For advisers

Our new platform

nucleus platform

How to process a flexi single crystallisation



3 minute read

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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 flexi single crystallisation

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.

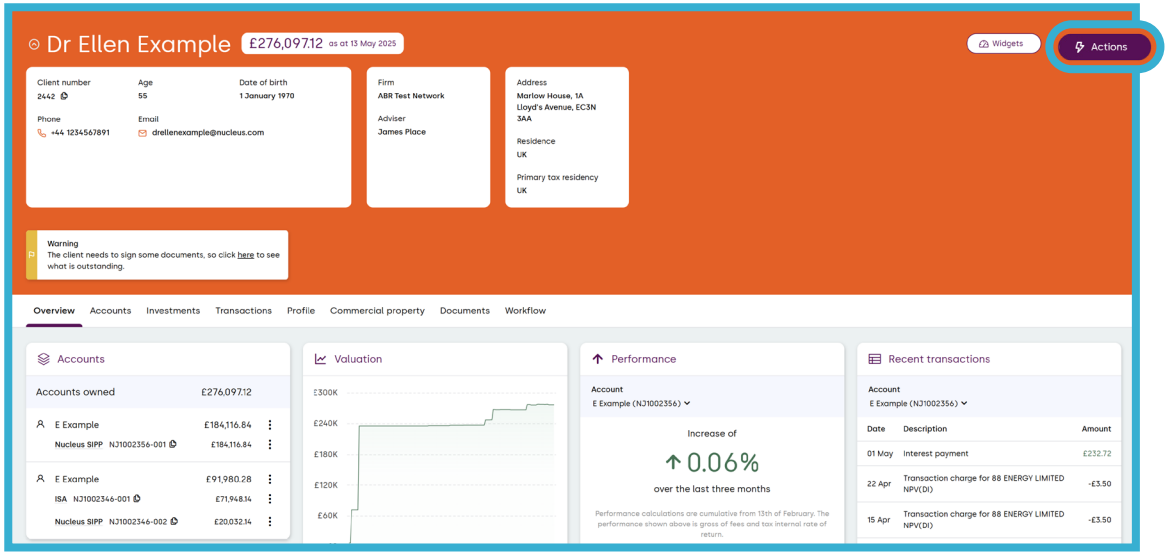
To start the PCLS payment you first need to search for your client. If you need help finding your client, please refer to our client search guide on our website.

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.

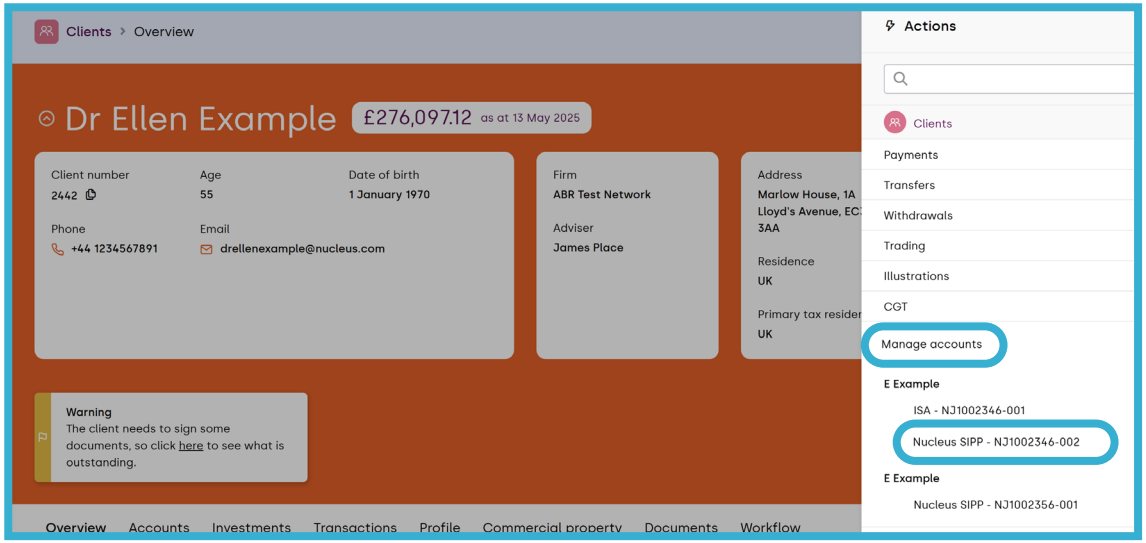
From the client landing page select the '**Actions**' button.



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.



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.

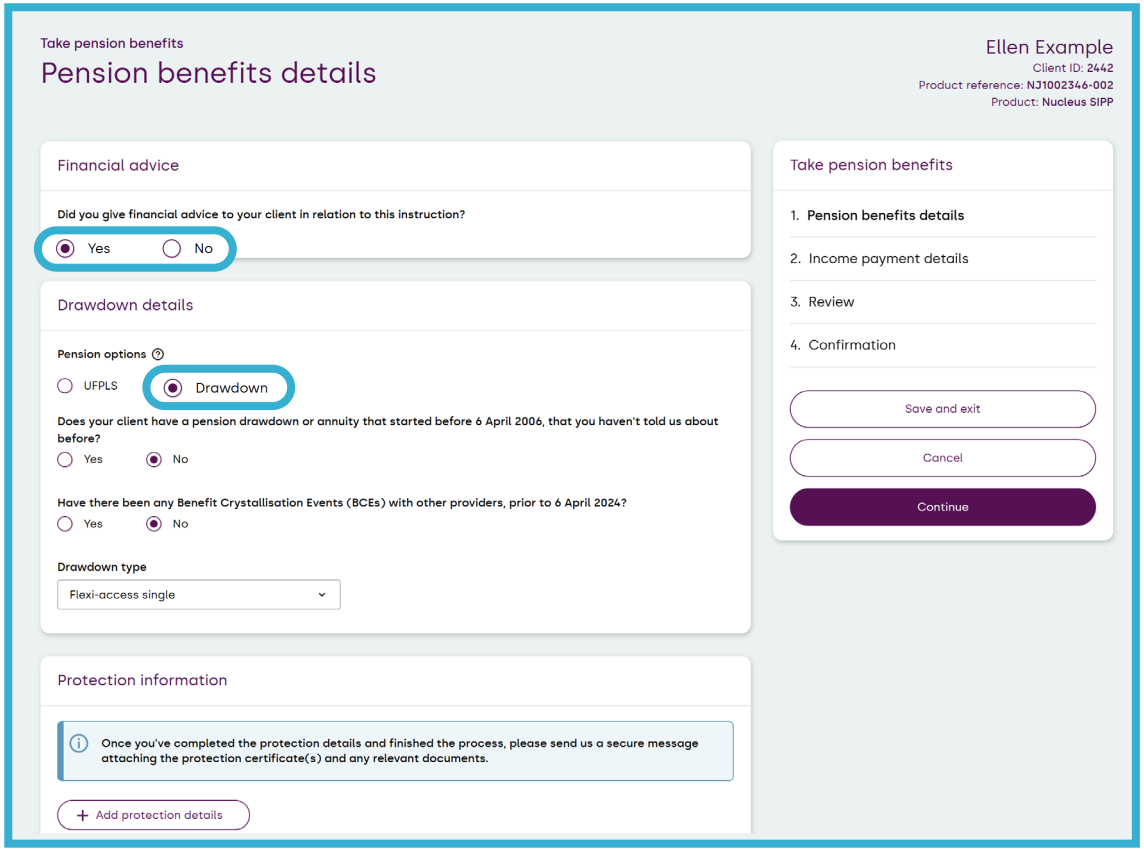
Confirm if financial adviser has been provided to the client.

Key message

If financial advice hasn't been given, you're still able to proceed with the journey but there are different instructions to follow.

See the **How to process a non-advised flexi single crystallisation** guide for more information.

Select **'Drawdown'**.



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

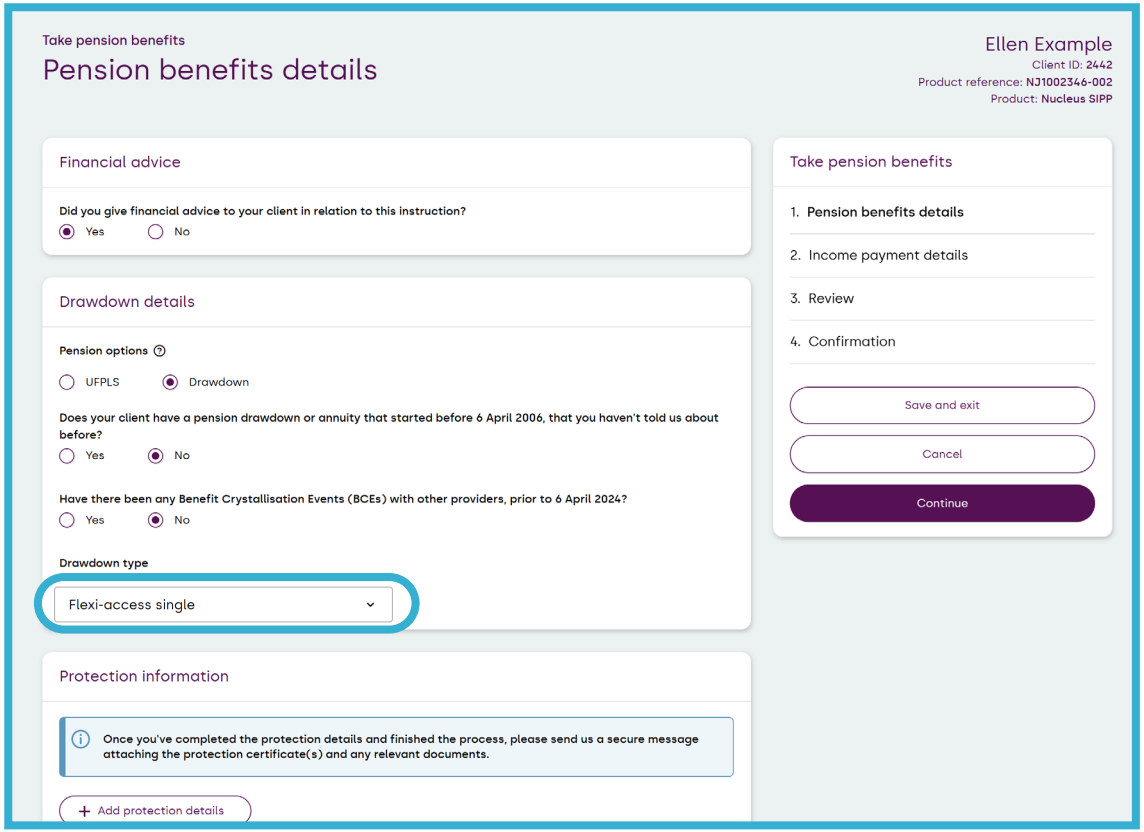
Confirm if there have been any benefit crystallisation events off platform before 6 April 2024. If yes is selected, confirm if the allowance amounts of the BCEs are known.

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

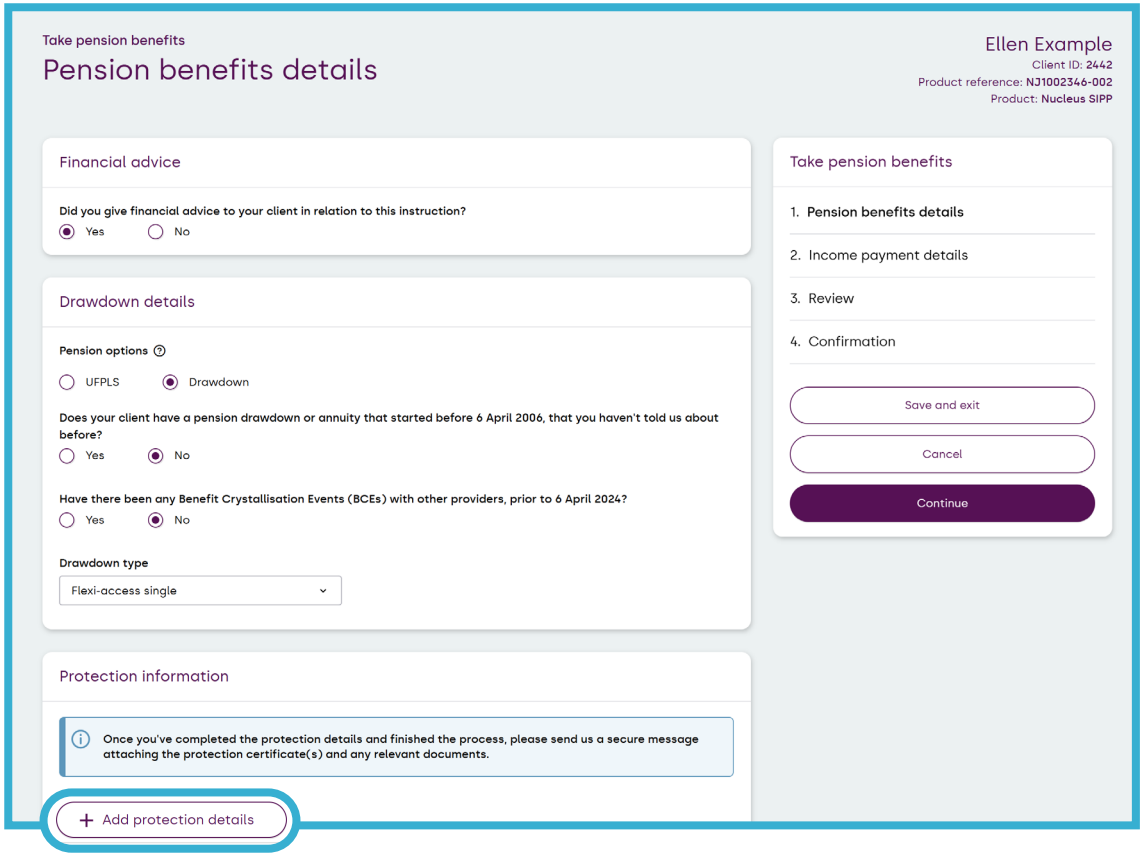
If your client wishes to take UFPLS, follow our guide on our website.



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

Select **'Add protection details'**.

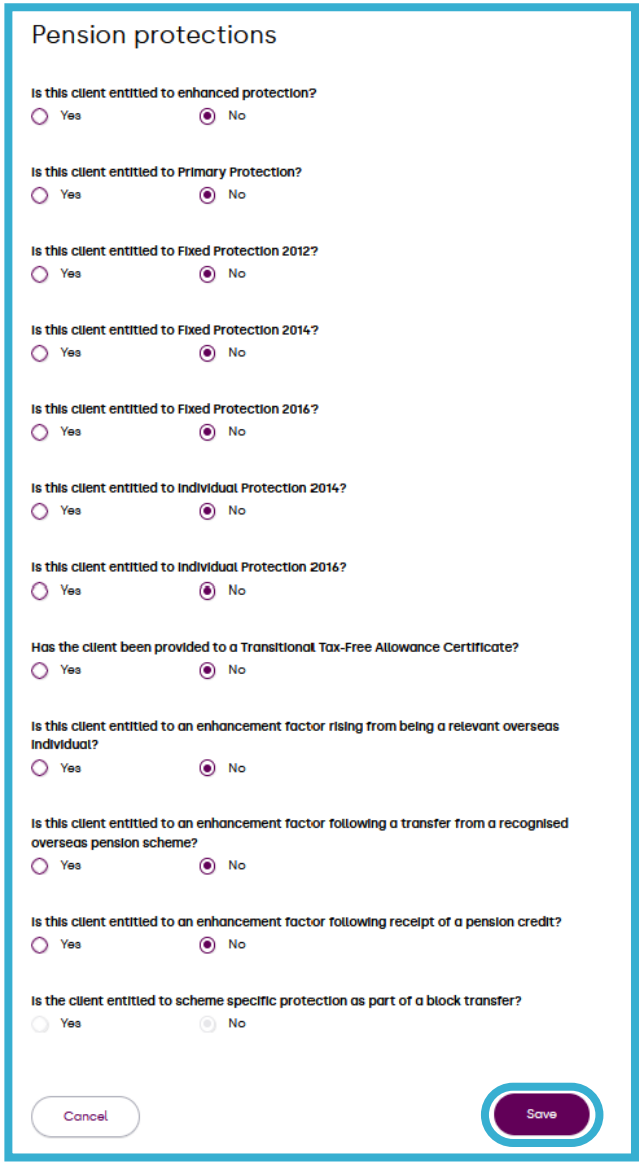
The certificate number and protection allowance details will be required.



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.



When requesting your client's 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.

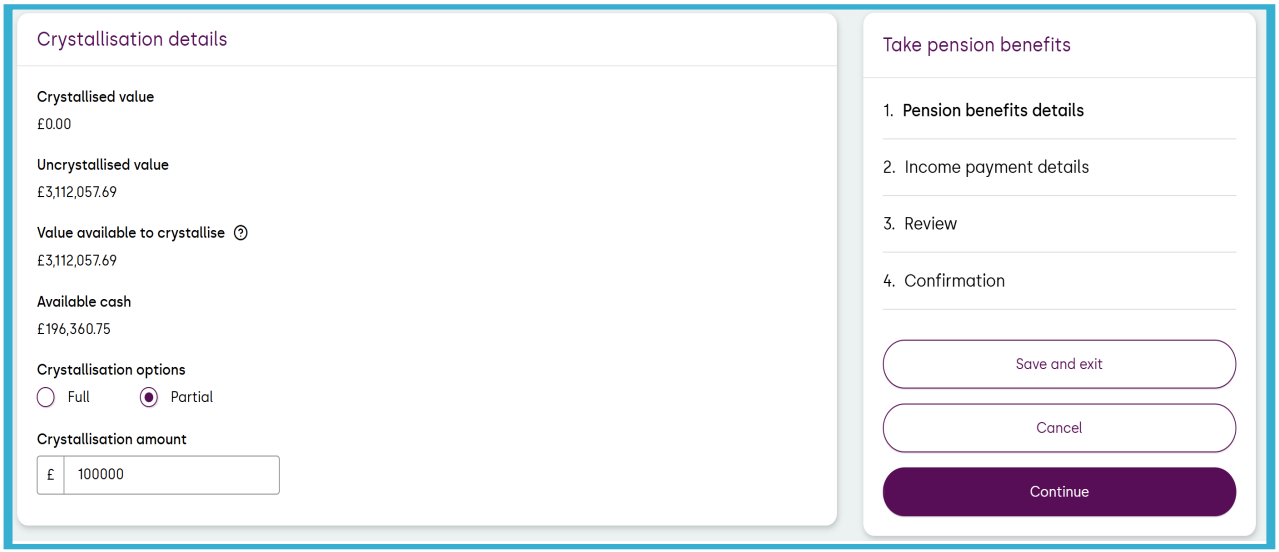
When calculating the 'value available to crystallise' the system will exclude in flight trades. This means that you will be unable to fully crystallise a pot while a trade is unsettled. However, where there is an already crystallised pot within the SIPP, and the amount of this pot fully covers an unsettled trade, the trade will be considered part of this pot, allowing the full crystallisation.

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.



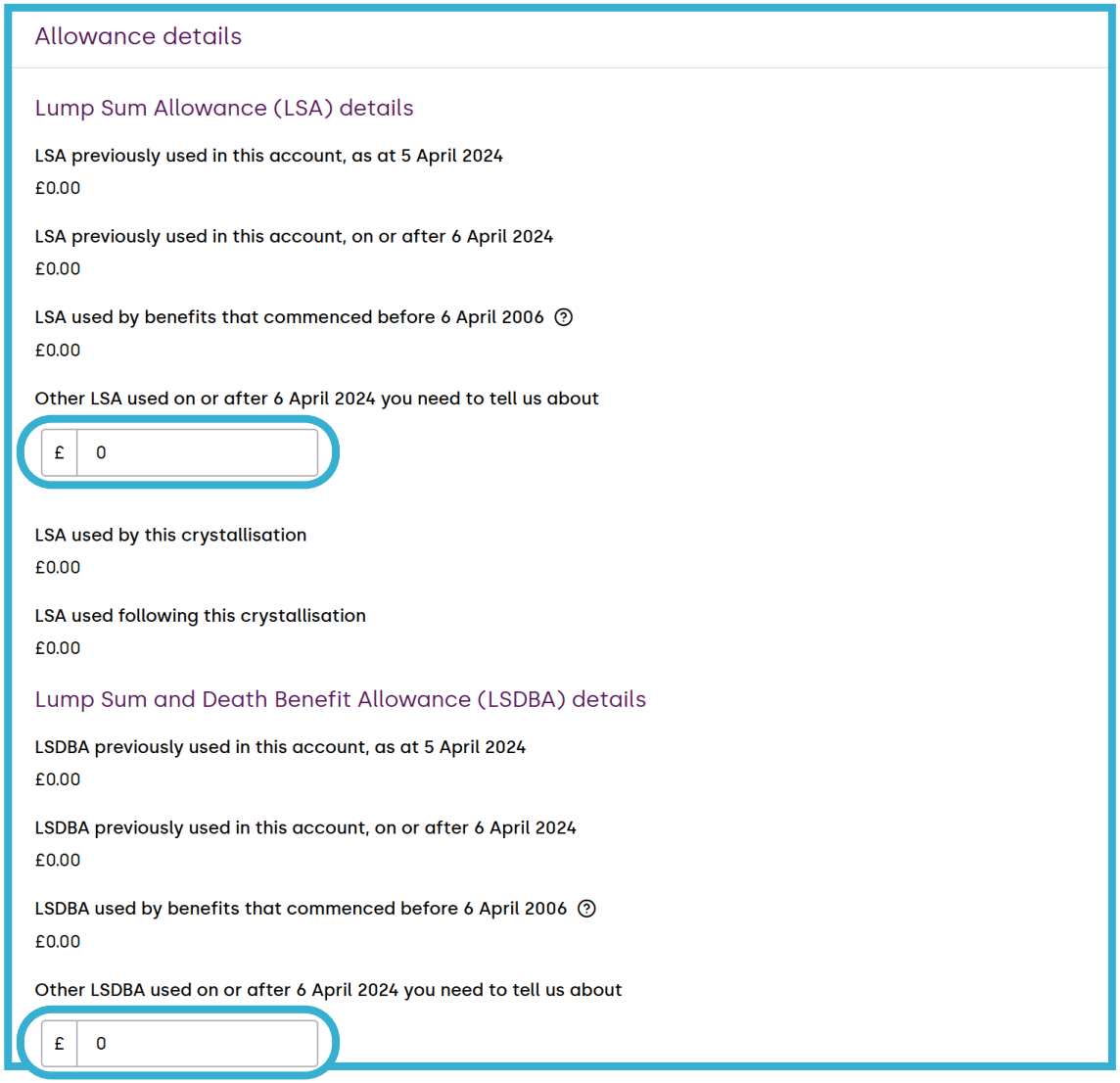
Allowance details

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 theprocess 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.



Pension commencement lump sum

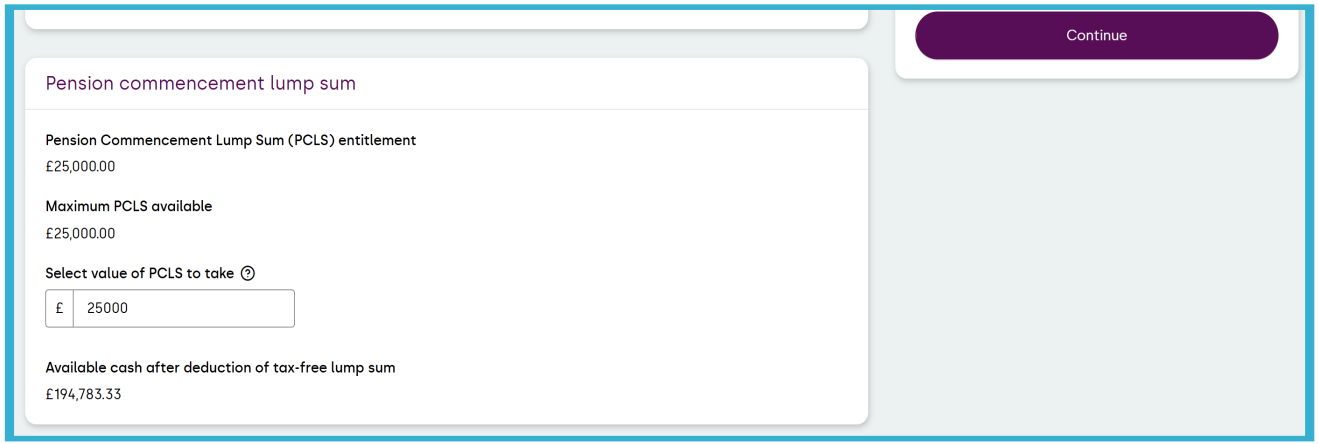
Enter the value of Pension Commencement Lump Sum (PCLS) to take.

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 crystalised arrangement for income drawdown.

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

Once you are happy with the benefits chosen, select **'Continue'.**



Income payment details

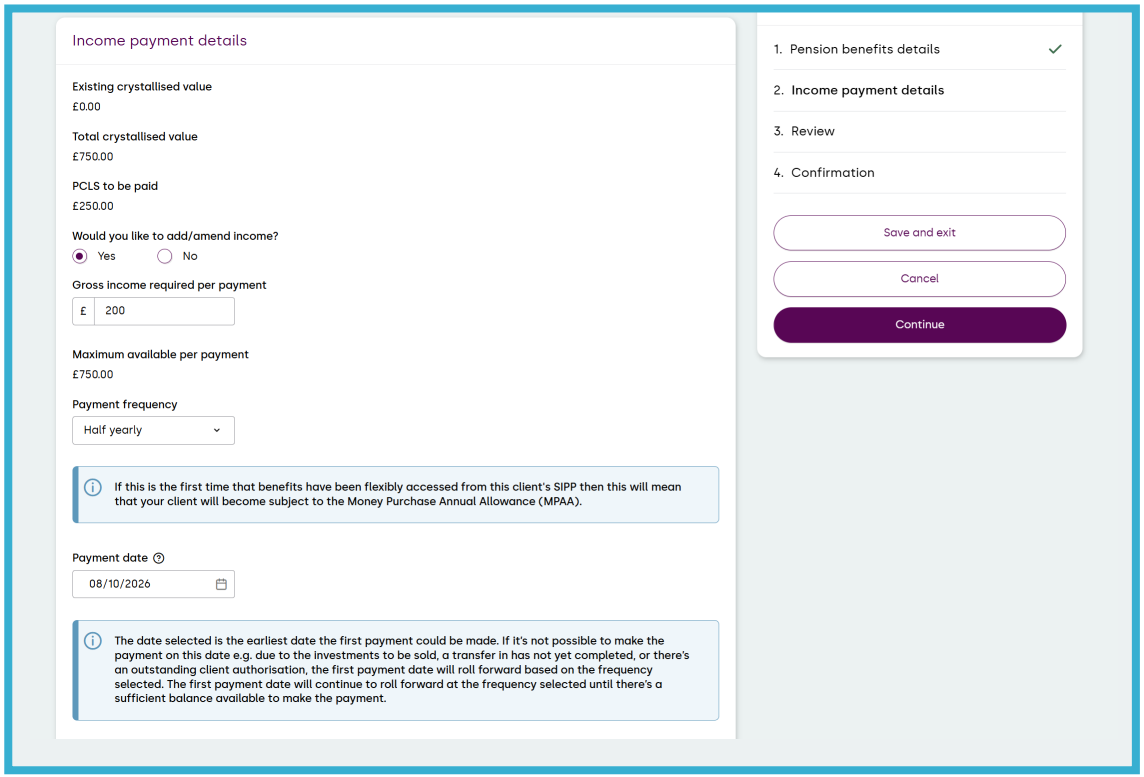
Confirm if the client would like to add income.

Enter gross income required per payment.

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).



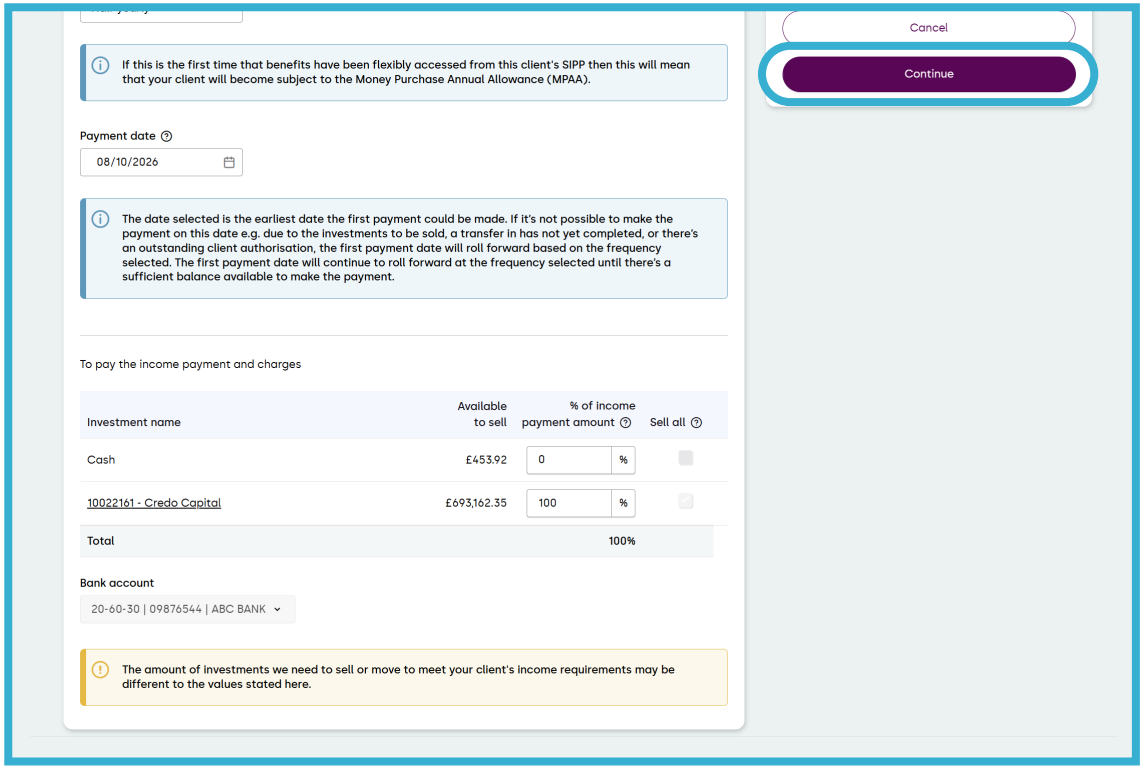
Select the payment date.

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%.

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

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



Key message

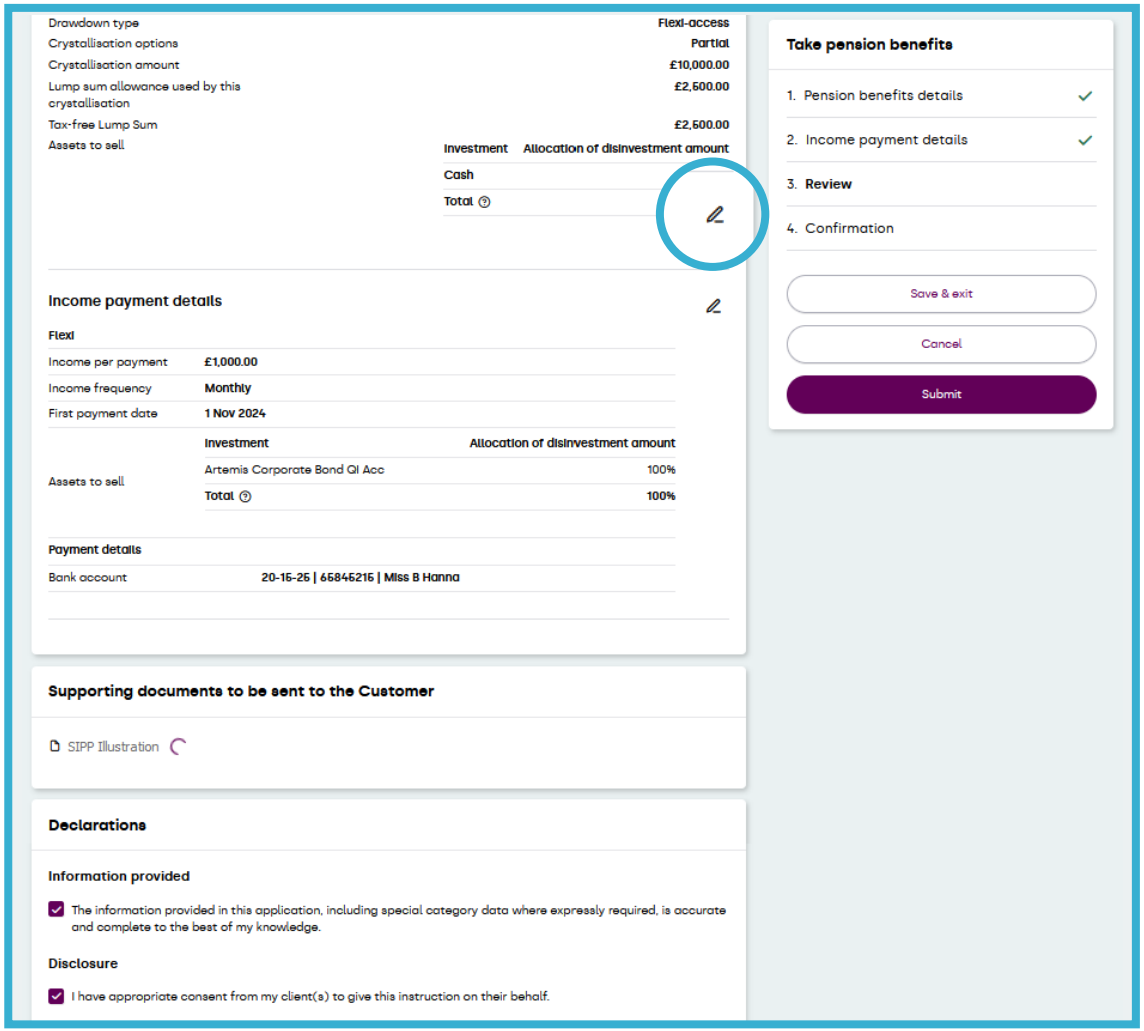
If multiple bank accounts are active for withdrawals on the client's plan, you can choose which account will receive the payment.

Review

Please review the details for accuracy. Use the **'pencil'** icon to make any necessary changes.

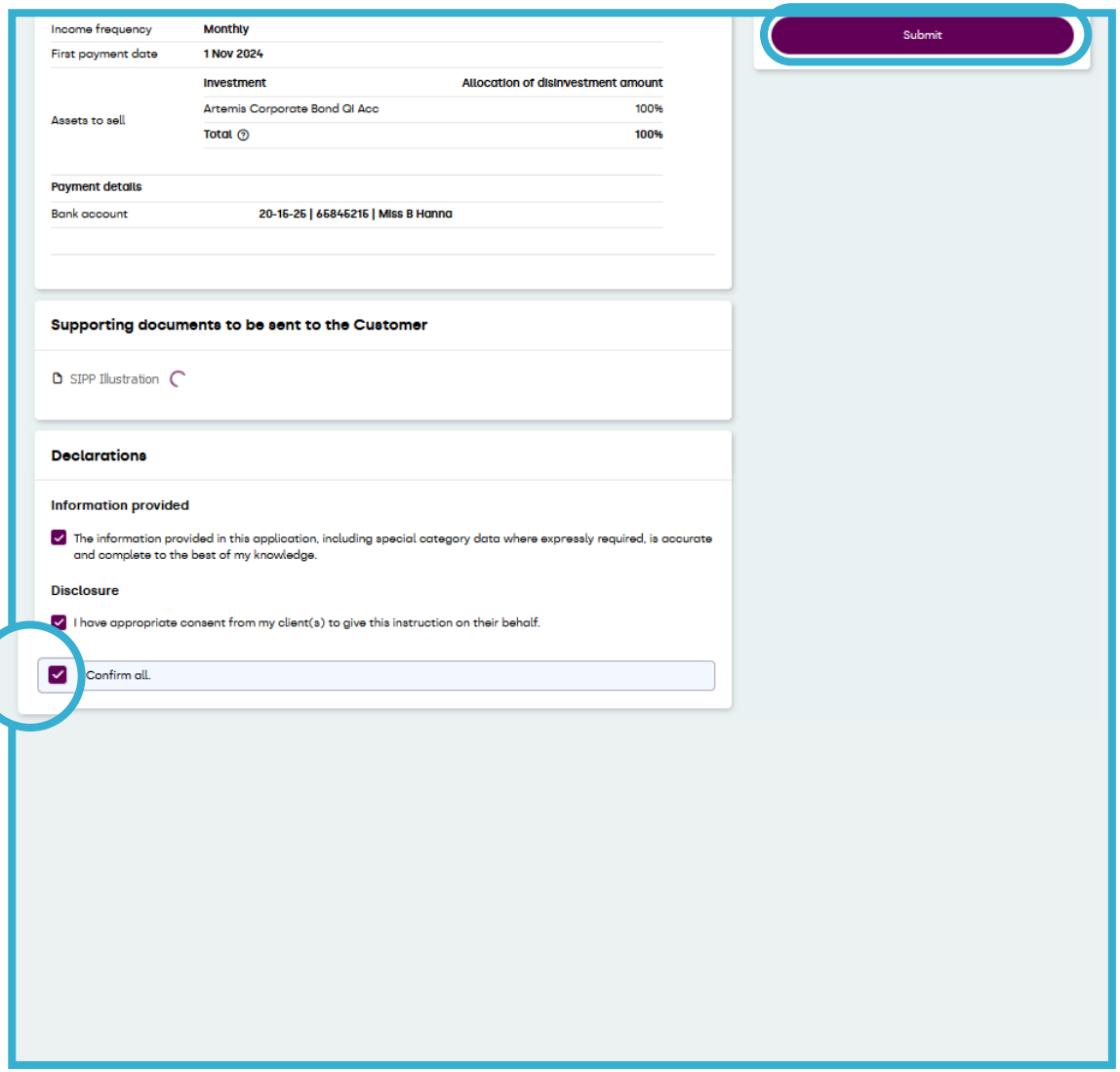
Key message

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.



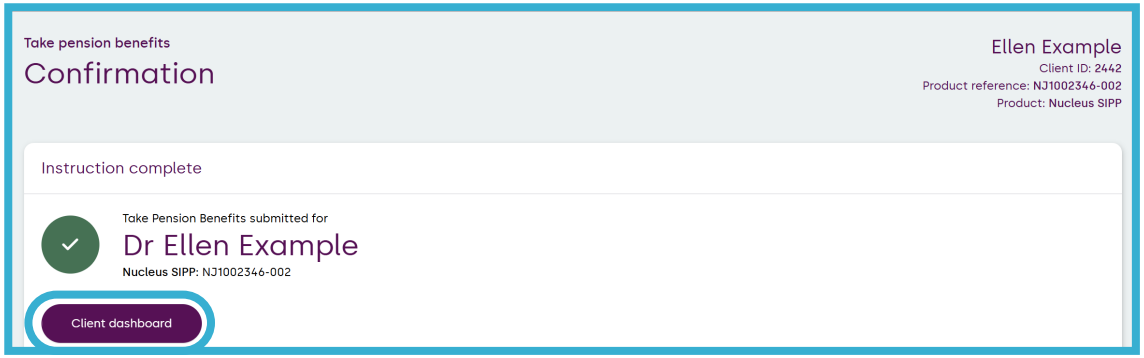
Read through the declarations and tick to confirm completion.

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



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 Typetalk service on 18001 03455 212 414.

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