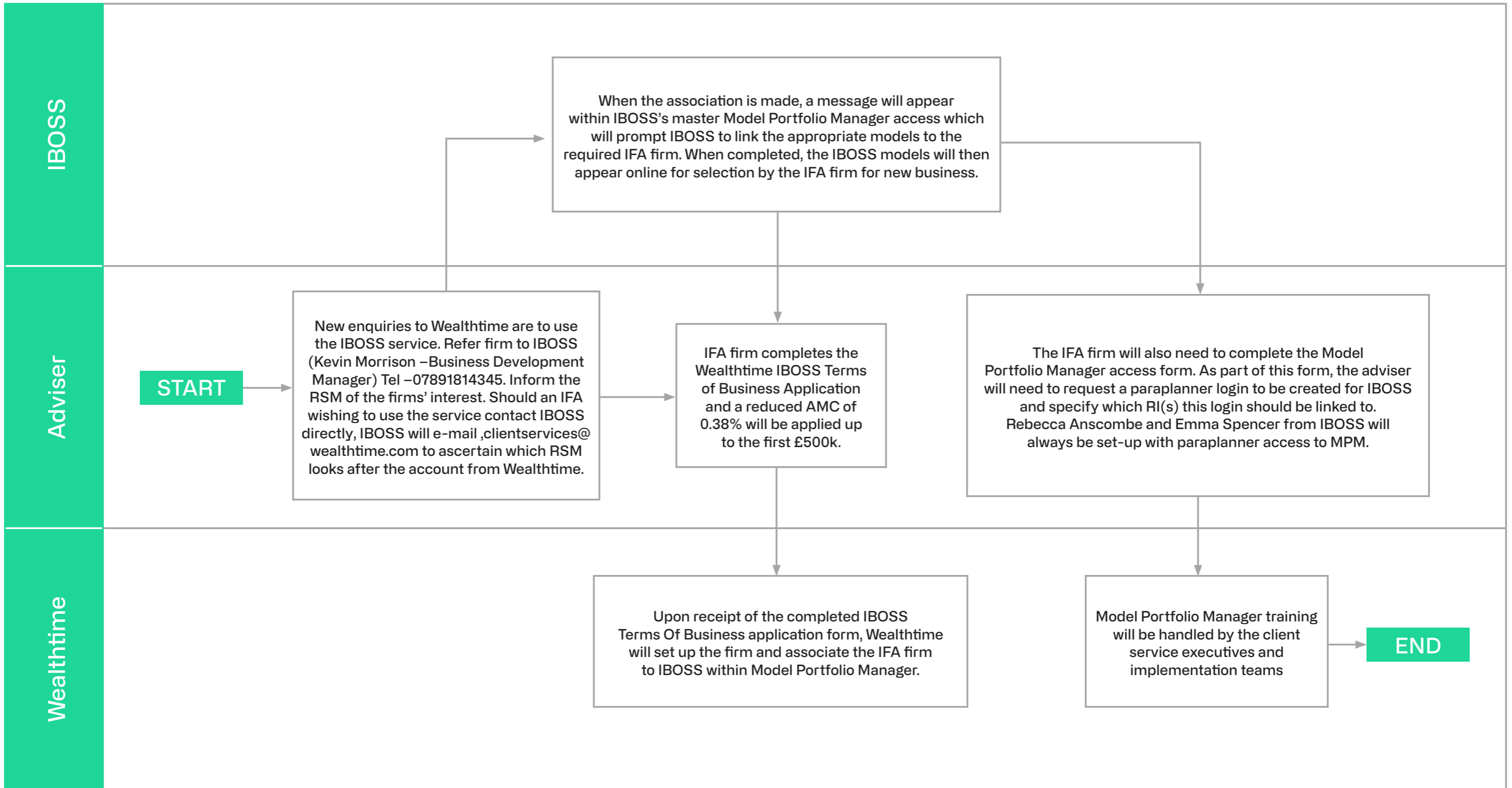


IBOSS – New Firm Process Flow

We're currently rebranding from Novia to Wealthtime. You'll notice that some of our products and services still use the name Novia while we're transitioning over to the new name. So don't worry if you see both Wealthtime and Novia names in our documents. Wealthtime is a trading name of Novia Financial plc.



This document is a process flow transaction guide at a given time for illustration purposes only, to support professional Advisers, and should be constantly under review.