For advisers

Our new platform

nucleus platform



How to process a non-advised UFPLS payment

3 minute read

How to process a non-advised UFPLS 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.

Before getting started

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

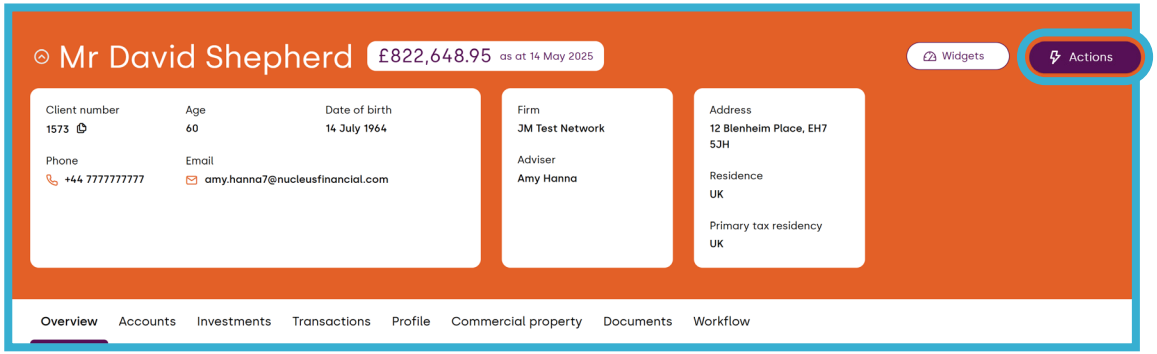
Please ensure that there's enough cash available in the client's account to cover the payment.

If the available cash is insufficient, make sure that any necessary disinvestments are initiated and fully settled before proceeding with the UFPLS payment.

If a disinvestment is required, please refer to our guide on our website.

To start the crystallisation payment, you first need to search for your client. If you need help finding your client, please refer to the client search guide on our website.

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



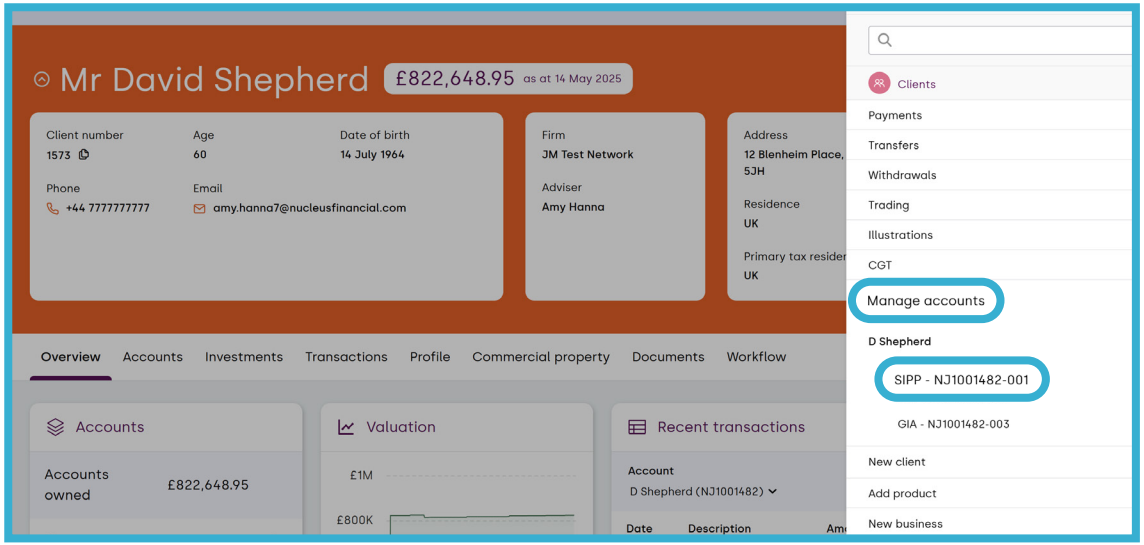
Key message

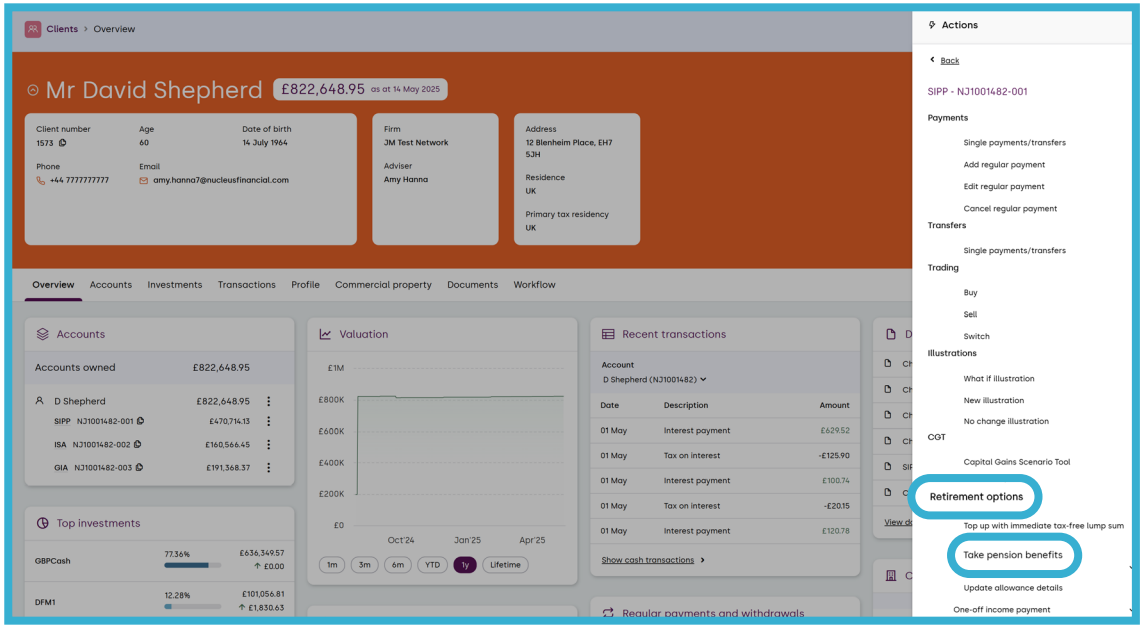
At least one bank account that is nominated for withdrawals is required before you can request taking pension benefit.

If you need to add bank details, please follow the client servicing change of 'bank details' guide.

From the list of actions, select '**Manage accounts**' and then '**SIPP**'.

Under **'Retirement options'**, select **'Take pension benefits'**.





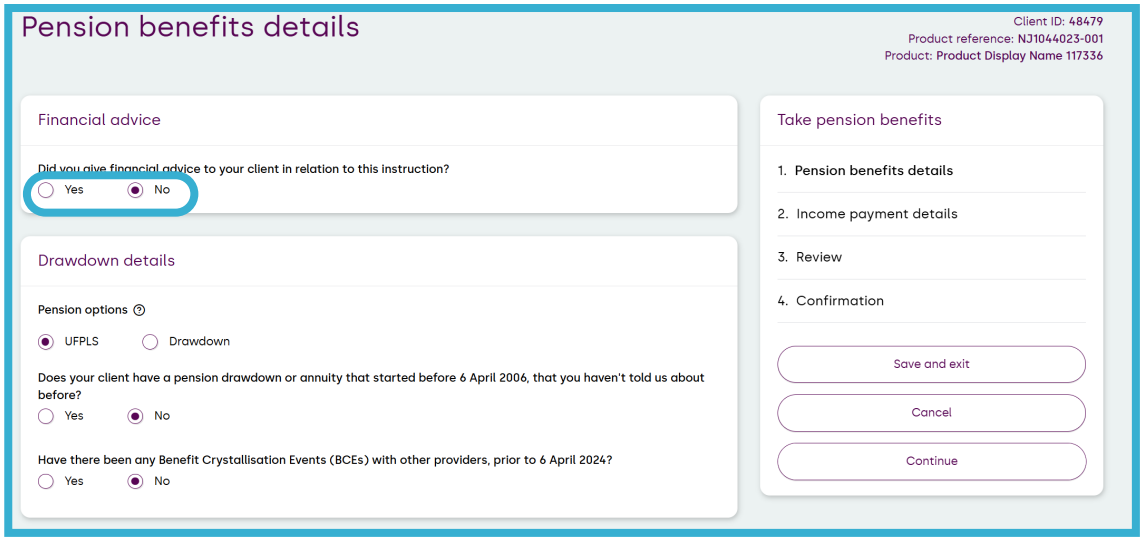
Pension benefit details

Key message

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

Select '**No**' to confirm financial adviser hasn't been provided to the client.

The option for UFPLS won't appear if the client has primary protection with PCLS protection and enhanced protection with PCLS protection.



Select **'UFPLS'**.

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

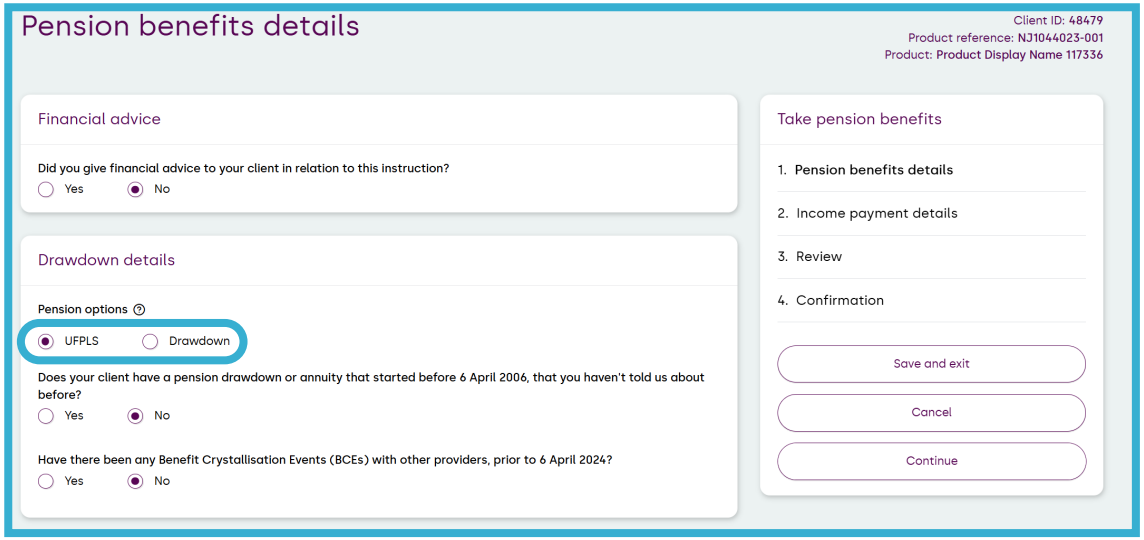
Confirm if there have been any benefit crystallisation events off platform prior to 6 April 2024. If there have, you will need to confirm the allowance amounts.

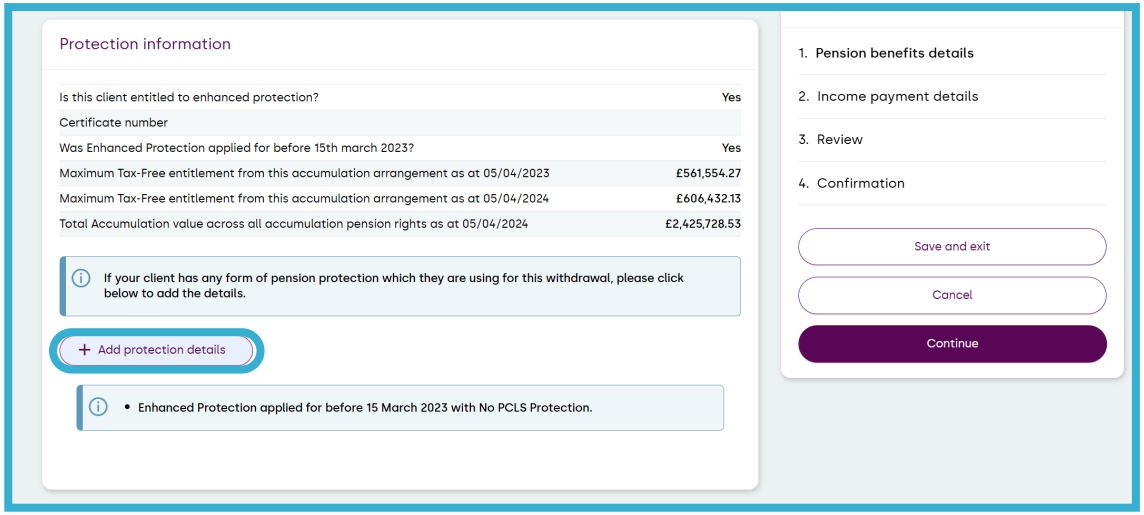
Key message

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

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

If you need to add protection details, select '**Add protection details**'.

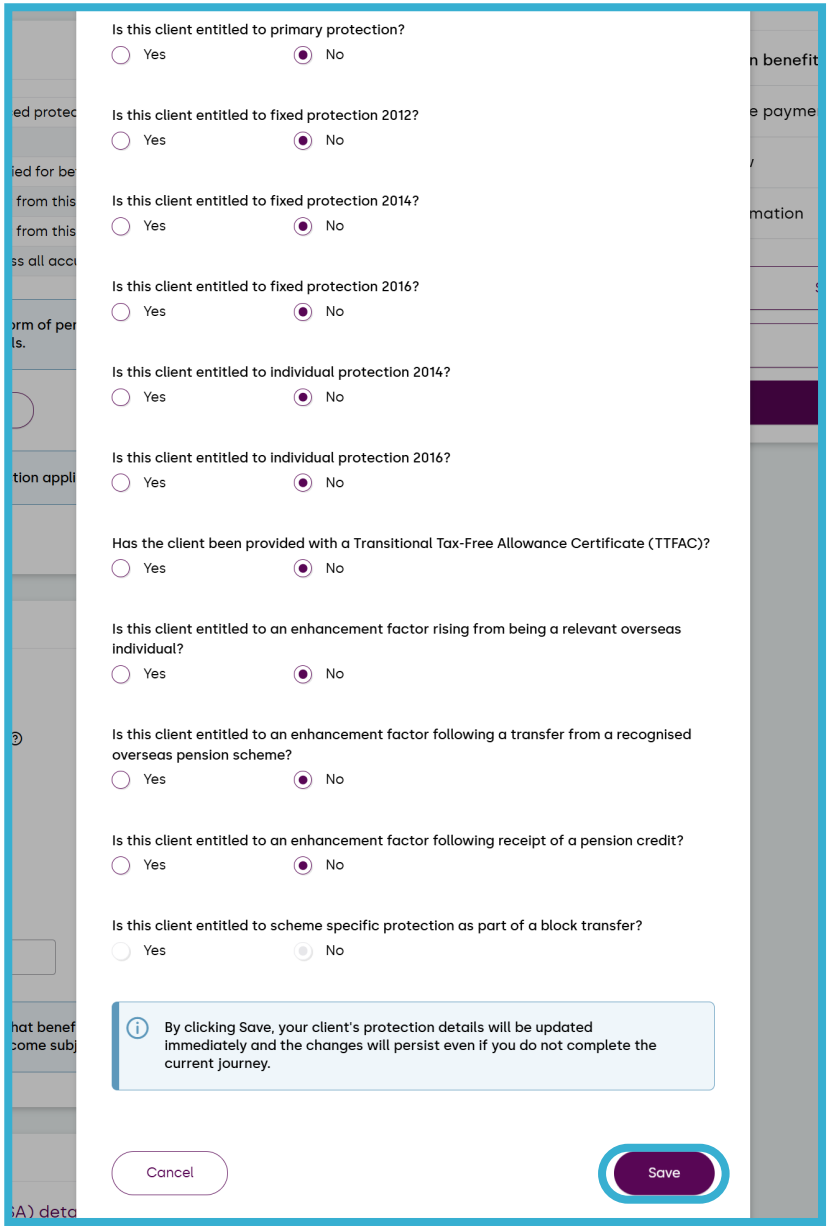




The certificate number and protection allowance details will be required.

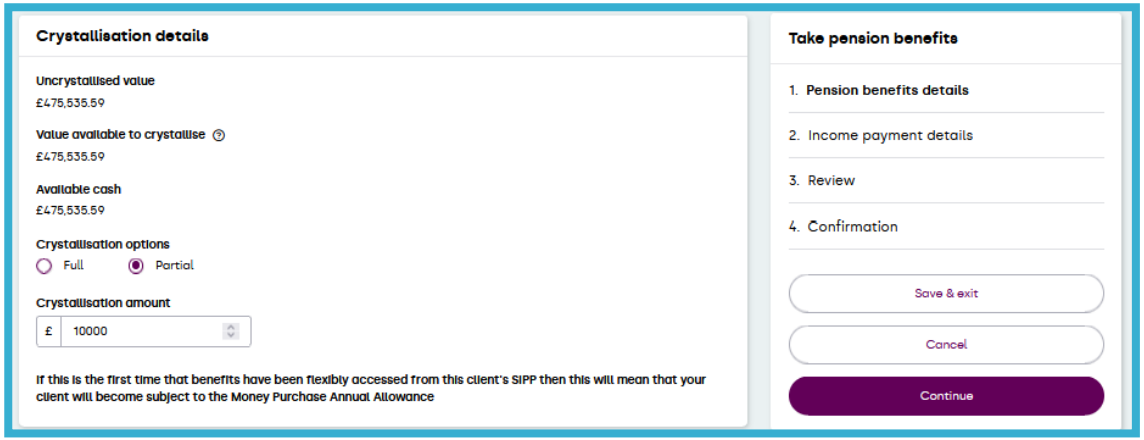
Select '**Save**'.

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.



Select whether the UFPLS payment is full or partial.

If partial, enter the crystallisation amount.



Enter any other Lump Sum Allowance (LSA) used on or after 6 April 2024 you need to tell us about.

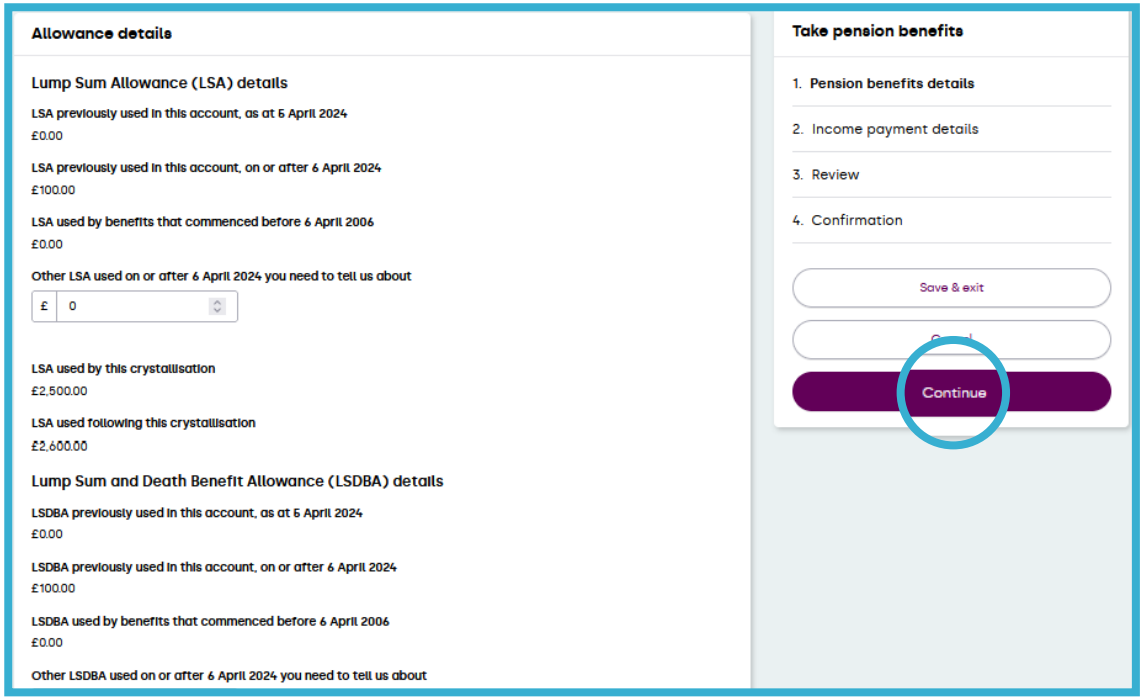
Enter any other (Lump Sum and Death Benefit Allowance) LSDBA used on or after 6 April 2024 you need to tell us about.

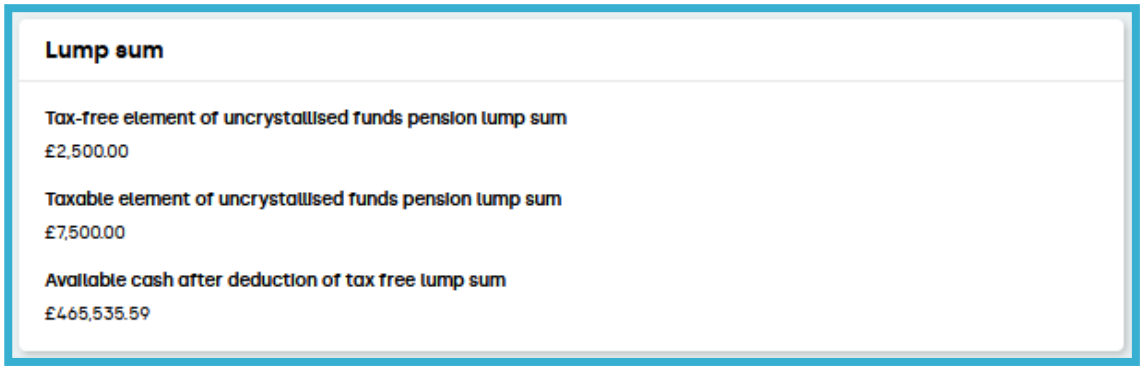
Key message

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

The journey will confirm the tax free and taxable element of this application.

Select **'Continue'**.





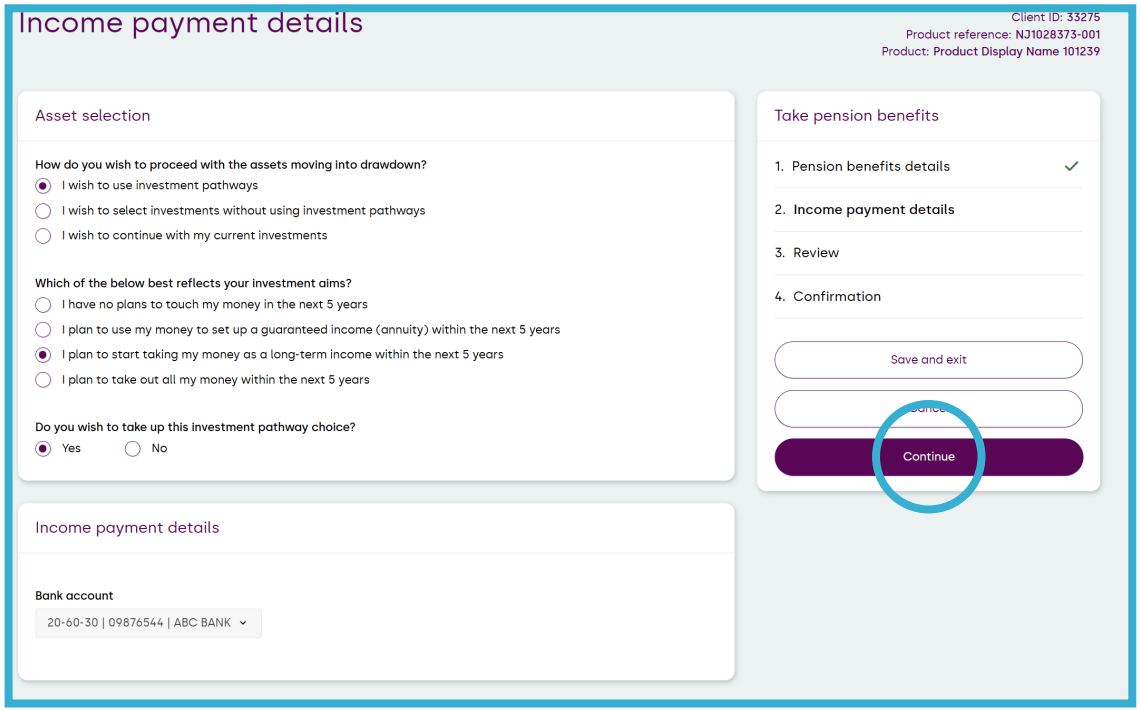
Income payment details

Asset selection

Confirm how you wish to proceed with the assets moving into drawdown:

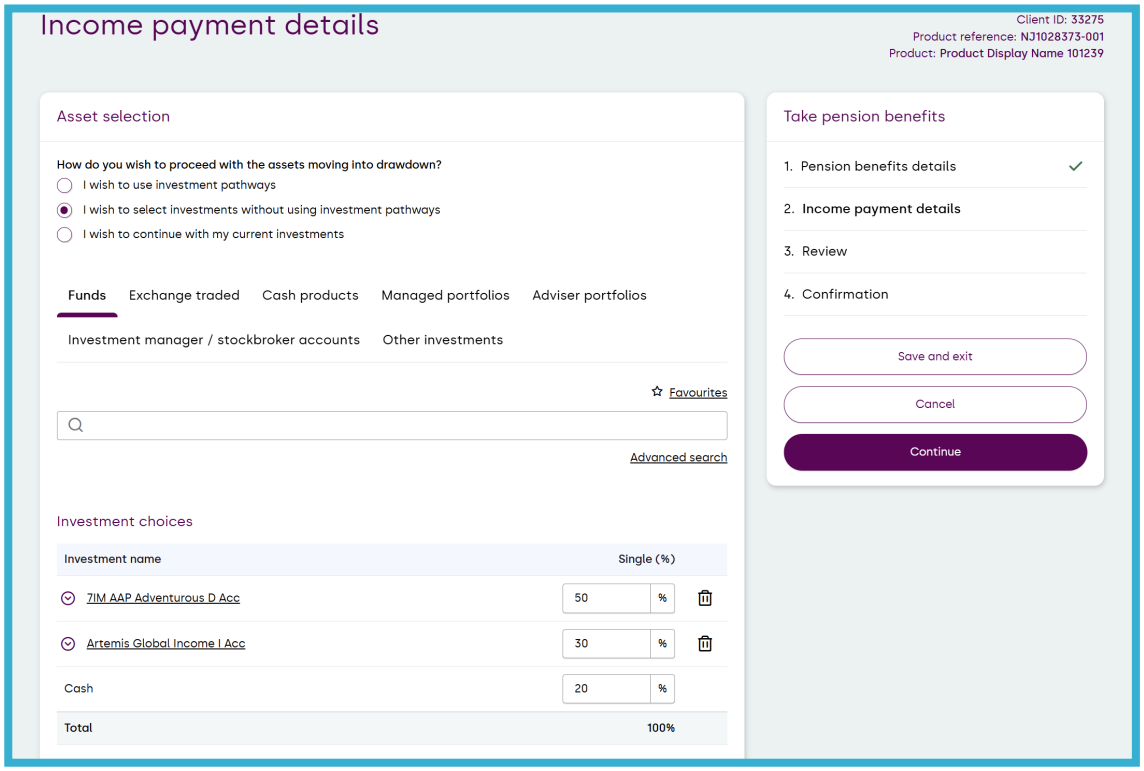
- **I wish to use investment pathways** – Select this if you want to use one of the available investment pathway options.

If option 1 is selected, you'll need to confirm an option that best reflects your investment aims.



- **I wish to select investments without using investment pathways** – Select this if you want to choose your own investments rather than using an investment pathway.

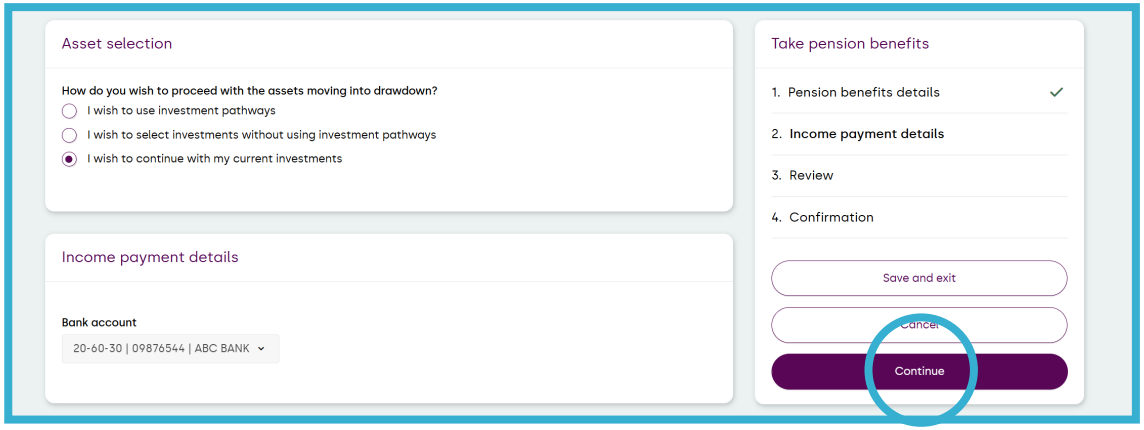
If option 2 is selected, you'll need to enter investments into the search bar, select the investment and allocate a percentage to each investment choice.



- **I wish to continue with my current investments** – Select this if you want to remain invested in your existing investments.

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

Select **Continue**.



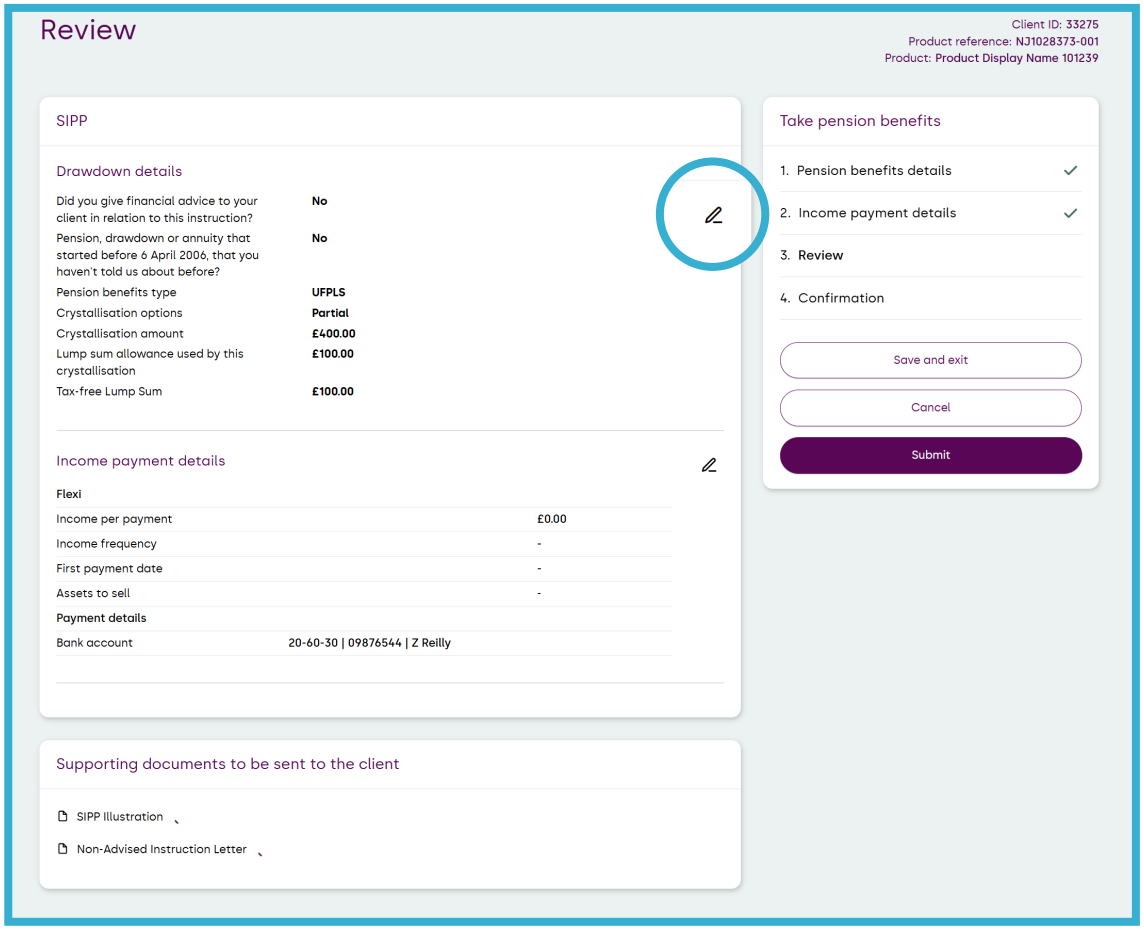
Review

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

Key message

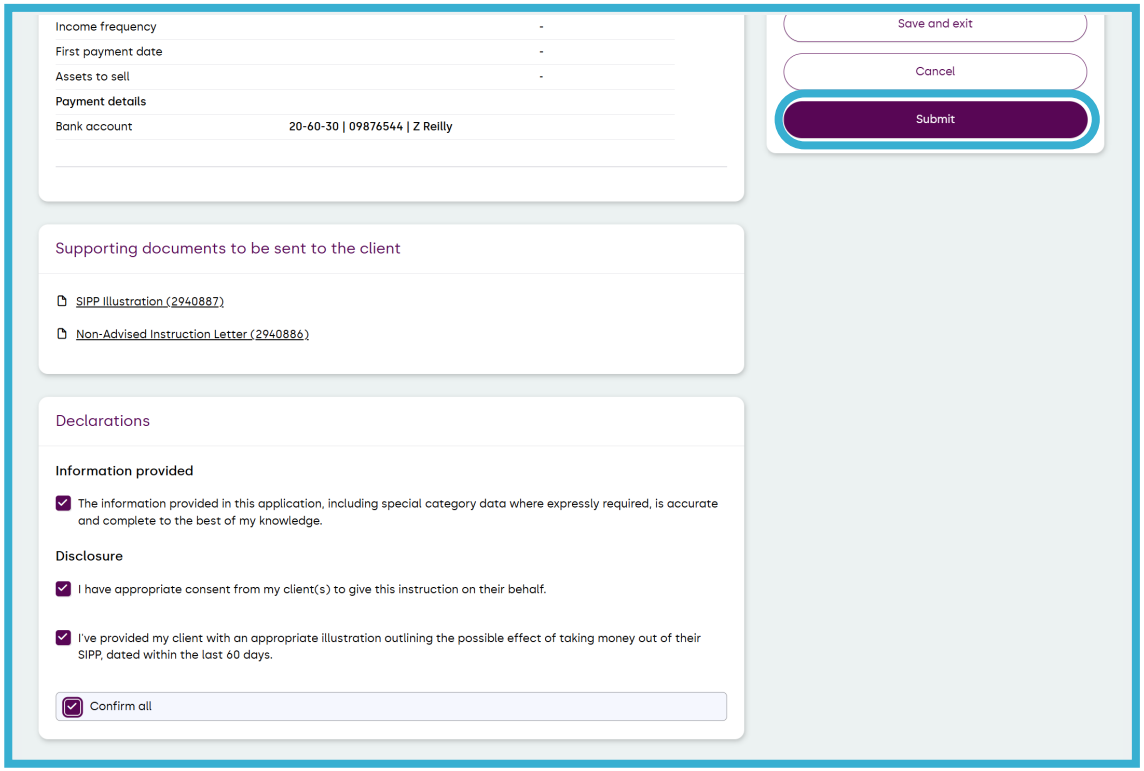
Documents can't be amended once submitted. If there are any amendments to be made to documentation you'll need to resubmit the request to generate new documents.

To complete the crystallisation request the client will need to complete, sign and return the '**Non-Advised instruction letter**'.



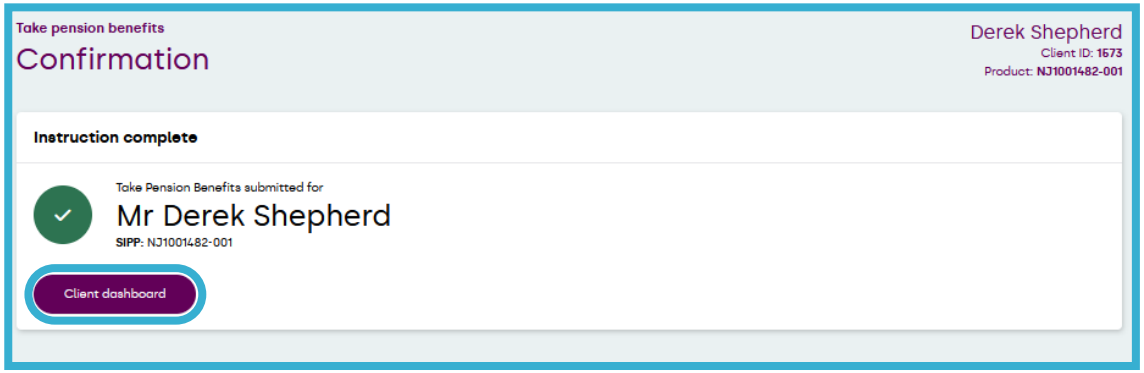
Read through the declarations and tick to confirm completion.

Once you're happy with the accuracy of the application, tick the declarations and then select **'Submit'**.



The UFPLS 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 Typetalk service on 18001 03455 212 414.

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