

Key Dates Schedule for Advisers

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.

Wealthtime facilitates payments of Regular Withdrawals and the collection of Regular Investments on specific dates, as outlined in the table below.

It is the Adviser's responsibility to ensure that there are sufficient funds available in the Cash Facility of the applicable wrapper for the withdrawal to be made.

Typically, we require at least 10 business days prior to collection to set up a new direct debit instruction. For any amendments to an existing direct debit instruction, we would usually require three business days to amend, before to the collection date.

For any regular employer contributions, we also require a record of payments due form, as without this, a direct debit instruction cannot be established.

For Group SIPPs, an employers' payment schedule is required and this must be received by Wealthtime 10 business days before the collection date.

You can obtain details of Adviser Charges that have been paid via the Adviser Charges report if you have reporting permissions for Adviser Zone.

| Type | Wrappers | Paid/Collected By |
|------------------------------------|---|---|
| Regular Pension Income | Novia SIPP | If date selected by client, paid by requested date. If no date specified, paid by ninth business day of the month, paid by BACs |
| Regular Withdrawals | Novia ISA/GIA/Offshore Bond | Ninth business day of the month, paid by BACs |
| Regular Collections | Novia ISA/GIA/SIPP (usually individual) | Second day of each month or next business day, collected by Direct Debit |
| Regular Collections | Group Schemes such as Group SIPPS | Fifteenth day of each month or next business day, collected by Direct Debit |
| Regular Collections | Group Schemes such as Group SIPPs | Fifteenth day of each month or next business day, collected by Direct Debit |
| Initial and Ad Hoc Adviser Charges | All | Weekly by BACs |
| Ongoing Adviser Charges | All | Monthly paid by BACs |