

For advisers

Our new  
platform

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

How to process  
a regular  
crystallisation

🕒 3 minute read



# How to process a regular crystallisation

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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.

**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 red circle highlights the 'Actions' button in the top right corner. Below this, there are several information cards: 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 navigation bar includes Overview, Accounts, Investments, Transactions, Profile, Commercial property, Documents, and Workflow. Below the navigation bar, there are three main sections: Accounts (showing Accounts owned: £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'

The screenshot displays a client overview page for Miss Belle Hanna. The main header shows the client's name and total value of £961,619.40 as of 24 September 2024. Below this, client details are provided in a grid format:

Client number 1303	Age 69	Date of birth 19-September-1955	Firm JM Test Network
Phone +44 7493682101	Email amy.hanna@nucleusfinancial.com		Adviser Amy Hanna

The page includes several sections: 'Accounts owned' with a table of three accounts (SIPP, GIA, ISA), 'Performance' showing a 2.47% increase over the last 3 months, and 'Top investments'. On the right, an 'Actions' sidebar is visible, with 'Manage accounts' and 'SIPP - NJ1001169-001' highlighted by red circles.

**Accounts owned**

Account Name	Value
B Hanna SIPP NJ1001169-001	£961,619.40
GIA NJ1001169-002	£565,037.48
ISA NJ1001169-003	£254,111.10

**Performance**

B Hanna (NJ1001169) ▾

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

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

[View performance](#) ▶

**Actions**

- Clients
- Payments
- Transfers
- Withdrawals
- Trading
- Illustrations
- CGT
- Manage accounts
- B Hanna
  - SIPP - NJ1001169-001
  - GIA - NJ1001169-002
  - ISA - NJ1001169-003
- New client
- Add product
- New business
- Bulk switch
- Model upgrade
- Other apps
- Agency
- MI & reports

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	Value
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 calculates 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
<b>Crystallised value</b> £24,395.60	1. Pension benefits details
<b>Uncrystallised value</b> £540,641.87	2. Income payment details
<b>Value available to crystallise</b> ⓘ £540,641.87	3. Review
<b>Available cash</b> £46,828.02	4. Confirmation
<b>PCLS required</b> £ 1000	<a href="#">Save &amp; exit</a>
<b>PCLS payment frequency</b> Monthly	<a href="#">Cancel</a>
<b>Payment date</b> 01/11/2024	<a href="#">Continue</a>

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.

#### 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

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

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 %
<b>Total</b>		<b>100% £1,000.00</b>


## Income payment details

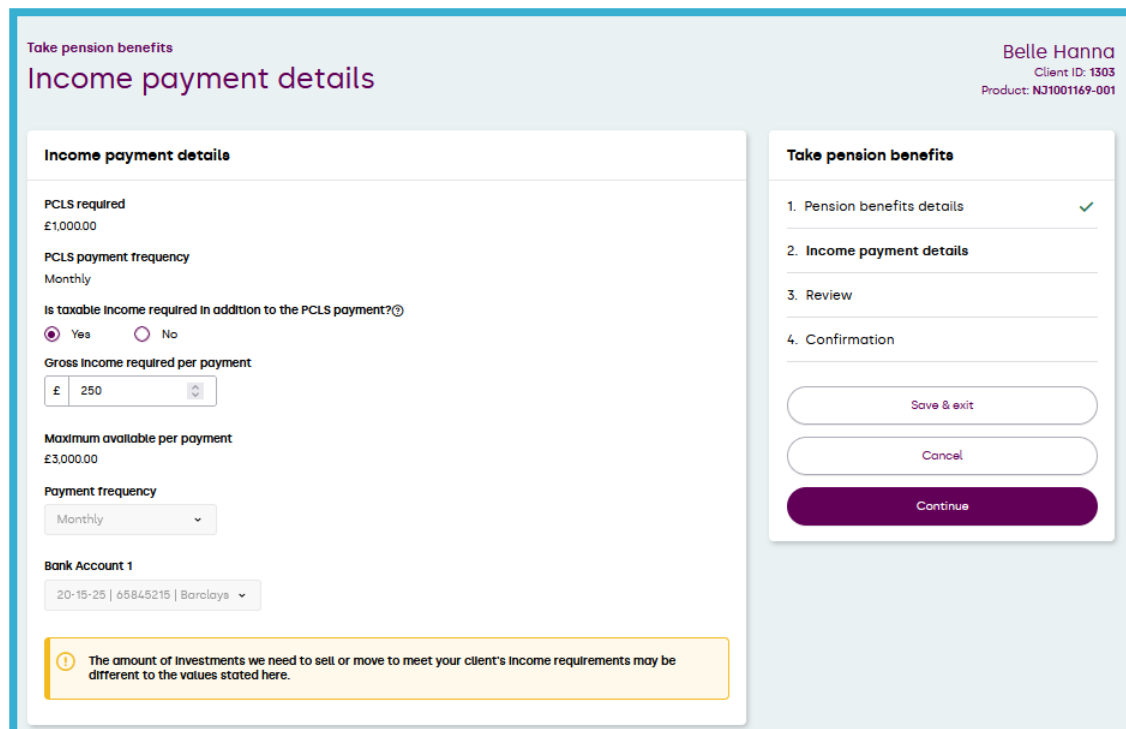
Confirm whether any gross income is required in addition to the PCLS.

If so, enter the required amount.

### 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.

 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).



The screenshot displays a web interface for 'Take pension benefits' for a client named Belle Hanna (Client ID: 1303, Product: NJ1001169-001). The main section is titled 'Income payment details' and contains the following information:

- PCLS required:** £1,000.00
- PCLS payment frequency:** Monthly
- is taxable income required in addition to the PCLS payment? (i)**
  - 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

At the bottom, a yellow warning box states: '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.'

On the right side, a 'Take pension benefits' sidebar shows a progress list:

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

Buttons for 'Save & exit', 'Cancel', and 'Continue' are visible at the bottom of the sidebar.

Check the bank account details into which payments will be made.

### 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 the 'Take pension benefits' web interface. The main heading is 'Income payment details'. On the right side, the client's name 'Belle Hanna' is shown along with 'Client ID: 1303' and 'Product: NJ1001169-001'. The interface is divided into two main sections: the main form area and a right-hand sidebar.

**Main Form Area:**

- Income payment details**
- PCLS required:** £1,000.00
- PCLS payment frequency:** Monthly
- is taxable income required in addition to the PCLS payment?** (Yes selected, No unselected)
- Gross income required per payment:** £ 250
- Maximum available per payment:** £3,000.00
- Payment frequency:** Monthly
- Bank Account 1:** 20-15-25 | 65845215 | Barclays

**Right-hand Sidebar:**

- Take pension benefits**
- Progress list:
  1. Pension benefits details ✓
  2. Income payment details
  3. Review
  4. Confirmation
- Buttons: 'Save & exit' and 'Continue' (the 'Continue' button is circled in blue).

**Warning 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.

## 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	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%
	<b>Total</b> ⓘ	<b>100%</b>

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**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%
	<b>Total</b> ⓘ	<b>100%</b>

**Payment details**

Bank account	20-15-25   66845215   Miss B Hanna
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**Supporting documents to be sent to the Customer**

📄 SIPP Illustration

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**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

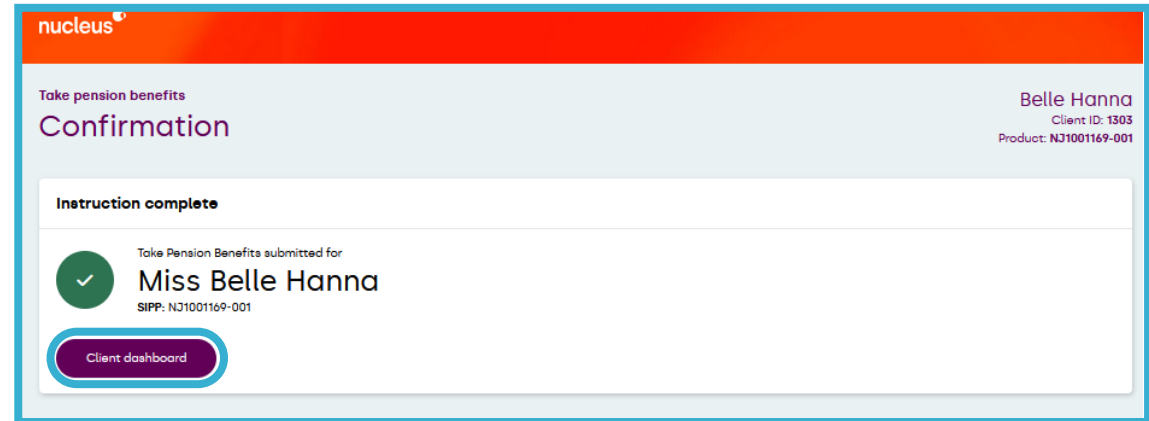
Cancel


Submit


14 |


The application has been submitted.

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



 03455 212 414

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