

For advisers

Our new
platform

nucleus^o
platform

How to process
a regular
crystallisation

🕒 3 minute read



How to process a regular crystallisation

Pension benefit details	6
Income payment details	12
Review	14

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.

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

To start a new regular crystallisation, 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.

Key message

At least one bank account, that's nominated for withdrawals, is required before you can request any pension benefits. If you need to add bank details, please refer our guide on our website.

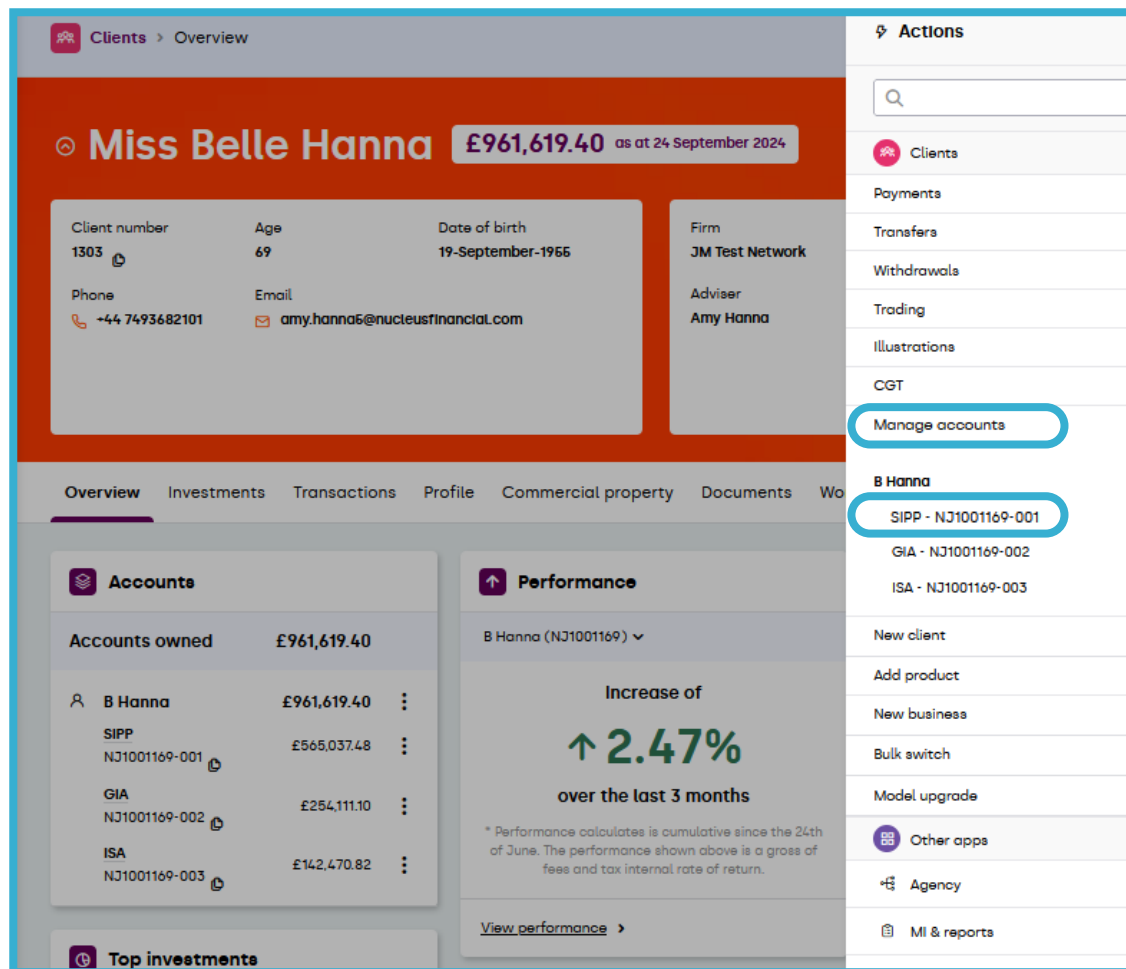
The flexi-access regular crystallisation journey will not be available if the member has any of the following protection types:

- protected low retirement age
- scheme-specific tax-free cash
- primary protection with a primary protected PCLS.

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

The screenshot displays a client profile for Miss Belle Hanna. At the top, the client's name and a balance of £961,406.67 as of 14 May 2025 are shown. A navigation bar includes 'Widgets' and a highlighted 'Actions' button. Below this, client details are organized into four columns: Client number (1303), Age (69), Date of birth (19 September 1955), Firm (JM Test Network), Address (Milford House, 43-55 Milford Street, SP1 2BP), Phone (+44 07468617771), and Email (amy.hanna5@nucleusfinancial.com). A secondary column shows Adviser (Amy Hanna) and Residence (UK). A third column shows Primary tax residency (UK). A navigation menu below the details includes Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, and Workflow. Three main sections are visible: 'Accounts' showing 'Accounts owned' with a balance of £961,406.67; 'Performance' showing 'Account B Hanna (NJ1001169)'; and 'Recent transactions' showing 'Account B Hanna (NJ1001169)'.

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



Under retirement options, select 'Take pension benefits'.

Miss Belle Hanna £961,619.40 as at 24 September 2024

Client number: 1303 | Age: 69 | Date of birth: 19-September-1965 | Firm: JM Test Network
 Phone: +44 7493682101 | Email: amy.hanna6@nucleusfinancial.com | Adviser: Amy Hanna

Overview | Investments | Transactions | Profile | Commercial property | Documents | Wo

Accounts Accounts owned: £961,619.40

Account	Balance
B Hanna	£961,619.40
SIPP NJ1001169-001	£565,037.48
GIA NJ1001169-002	£254,111.10
ISA NJ1001169-003	£142,470.82

Performance B Hanna (NJ1001169) ↓

Increase of **↑ 2.47%** over the last 3 months

* Performance calculation is cumulative since the 24th of June. The performance shown above is a gross of fees and tax internal rate of return.

[View performance](#)

Top investments

Investment	Return	Value
GBPCash	46.04%	£442,696.26 ↑ £0.00
Artemis Corporate Bond GI Acc	26.87%	£258,370.04 ↑ £1,100.04

Latest documents

Document	Date
Confirmation Schedule (Advised)	23 Sep 24

SIPP - NJ1001169-001

Payments

- Single payment / transfer
- Add regular payment
- Edit regular payment
- Cancel regular payment

Transfers

- Single payment / transfer

Trading

- Buy
- Sell
- Switch

Illustrations

- What if scenario
- New illustration
- No change illustration

CGT

- Capital Gains Scenario Tool
- CGT Report

Retirement options

- Top up with immediate tax-free lump sum
- Take pension benefits**
- Edit income payments
- Update allowance details
- One-off Income Payment
- Convert capped to flexi

Pension benefit details



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

Note - taking pension benefits can only be accepted on an advised basis. You must confirm advice has been provided by selecting **'Yes'**.

Key message

If financial advice hasn't been given you're not able to continue with this journey. Your client will need to complete the paper application to request regular crystallisation payment, as we need to provide them with additional information as required by the FCA. Click on **'Cancel'**.

Select **'Drawdown'**.

Take pension benefits

Pension benefits details

Belle Hanna
Client ID: 1303
Product: NJ1001169-001

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

Drawdown type
Regular Crystallisation

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](#)

Key message

If your client wishes to take UFPLS, follow the guide on our website.

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

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



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

Under drawdown type, select '**Regular crystallisation**'.

Take pension benefits

Belle Hanna
Client ID: 1303
Product: NJ1001169-001

Pension benefits details

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

Drawdown type

Regular Crystallisation

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

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

Select **'Add protection details'**.



The certificate number and protection allowance details are required.

Select the type of protection held, then select **'Save'**.

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

Enter the PCLS required.

Confirm the PCLS payment frequency and the payment date.

If there's enough cash available to cover the income payment, you can choose a payment date with at least 10 working days' notice.



However, if a disinvestment is necessary, you'll need to select a payment date at least 15 working days in advance to allow time for the disinvestment to settle and avoid any disruption to the income payment.

Crystallisation details	Take pension benefits
Crystallised value £24,395.60	1. Pension benefits details
Uncrystallised value £540,641.87	2. Income payment details
Value available to crystallise ⓘ £540,641.87	3. Review
Available cash £46,828.02	4. Confirmation
PCLS required £ 1000	Save & exit
PCLS payment frequency Monthly	Cancel
Payment date 01/11/2024	Continue

Enter any Lump Sum Allowance (LSA) used on or after 6 April 2024

Enter any Lump Sum and Death Benefit Allowance (LSDBA) used on or after 6 April 2024

Key message

If you don't have the appropriate LSA details, please don't proceed with the process until this information has been confirmed.

The screenshot displays a web form for processing a regular crystallisation. It is divided into two main sections: 'Allowance details' and 'Take pension benefits'.

Allowance details

- 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: £8,125.00
 - 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
 - LSA used by this crystallisation: £1,000.00
 - LSA used following this crystallisation: £9,125.00
- 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: £8,125.00
 - 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: £ 0
 - LSDBA used by this crystallisation: £1,000.00
 - LSDBA used following this crystallisation: £9,125.00

Take pension benefits

- Pension benefits details
- Income payment details
- Review
- Confirmation

Buttons: Save & exit, Cancel, Continue

Enter a percentage amount for your disinvestment choice – the total must be 100%.



The value of the disinvestment to pay withdrawals and charges will show under the **Total**.

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

Assets to sell		
To pay withdrawals and charges		
Investment name	Available to sell ☺	Value to sell ☺
Cash	£46,828.02	0 %
<u>Artemis Corporate Bond QI Acc</u>	£258,370.04	100 %
<u>Artemis Positive Future I Acc</u>	£252,339.41	0 %
Model1	£7,500.00	0 %
Total		100% £1,000.00

Income payment details

Enter any gross income required per payment.

If the client doesn't wish to take any income at this point, enter £0.



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 (MPPA).

Select the payment frequency.

Key message

The income will be set up on the same date/frequency as the PCLS. To alter the income date, follow the guide on our website.

Take pension benefits

Belle Hanna
Client ID: 1303
Product: NJ1001169-001

Income payment details

PCLS required
£1,000.00

PCLS payment frequency
Monthly

Is taxable income required in addition to the PCLS payment? ⓘ
 Yes No

Gross income required per payment
£ 250

Maximum available per payment
£3,000.00

Payment frequency
Monthly

Bank Account 1
20-15-25 | 65845215 | Barclays

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

Save & exit
Cancel
Continue

ⓘ 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.

Select the bank account to receive the payments.

Key message

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

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

The screenshot displays a web interface for 'Take pension benefits' with the following elements:

- Page Header:** 'Take pension benefits' and 'Income payment details' on the left; 'Belle Hanna', 'Client ID: 1303', and 'Product: NJ1001169-001' on the right.
- Main Content Area:**
 - Income payment details:**
 - PCLS required: £1,000.00
 - PCLS payment frequency: Monthly
 - is taxable income required in addition to the PCLS payment?: Yes No
 - Gross income required per payment: £ 250
 - Maximum available per payment: £3,000.00
 - Payment frequency: Monthly
 - Bank Account 1: 20-15-25 | 65845215 | Barclays
 - Message:** '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.'
- Right-hand Panel:**
 - Take pension benefits:**
 - Pension benefits details ✓
 - Income payment details
 - Review
 - Confirmation
 - Buttons: 'Save & exit' and 'Continue' (circled in blue).

Review

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

Key message

Documents can't be amended once submitted. If there are any amendments to be made to documentation you'll need to resubmit the request to generate new documents.

Read through the declarations and tick to confirm completion.

Select 'Submit', to submit the Regular Crystallisation request.

have not informed us of previously?

Pension benefits type	Regular crystallisation	Drawdown
Drawdown type		Regular crystallisation
PCLS required		£1,000.00
PCLS payment frequency		Monthly
Payment date		1 Nov 2024
Lump sum allowance used by per crystallisation		£1,000.00

Assets to sell	Investment	Allocation of disinvestment amount
	Artemis Corporate Bond QI Acc	100%
	Total ⓘ	100%

Income payment details

Flexi

Income per payment	£250.00
Income frequency	Monthly
First payment date	1 Nov 2024

Assets to sell	Investment	Allocation of disinvestment amount
	Artemis Corporate Bond QI Acc	100%
	Total ⓘ	100%

Payment details

Bank account	20-15-25 66846216 Miss B Hanna
--------------	------------------------------------

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

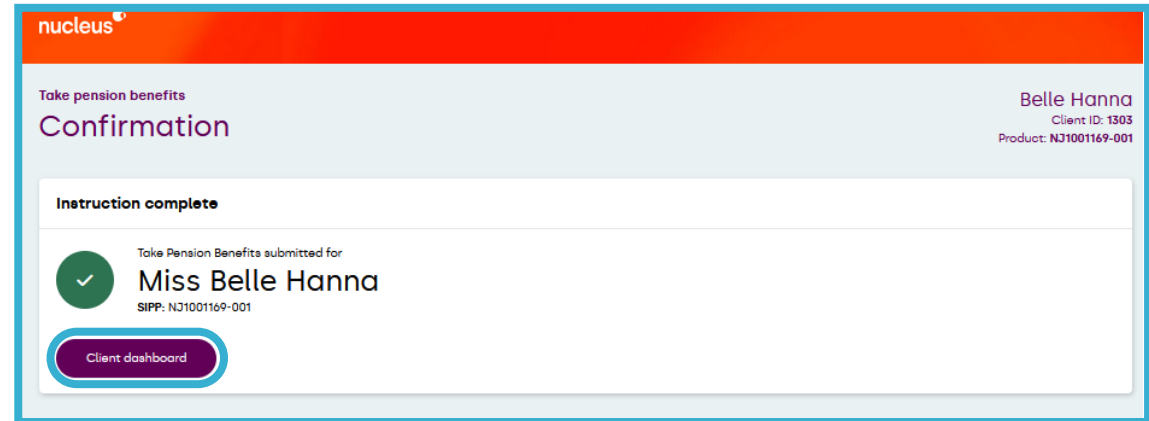
Cancel


Submit


14


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, 43-55 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. (12/25)