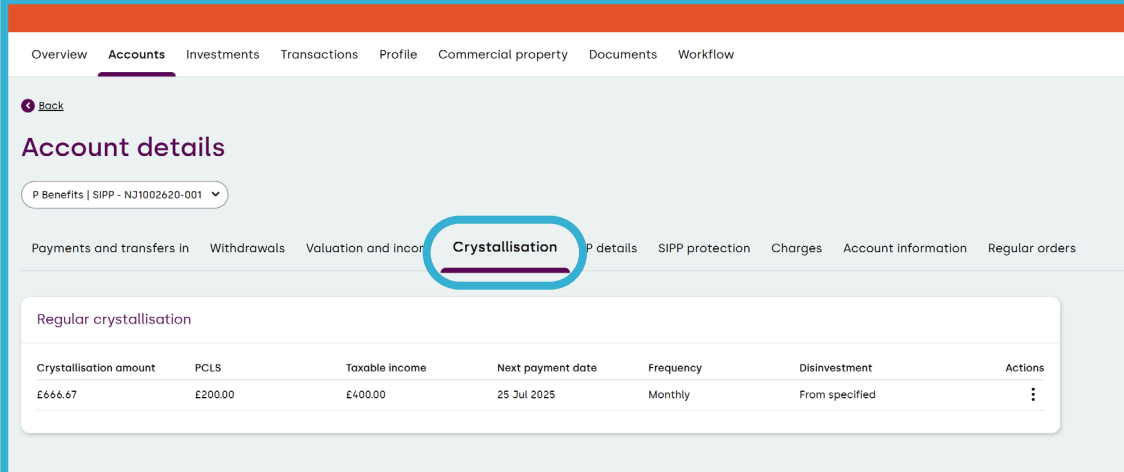
If your client has an income arrangement, the income details are shown here.

Regular crystallisations

From the account details page select 'Crystallisation'.

Your client's crystallisation details will be shown here.

To edit and cancel regular crystallisations, you can refer to our guides on our website, for how to edit and cancel regular crystallisations.



Overview Accounts Investments Transactions Profile Commercial property Documents Workflow

Back

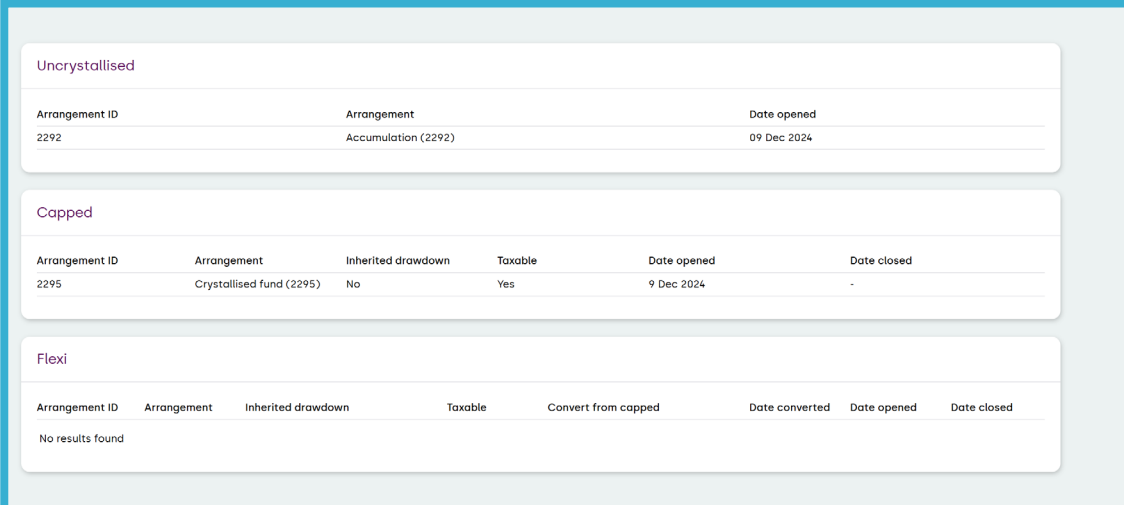
Account details

P Benefits | SIPP - NJ1002620-001

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

Regular crystallisation

Crystallisation amount	PCLS	Taxable income	Next payment date	Frequency	Disinvestment	Actions
£666.67	£200.00	£400.00	25 Jul 2025	Monthly	From specified	⋮



Uncrystallised

Arrangement ID	Arrangement	Date opened
2292	Accumulation (2292)	09 Dec 2024

Capped

Arrangement ID	Arrangement	Inherited drawdown	Taxable	Date opened	Date closed
2295	Crystallised fund (2295)	No	Yes	9 Dec 2024	-

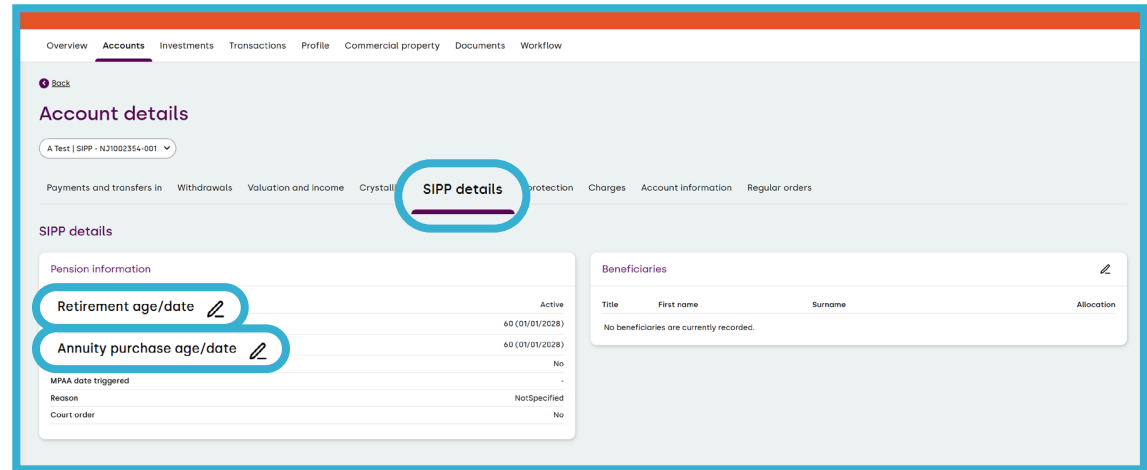
Flexi

Arrangement ID	Arrangement	Inherited drawdown	Taxable	Convert from capped	Date converted	Date opened	Date closed
No results found							

SIPP details

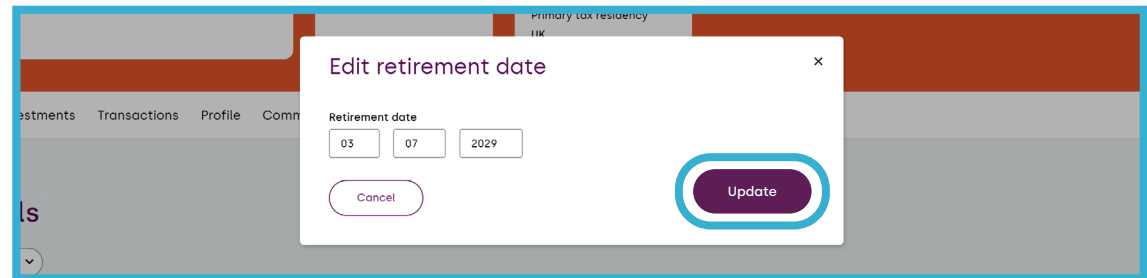
Pension details are displayed here.

To amend your clients 'Retirement age/date' and 'Annuity purchase age/date' select the relevant pencil icon.



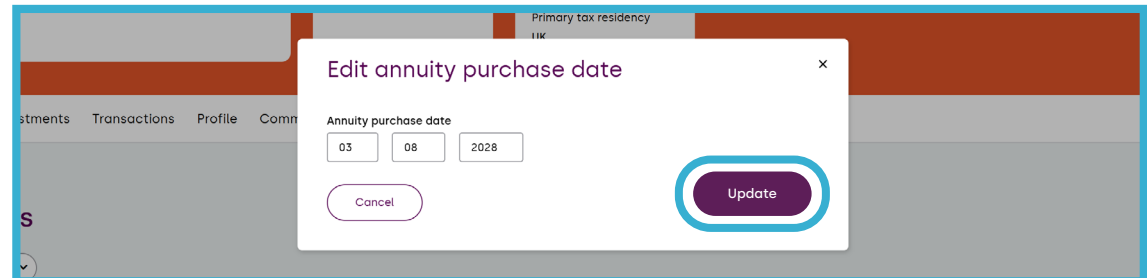
Edit retirement date

Enter the retirement date.
Select 'Update' to confirm.



Edit annuity purchase date

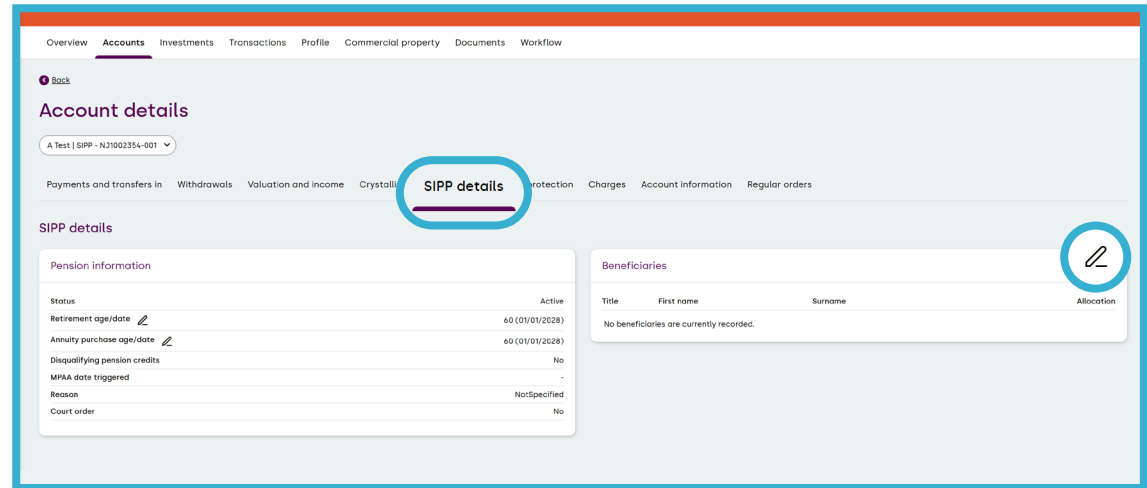
Enter the annuity purchase date.
Select 'Update' to confirm.



Adding and amending beneficiaries

From the account details page select 'SIPP details'.

To add a new beneficiary, select the pencil icon on the beneficiaries section.



Select **'Add beneficiaries'**, to add multiple beneficiaries.

Key message

There's no limits to the number of beneficiaries that can be added.

Select the beneficiary's title from the drop-down list and enter the beneficiary's details.

Enter a percentage allocation for each beneficiary, ensuring the total equals 100%.

Key message

To delete the beneficiary, select the bin icon.

Once you're happy with the beneficiary details, select **'Update'**.

Title	First name	Surname	Allocation	
Mrs	Andrew	Taylor	50	%
Mr	Jamie	Taylor	50	%

[+ Add beneficiaries](#)

Cancel

Update

Pension protection

Any existing pension protection details will be displayed here.

Select the pencil icon to add or edit your client's pension protection details.

The screenshot shows a web application interface for pension servicing. The top navigation bar includes 'Overview', 'Accounts', 'Investments', 'Transactions', 'Profile', 'Commercial property', 'Documents', and 'Workflow'. The 'Accounts' section is active, showing 'P Benefits | SIPP - NJ1002620-001'. Below this, there are several tabs: 'Payments and transfers in', 'Withdrawals', 'Valuation and Income', 'Crystallisation', 'SIPP', 'SIPP protection', 'Pensions', 'Account Information', and 'Regular orders'. The 'SIPP protection' tab is highlighted with a blue circle. The main content area displays 'Pension protections' with a pencil icon in a blue circle on the right. The details are organized into two columns: 'Enhanced Protection (Yes)' and 'Primary Protection (No)'. The 'Enhanced Protection (Yes)' column includes fields for PCLS entitlement (30%), Certificate number (3426362753), Was enhanced protection applied for before 15th March 2023? (Yes), Maximum tax-free entitlement from this accumulation arrangement as at 05/04/2023 (£400,000.00), Maximum tax-free entitlement from this accumulation arrangement as at 05/04/2024 (£400,000.00), and Total accumulation value across all accumulation pension rights as at 05/04/2024 (£500,000.00). The 'Primary Protection (No)' column includes fields for Fixed Protection 2012 (No), Fixed Protection 2014 (No), Fixed Protection 2016 (No), Individual Protection 2014 (No), Individual Protection 2016 (No), Relevant Overseas Individual (No), Transfer From Overseas (No), Receipt Of Pension Credit (No), Transitional Tax-Free Allowance Certificate (No), and Scheme specific protection as part of a block transfer (No).

Enhanced Protection (Yes)	Primary Protection (No)
PCLS entitlement	30%
Certificate number	3426362753
Was enhanced protection applied for before 15th March 2023?	Yes
Maximum tax-free entitlement from this accumulation arrangement as at 05/04/2023	£400,000.00
Maximum tax-free entitlement from this accumulation arrangement as at 05/04/2024	£400,000.00
Total accumulation value across all accumulation pension rights as at 05/04/2024	£500,000.00
Fixed Protection 2012 (No)	Fixed Protection 2014 (No)
Individual Protection 2014 (No)	Individual Protection 2016 (No)
Relevant Overseas Individual (No)	Transfer From Overseas (No)
Transitional Tax-Free Allowance Certificate (No)	Scheme specific protection as part of a block transfer (No)
	Fixed Protection 2016 (No)
	Receipt Of Pension Credit (No)



The certificate number and protection allowance details will be required.

Confirm all questions and enter all required information.

Select **'Save'**.

The screenshot shows a web form with a modal dialog box. The background form is partially visible, showing fields for 'Certificate (No)', 'Fixed Protection 2016 (No)', and 'Receipt Of Pension Credit (No)'. The modal dialog box contains the following content:

- Radio buttons for 'Yes' and 'No' (selected).
- Question: "Is this client entitled to an enhancement factor rising from being a relevant overseas individual?"
- Radio buttons for 'Yes' and 'No' (selected).
- Field: "Enhancement factor" with the value "3".
- Field: "Certificate number" with the value "2343546".
- Section: "Granted:" with radio buttons for:
 - Before 6 April 2012
 - Between 6 April 2012 and 5 April 2014 (selected)
 - Between 6 April 2014 and 5 April 2016
 - On or after 6 April 2016
- Question: "Is this client entitled to an enhancement factor following a transfer from a recognised overseas pension scheme?"
- Radio buttons for 'Yes' and 'No' (selected).
- Question: "Is this client entitled to an enhancement factor following receipt of a pension credit?"
- Radio buttons for 'Yes' and 'No' (selected).
- Question: "Is this client entitled to scheme specific protection as part of a block transfer?"
- Radio buttons for 'Yes' and 'No' (selected).
- Information box: "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."
- Buttons: "Cancel" and "Save" (highlighted with a red border).

Account information

All account information will be displayed under details.

Key message

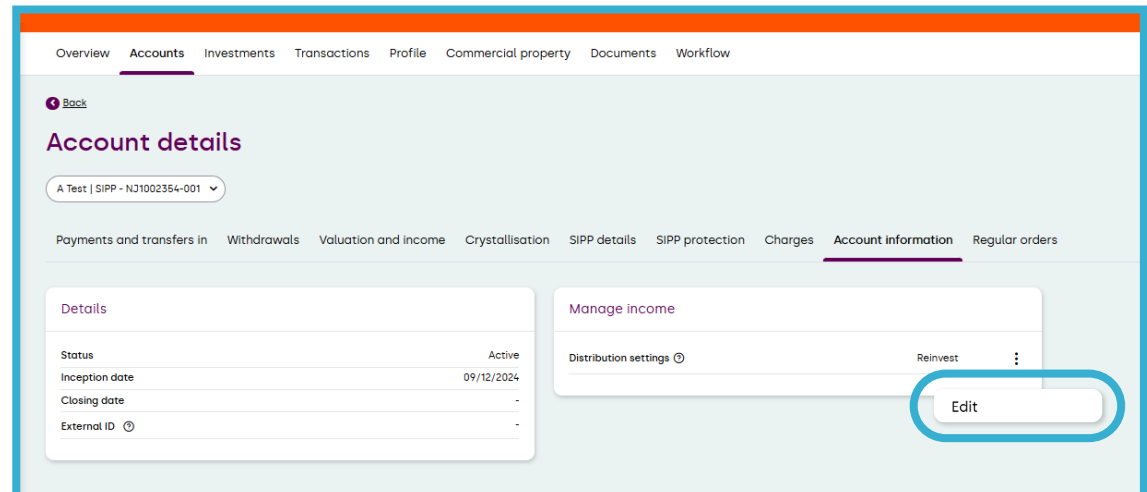
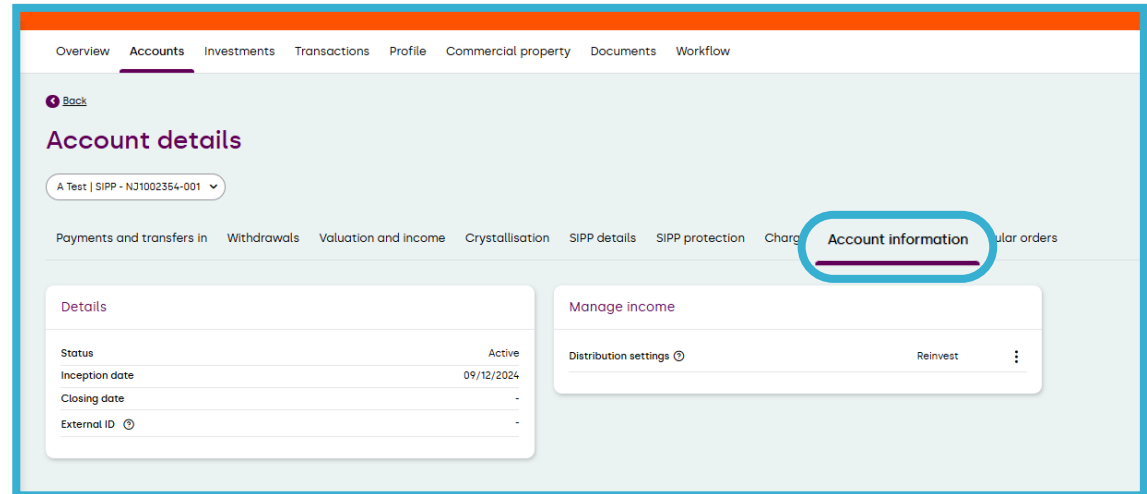
The external ID is your client's previous James Hay account number before the account was upgraded to the Nucleus Platform.

If your client's account has an investment manager, this information will be displayed here.

How to amend distribution options

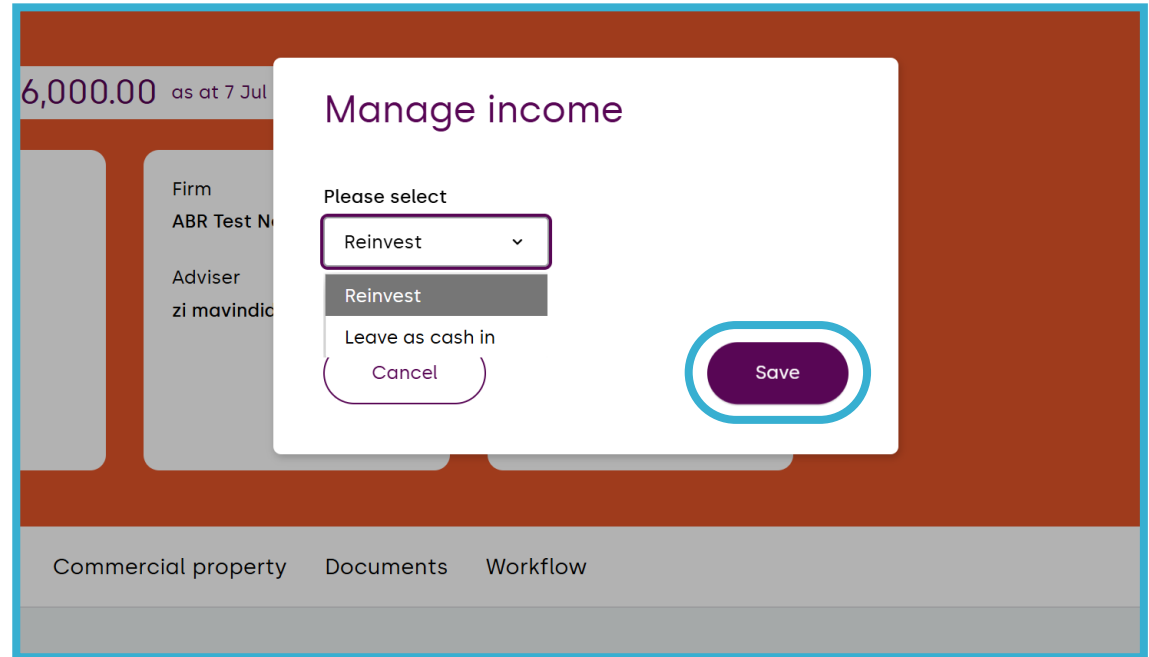
To amend your client's distributions preference, select the vertical ellipsis (three dots).


Select **'Edit'**.





Choose a distribution option from the drop-down list.

Select **'Save'**.



 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.

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