

## **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.

Туре	Wrappers	Paid/Collected By
Regular Pension Income	Novia SIPP	If date selected by client, paidby 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

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Cambridge House, Henry St, Bath, BA11JS. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600. The Novia Offshore Bond is issued by RL360 Insurance Company Limited ('RL360') (RL360 is authorised by the Isle of Man Financial Services Authority and registered in the Isle of Man. No. 053002C Registered office International House, Cooil Road, Douglas, Isle of Man IM2 2SP) and is marketed and administered by Novia Financial plc, trading as Wealthtime.