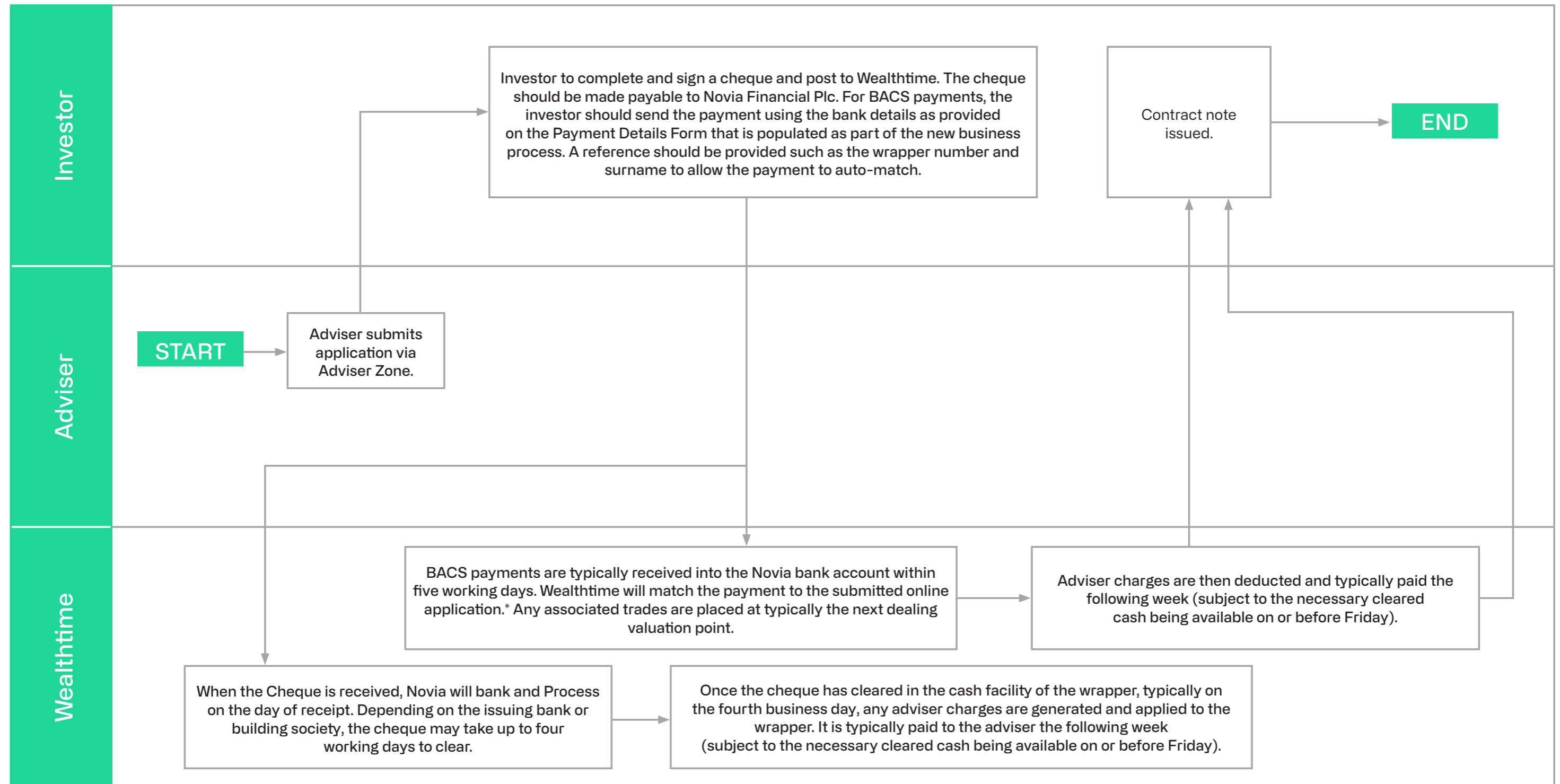


# Payments In (Deposit with New Wrapper/Top-Up)

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. For illustration purposes and only to support advisers. It should be reviewed along with the terms and conditions.



\*Any payments received without the wrapper number as a payment reference could result in a delay.