

For advisers

Our new
platform

nucleus^o platform

How to process
a 'Flexi single
crystallisation'

🕒 3 minute read



How to process a 'Flexi single crystallisation'

Pension benefit details	6	Income payment details	13
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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 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 PCLS payment 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

Pending trades will prevent a PCLS instruction from proceeding when assets are selected.

This can be avoided by selling the required amount to cash before starting this journey. See the 'How to place a one-off or regular sell' guide on our website.

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

Dr Ellen Example £276,097.12 as at 13 May 2025

Client number: 2442 | Age: 55 | Date of birth: 1 January 1970 | Firm: ABR Test Network | Address: Marlow House, 1A Lloyd's Avenue, EC3N 3AA

Phone: +44 1234567891 | Email: drellenexample@nucleus.com | Adviser: James Place | Residence: UK | Primary tax residency: UK

Warning
The client needs to sign some documents, so click [here](#) to see what is outstanding.

Overview | Accounts | Investments | Transactions | Profile | Commercial property | Documents | Workflow

Account	Balance
E Example	£184,116.84
Nucleus SIPP N31002356-001	£184,116.84
E Example	£91,980.28
ISA N31002346-001	£71,948.14
Nucleus SIPP N31002346-002	£20,032.14

Valuation

Account: E Example (N31002356)

Performance: Increase of **0.06%** over the last three months

Recent transactions:

Date	Description	Amount
01 May	Interest payment	£232.72
22 Apr	Transaction charge for 88 ENERGY LIMITED NPV(D)	-£3.50
15 Apr	Transaction charge for 88 ENERGY LIMITED NPV(D)	-£3.50

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



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.

Clients > Overview

Dr Ellen Example £276,097.12 as at 13 May 2025

Client number 2442	Age 55	Date of birth 1 January 1970	Firm ABR Test Network	Address Marlow House, 1A Lloyd's Avenue, EC 3AA
Phone +44 1234567891	Email drellenexample@nucleus.com		Adviser James Place	Residence UK
				Primary tax residence UK

Warning
The client needs to sign some documents, so click [here](#) to see what is outstanding.

Actions

- Manage accounts
- E Example
ISA - NJ1002346-001
- Nucleus SIPP - NJ1002346-002
- E Example
Nucleus SIPP - NJ1002356-001

Overview Accounts Investments Transactions Profile Commercial property Documents Workflow

Under retirement options, select
'Take pension benefits'.

© Dr Ellen Example £276,097.12 as at 13 May 2025

Client number 2442	Age 55	Date of birth 1 January 1970	Firm ABR Test Network	Address Marlow House, 1A Lloyd's Avenue, EC 3AA
Phone +44 1234567891	Email drellenexample@nucleus.com		Adviser James Place	Residence UK
				Primary tax resident UK

Warning
The client needs to sign some documents, so click [here](#) to see what is outstanding.

Overview Accounts Investments Transactions Profile Commercial property Documents Workflow

Single payments/transfers
Trading
Buy
Sell
Switch
Illustrations
What if illustration
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

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.

Confirm if financial adviser has been provided to the client.

Key message

If financial advise hasn't been given you're not able to continue with this journey.

Your client will need to complete the paper application to request the PCLS payment, as we need to provide them with additional information as required by the FCA.

Click on '**Cancel**' to exit.

Select '**Drawdown**'.

Take pension benefits

Ellen Example
Client ID: 2442
Product reference: NJ1002344-002
Product: Nucleus SIPP

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 6 April 2006, that you haven't told us about before?

Yes No

Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?

Yes No

Drawdown type

Flexi-access single

Protection information

ⓘ 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

Take pension benefits

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

Save and exit

Cancel

Continue

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 before 6 April 2024. If yes is selected, confirm if the allowance amounts of the BCE's are known.



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

Select '**Flexi- Access single**' as the drawdown type, from the drawdown list.

Key message

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

The screenshot shows a web form titled 'Take pension benefits' with a sub-section 'Pension benefits details'. The client information is 'Ellen Example', Client ID: 2442, Product reference: NJ1002346-002, and Product: 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?' with radio buttons for 'Yes' (selected) and 'No'.
- Drawdown details:**
 - Pension options:** Radio buttons for 'UFPLS' and 'Drawdown' (selected).
 - Does your client have a pension drawdown or annuity that started before 6 April 2006, that you haven't told us about before?** Radio buttons for 'Yes' and 'No' (selected).
 - Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?** Radio buttons for 'Yes' and 'No' (selected).
 - Drawdown type:** A dropdown menu with 'Flexi-access single' selected and highlighted by a red circle.
- Protection information:** A blue information box stating: '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.' Below it is a '+ Add protection details' button.

On the right side, there is a 'Take pension benefits' sidebar with a progress list: 1. Pension benefits details (active), 2. Income payment details, 3. Review, 4. Confirmation. At the bottom of the sidebar are three buttons: 'Save and exit', 'Cancel', and '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 will be required.

Take pension benefits

Ellen Example
Client ID: 2442
Product reference: NJ1002346-002
Product: Nucleus SIPP

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 6 April 2006, that you haven't told us about before?

Yes No

Have there been any Benefit Crystallisation Events (BCEs) with other providers, prior to 6 April 2024?

Yes No

Drawdown type

Flexi-access single

Protection information

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.

Take pension benefits

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

Save and exit

Cancel

Continue

+ Add protection details

Select protection policies applicable by clicking 'Yes'.

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.

Pension protections

Is this client entitled to enhanced protection?
 Yes No

Is this client entitled to Primary Protection?
 Yes No

Is this client entitled to Fixed Protection 2012?
 Yes No

Is this client entitled to Fixed Protection 2014?
 Yes No

Is this client entitled to Fixed Protection 2016?
 Yes No

Is this client entitled to Individual Protection 2014?
 Yes No

Is this client entitled to Individual Protection 2016?
 Yes No

Has the client been provided to a Transitional Tax-Free Allowance Certificate?
 Yes No

Is this client entitled to an enhancement factor rising from being a relevant overseas individual?
 Yes No

Is this client entitled to an enhancement factor following a transfer from a recognised overseas pension scheme?
 Yes No

Is this client entitled to an enhancement factor following receipt of a pension credit?
 Yes No

Is the client entitled to scheme specific protection as part of a block transfer?
 Yes No



When requesting your clients' maximum pension commencement lump sum, please be aware that the final payment may differ from the figure on the confirmation schedule. This will happen when the valuation is updated prior to payment.

Select whether the PCLS payment is full or partial.

If this is a partial crystallisation, enter the crystallisation amount.

Key message

The uncrystallised value and available cash will automatically populate during the process.


Crystallisation details

Crystallised value

£0.00

Uncrystallised value

£32.14

Value available to crystallise 

£32.14

Available cash

£32.14

Crystallisation options

Full Partial

Crystallisation amount

£ 32.14

Allowance details

Enter any Lump Sum Allowance (LSA) 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.

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

Allowance details

Lump Sum Allowance (LSA) details

LSA previously used in this account, as at 5 April 2024
£0.00

LSA previously used in this account, on or after 6 April 2024
£0.00

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

LSA used by this crystallisation
£0.00

LSA used following this crystallisation
£0.00

Lump Sum and Death Benefit Allowance (LSDBA) details

LSDBA previously used in this account, as at 5 April 2024
£0.00

LSDBA previously used in this account, on or after 6 April 2024
£0.00

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

Pension commencement lump sum

Enter the value of Pension Commencement Lump Sum (PCLS) to take.

Confirm if the client wishes to take less than the permitted maximum PCLS.



You can choose whether the client wishes to take less than the permitted maximum PCLS. The difference will be added to the crystallised arrangement for income drawdown.

If you enter an amount that is less than the full 25% entitlement, please tick the box to proceed.

Once you're happy with your income payment preferences, select '**Continue**'.

Pension commencement lump sum

Pension Commencement Lump Sum (PCLS) entitlement
£8.03

Maximum PCLS available
£8.03

Select value of PCLS to take ⓘ

£ 8.03

Available cash after deduction of tax-free lump sum
£24.11

Please note you're entitled to take 25% of the value being crystallised as Pension Commencement Lump Sum (PCLS). If you take less than 25% now you will be unable to take the remainder at a later stage.

Income payment details

Enter gross income required per payment.

Key message

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

Select the payment frequency.

Key message

If this is the first time that benefits have been flexibly accessed from this client's SIPP, your client will become subject to the Money Purchase Annual Allowance (MPPA).

Take pension benefits

Income payment details

Ellen Example
Client ID: 2442
 Product reference: NJ1002346-002
 Product: Nucleus SIPP

Income payment details

Existing crystallised value
£0.00

Total crystallised value
£24.11

PCLS to be paid
£8.03

Gross income required per payment

Payment frequency

ⓘ 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).

Payment date 📅

To pay the PCLS payment and any charges

Investment name	Available to sell	% of PCLS payment amount <small>📌</small>	Sell all <small>📌</small>
Cash	£24.11	<input type="text" value="100"/> % <small>📌</small>	<input type="checkbox"/>
Total		100%	

Bank account

ⓘ 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.

Take pension benefits

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

Select the payment date.



If cash is to be used to fund the income there's a minimum of 10 working days required. If assets are to be sold to fund the income there's a minimum of 15 working days required.

Enter a percentage amount for your disinvestment choices. The disinvestment choices must total 100%.

Once you're happy with your income payment preferences, select '**Continue**'.

Take pension benefits

Income payment details

Ellen Example

Client ID: 2442

Product reference: NJ1002346-002

Product: Nucleus SIPP

Income payment details

Existing crystallised value
£0.00

Total crystallised value
£24.11

PCLS to be paid
£8.03

Gross income required per payment

£ 1.52

Payment frequency
Half yearly

ⓘ 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 (MPAA).

Payment date ⓘ
22/07/2025

To pay the PCLS payment and any charges

Investment name	Available to sell	% of PCLS payment amount ⓘ	Sell all ⓘ
Cash	£24.11	100 % ⓘ	<input type="checkbox"/>
Total		100%	

Bank account
01-02-03 | 00870570 | ABC BANK

ⓘ 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.

Take pension benefits

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

Save and exit

Cancel

Continue

Review

Please review the 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.

Take pension benefits

Review

Ellen Example
Client ID: 2442
 Product reference: N31002346-002
 Product: Nucleus SIPP

SIPP

Drawdown details

Did you give financial advice to your client in relation to this instruction?	Yes
Pension, drawdown or annuity that started before 6 April 2006, that you haven't told us about before?	No
Pension benefits type	Drawdown
Drawdown type	Flexi-access
Crystallisation options	Full
Crystallisation amount	£32.14
Lump sum allowance used by this crystallisation	£8.03
Tax-free Lump Sum	£8.03

Income payment details

Flexi

Income per payment	£1.52	
Income frequency	HalfYearly	
First payment date	22 Jul 2025	
	Investment	Allocation of disinvestment amount
Assets to sell	Cash	100%
	Total	100%

Payment details

Bank account	01-02-03 80870578 DR E EXAMPLE
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Supporting documents to be sent to the client

- [SIPP Illustration \(399047\)](#)

Take pension benefits

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

Save and exit

Cancel

Submit

Read through the declarations and tick to confirm completion.

Select **'Submit'**, to submit the PCLS request.

Crystallisation options

	PAK
Crystallisation amount	£32.14
Lump sum allowance used by this crystallisation	£8.03
Tax-free Lump Sum	£8.03

Income payment details

Flexi

Income per payment: £1.52

Income frequency: Half Yearly

First payment date: 22 Jul 2025

Assets to sell	Investment	Allocation of disinvestment amount
Cash		100%
Total		100%

Payment details

Bank account: 01-02-03 | 80870578 | DR E EXAMPLE

Supporting documents to be sent to the client

- SIPP Illustration (399047)

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.
- I've provided my client with an appropriate illustration outlining the possible effect of taking money out of their SIPP, dated within the last 60 days.

Financial Advice

- I confirm that I've advised my client about the payment(s) requested and recommended they proceed.

Confirm all

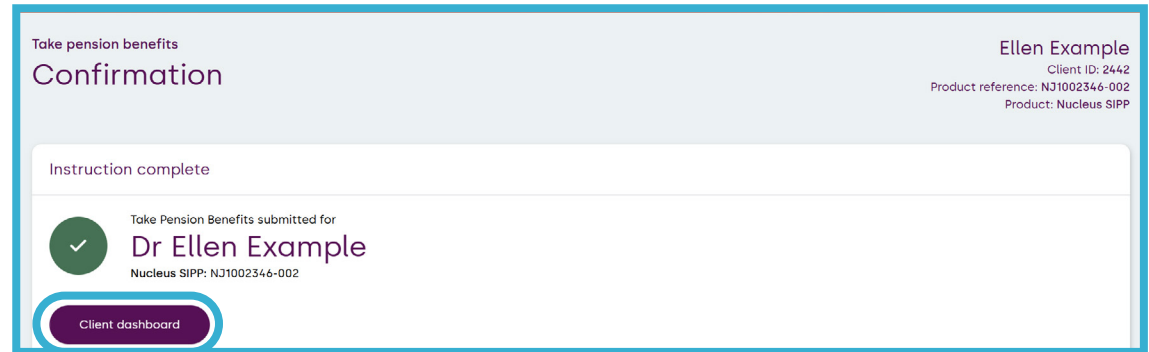
Save and exit


Cancel


Submit


The PCLS request has been submitted.

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



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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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