

Drip Feed Drawdown

Guide to Producing Illustrations

For Adviser use only

This document is intended to provide information for Advisers only and is not intended for onward transmission to clients.

Wealthtime does not provide advice – Advisers must seek their own compliance professional/legal advice before relying on the information provided in this document.

Drip Feed Drawdown Illustrations

Illustrations are an important part of the process of choosing and applying for particular investment and retirement options. The purpose of this guide is to give details of the steps required to produce an illustration for drip feed drawdown, both for new clients and for existing ones.

For **existing clients**, you can produce an illustration by first going to the relevant Wrapper Summary page. Under the Reporting dropdown choose Review Illustration. As per the current process, Imago will populate with the client details, values and investments and you can find the drip feed option towards the bottom of the list. For a more detailed walk through, please go to Page 19 of this Guide.

For a **new client, wrapper or top up** application, you'll need to follow the online application journey and then complete the further steps as detailed in this guide below.

Important Notes:

- It is the Adviser's responsibility to ensure the illustration is correct.
- It is only possible to do drip feed drawdown into a Flexi-access drawdown account. If an instruction is sent in for a capped wrapper, the wrapper will be auto-converted to a flexi-access drawdown wrapper.
- It is only possible to have one drip feed drawdown scheduled per wrapper
- Your client must be over the age of 55
- Drip Feed Drawdown is not possible for certain lifetime allowance protections. Please see our Terms and Conditions for more details.

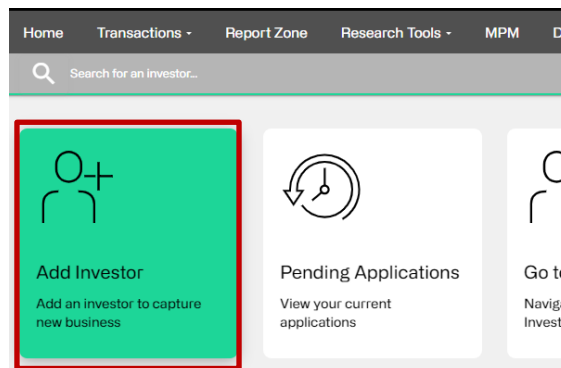
Producing an illustration – starting the journey

New Client Application

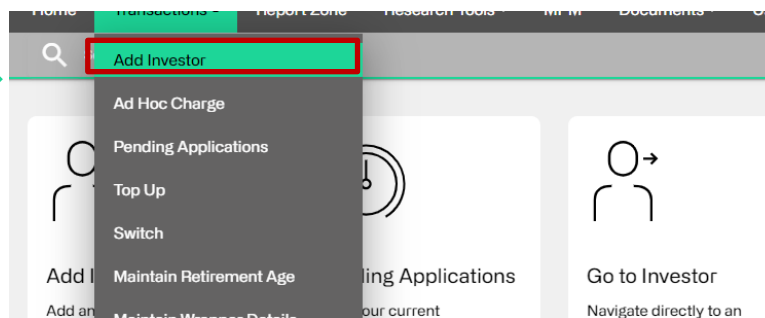
For a New Client, a New Wrapper or a Top Up illustration is produced within the application journey on Adviser Zone.

For guidance on how to produce a drip feed drawdown illustration for an **existing client**, go to Page 19.

For a new client, you can start your client's uncrystallised wrapper application from the homepage via the **Add Investor** icon...



...or via **Add Investor** in the **Transactions** menu.

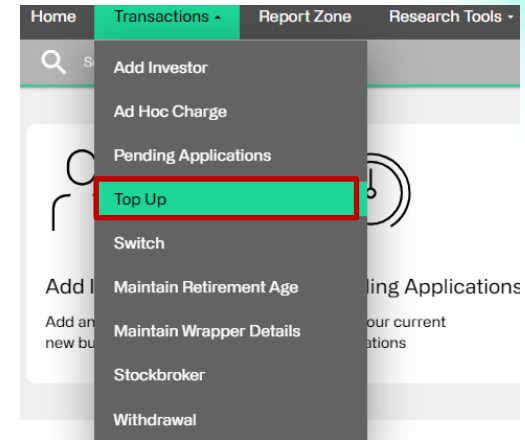


Producing an illustration – starting the journey

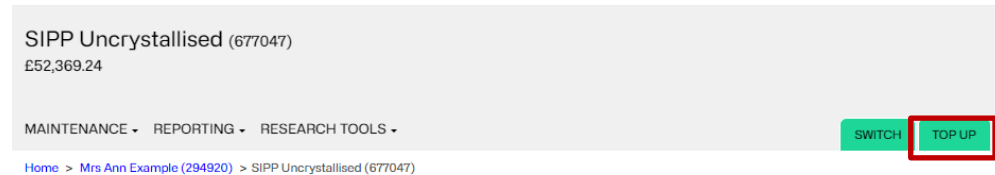
Top Up and Add Wrapper Applications

Top Up

If generating an illustration for a Top Up, select the **Top Up** option in the **Transactions** menu ...

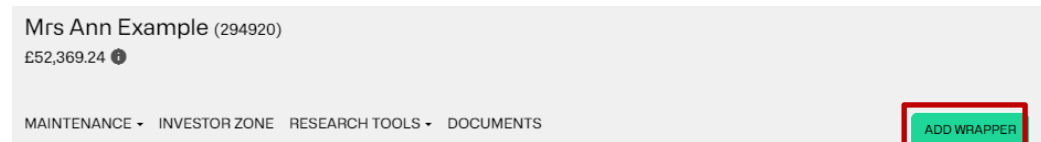


...or using the **Top Up** button in the top right corner of the Wrapper Summary.



Add Wrapper

If adding a new wrapper for an existing client, you can use the **Add Wrapper** button on the Investor Summary page.



Selecting crystallisation and opening Imago

During the online journey, you will be asked whether you wish to fully crystallise the investments being made into the pension. Please select **Yes** to this, even for partial crystallisations.

Complete and navigate through the application until you reach the Documents section and select **Pre-Sales Illustration**.

Pension Details

Do you wish to fully crystallise the investments being made into this pension?

Yes No

01 Wrapper Nickname	✓	Documents
02 Pension Details <small>Employment status : Self-Employed Flexibly Accessed : No Occupational Opt Out : No Preferred retirement age : 80</small>	✓	PRE-SALES ILLUSTRATION BENEFIT CRYSTALLISATION EVENT EXPRESSION OF WISH CLIENT REPORT SIPP APPLICATION SUMMARY TRANSFER AUTHORITY BACK
03 Investment Types <small>Uncrystallised Transfer Summary Total : £100,000.00 Charges : £0 PCLS Summary Total PCLS : £25,000.00</small>	✓	
04 Ongoing Charge <small>1% per year</small>	✓	
05 Add Assets <small>Model Portfolio selected</small>	✓	
06 Documents <small>Your documents</small>	⋮	



Opening Imago

A new window on your browser will open and load Imago, pulling through the details you've entered for your client's application.

Select Calculate to generate the illustration.



Clients Settings Help

Your Illustration

Reference: WEALTHTIME503708

Product: Novia SIPP

Type: Pre-Retirement

Basis: Flexi-Access Drawdown

Allowance: Annual Allowance

Illustration production date: 16/01/2024

Illustration start date: 16/01/2024

Illustration end date: 05/06/2045

ADVANCED / ANNUITY

Illustration Results (select to view)

No Results Available

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW PDF

Miss Ann Example

Reference: 288216

Tax Rate: 20 %

DoB: 05/06/1965 (age 58)

Adviser: Novia Implementation Demo One

Adviser Firm: Novia Demo Company

- Adviser Charge - Initial (Singles)
£ % 0.00 %
Times Applied n/a Attracts VAT
- Adviser Charge - Ongoing
£ % 0.50 %
Times Applied n/a Attracts VAT
- Adviser Charge - Ongoing - Excluding Cash
£ % 0.00 %
Times Applied n/a Attracts VAT
- Adviser Charge - Fixed Payable Annually
£ % £0.00
Times Applied n/a Attracts VAT
- Adviser Charge - Fixed Payable Quarterly
£ % £0.00
Times Applied n/a Attracts VAT
- Adviser Charge - Fixed Payable Monthly
£ % £0.00
Times Applied n/a Attracts VAT
- Discretionary Fund Manager Charge - Ongoing
£ % 0.00 %
Times Applied n/a Attracts VAT

Initial data quote illustration

Your Illustration SAVE CANCEL

Reference: **WEALTHTIME503713**

Product: **Novia SIPP**

Type: **Full Drawdown**

Basis: **Flexi-Access Drawdown**

Allowance: **Annual Allowance**

Illustration production date: 16/01/2024

Illustration start date: 16/01/2024

Illustration end date: 05/06/2045

ADVANCED / ANNUITY

Illustration Results (select to view)

Final fund value £79,696	Income Year 1 £0
Deductions Year 1 £2,256	Cash Lump Sum Year 1 £25,000
Reduction In Yield 1.20%	Critical Yield 5.71%

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW PDF

Investments NEW

✓ Cash For Interest(Non Trading Asset)	Proportion	4.00 %	DELETE
✓ UBS MSCIEMUScRsUCTE A D£	Proportion	4.00 %	DELETE
✓ UBS MSCIUSAScRspUCTE A D£	Proportion	5.00 %	DELETE
✓ UBS MSCIPacSocRspUCTE A D£	Proportion	4.00 %	DELETE
✓ UBS IrIMSUKIMIScRs A D	Proportion	17.00 %	DELETE
✓ UBS MSCIEmgMktsSRUCTE A Dis GBP	Proportion	6.00 %	DELETE
✓ iShares UKGIts0-5UETF £	Proportion	49.00 %	DELETE
✓ iShares £ UltstBdUCTSETF £	Proportion	4.00 %	DELETE
✓ iShares MSCIOUSAUE £	Proportion	7.00 %	DELETE

100.00%

Transfers NEW

Date: 16/01/2024 Uncrystallised funds transfer £100,000.00 DELETE

Pension Protection

Contributions NEW

Income

Start date: 16/01/2024 Cash lump sum £ % 25.00 %



The purpose of this initial illustration is to capture the data and the investments required to create the drip feed drawdown illustration. The information can be viewed on the system as highlight in the red box, left, or viewed within the quote, as shown below.

4. Where your money will be invested

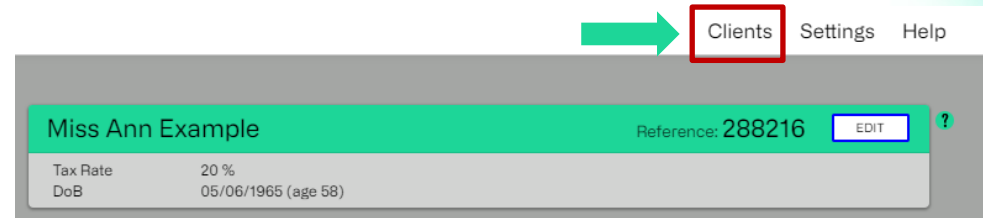
You've chosen to invest your money as follows. The growth rates shown below are the mid-growth rates at which your investments have been projected in this illustration.

We've adjusted the growth rate(s) used to take into account future inflation of 2.0% every year.

% invested	Investment name	Growing at
4.00%	Cash For Interest(Non Trading Asset)	0.00%
4.00%	UBS MSCIEMUScRsUCTE A D£	2.94%
5.00%	UBS MSCIUSAScRspUCTE A D£	2.94%
4.00%	UBS MSCIPacSocRspUCTE A D£	2.94%
17.00%	UBS IrIMSUKIMIScRs A D	2.94%
6.00%	UBS MSCIEmgMktsSRUCTE A Dis GBP	2.94%
49.00%	iShares UKGIts0-5UETF £	0.00%
4.00%	iShares £ UltstBdUCTSETF £	0.00%
7.00%	iShares MSCIOUSAUE £	2.94%

Creating a drip feed drawdown quote

Once you've generated the quote, you will need this information to proceed. Return to the Imago illustration window and select the **Clients** button at the top right of the page. Now select and click on the client's name from the list or use the **Search/Filter** box to locate the client.



Search/Filter Client

NEW CLIENT

K << < 1/21 > >> >

- Miss Ann Example 288216
- Mr James Example 289327
- Mr Simon Release 289612
- Mr Novia Imp Demo Three 289328
- Mr James Example 275751
- Mr James Example 287389
- Mr James Example 288588
- Mr James Example

Client Search

- Use this field to find your client(s).
- You can search on a client's first name, surname, adviser name, reference or date of birth.
- Use the new client button to set up a brand new client record.

Client List

- The client list shows the results of your search.
- Where more than ten records are found, use the navigation buttons to page forwards and backwards.
- Before you begin searching, this list will show the most recent ten clients that you have been working on.

Navigation

- Use the results page icons to quickly jump to a page of clients.

Illustration details

The client's profile will load with any previous illustrations. Select the option for **New Illustration**.

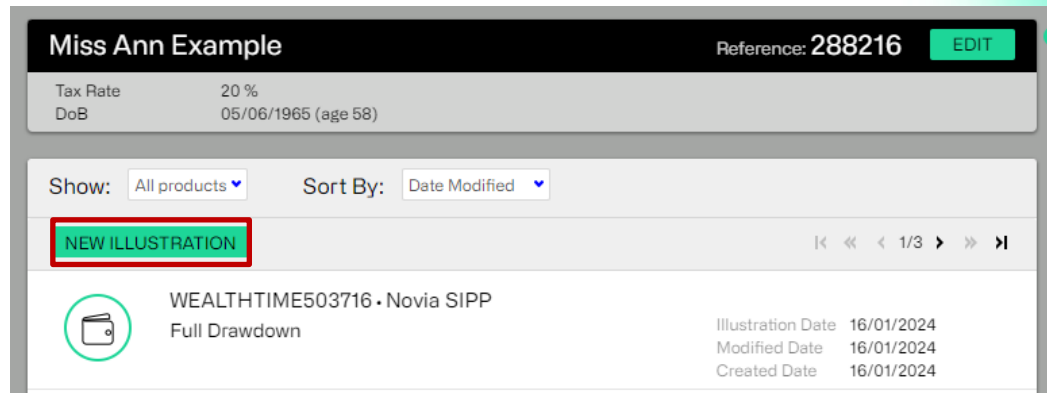
Now you can enter the new illustration details.

First, select **Pension**. The dropdown will default to the Novia SIPP.

Choose a **status** from Accepted, Ad hoc review, Pre-sales or Regulatory Review.

For the Illustration type, select **Drip-Feed Drawdown**.

Finally, click the **Create** button.



Miss Ann Example Reference: 288216 EDIT

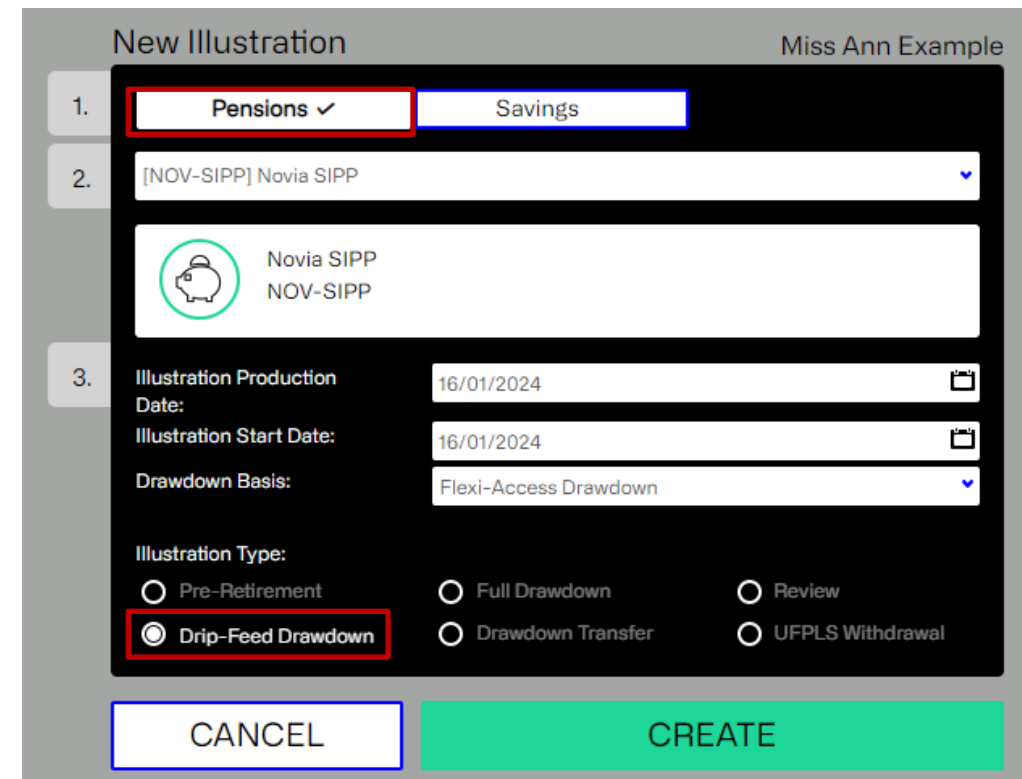
Tax Rate 20 %
DoB 05/06/1965 (age 58)

Show: All products Sort By: Date Modified

NEW ILLUSTRATION

WEALTHTIME503716 - Novia SIPP
Full Drawdown

Illustration Date 16/01/2024
Modified Date 16/01/2024
Created Date 16/01/2024



New Illustration Miss Ann Example

1. **Pensions** ✓ Savings

2. [NOV-SIPP] Novia SIPP

Novia SIPP
NOV-SIPP

3. Illustration Production Date: 16/01/2024
Illustration Start Date: 16/01/2024
Drawdown Basis: Flexi-Access Drawdown

Illustration Type:
 Pre-Retirement Full Drawdown Review
 Drip-Feed Drawdown Drawdown Transfer UFPLS Withdrawal

CANCEL CREATE

Charges

Please enter the charges details as per your original Advisor Zone application.
(You can refer to the quote produced initially or to the application summary for reference.)

Advertiser: Novia Implementation Demo One Adviser Firm: Novia Demo Company

<input checked="" type="checkbox"/> Adviser Charge - Initial (Singles)	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Adviser Charge - Ongoing	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input type="checkbox"/> Adviser Charge - Ongoing - Excluding Cash	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input type="checkbox"/> Adviser Charge - Fixed Payable Annually	£ % £0.00	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input type="checkbox"/> Adviser Charge - Fixed Payable Quarterly	£ % £0.00	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Adviser Charge - Fixed Payable Monthly	£ % £0.00	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Discretionary Fund Manager Charge - Ongoing	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Adviser Charge - Initial (regulars)	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT
<input checked="" type="checkbox"/> Adviser Charge - Initial (Transfers)	£ % 0.00 %	Times Applied <input type="radio"/> n/a <input type="radio"/> Attracts VAT



The charges can be a fixed amount or a percentage.



You can deselect any charges that aren't relevant, removing them from the illustration quote.

Product charges

Please select the **Product Charges** drop down to check the Annual Charge details against the initial quote you've generated, as shown in the **What are the charges?** section.



5. What are the charges?

The charges associated with this illustration are set out below. Where charges are expressed as a percentage, the amount taken will vary as your wrapper value changes over time.

Product charges

These are charges we take for setting up and managing the product for you.

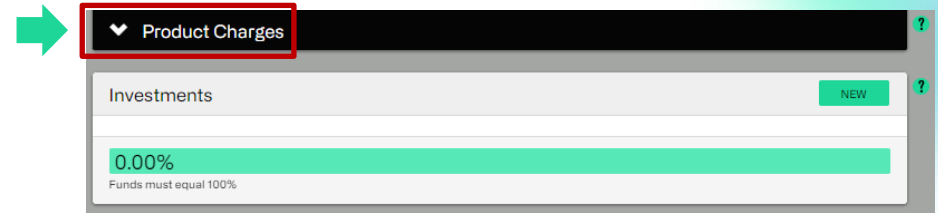
Annual Charge

Below £250,000	0.35%
£250,000 - £500,000	0.35%
£500,000 - £750,000	0.20%
£750,000 - £1,000,000	0.20%
Above £1,000,000	0.10%

Initial Charge in this case is that of Wealthtime. →

The Income Drawdown Charge only applies if your client is taking taxable income. If they're only taking PCLS this charge is not applicable. →

The Single UFPLS Charge and Regular UFPLS Charge are not applicable for drip feed drawdown. →



	From	To	Rate
<input checked="" type="checkbox"/>	0.00	to 250,000.00	0.30 %
<input checked="" type="checkbox"/>	250,000.00	to 500,000.00	0.30 %
<input checked="" type="checkbox"/>	500,000.00	to 750,000.00	0.20 %
<input checked="" type="checkbox"/>	750,000.00	to 1,000,000.00	0.20 %
<input checked="" type="checkbox"/>	1,000,000.00	to 99,999,999.00	0.10 %

ADD TIER

Times Applied n/a Attracts VAT

Initial Charge

£ % 0.00 %

Times Applied n/a Attracts VAT

Income Drawdown Charge

£ % £75.00

Times Applied n/a Attracts VAT

Cash Facility

£ % £0.00

Times Applied n/a Attracts VAT

Single UFPLS Charge

£ % £75.00

Times Applied n/a Attracts VAT

Regular UFPLS Charge

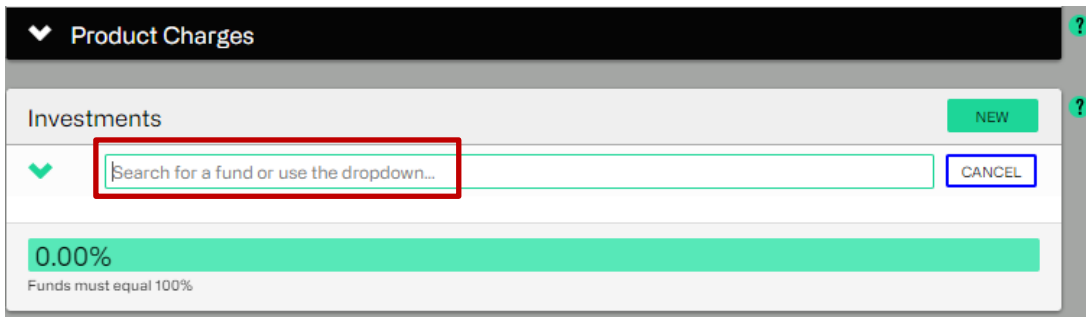
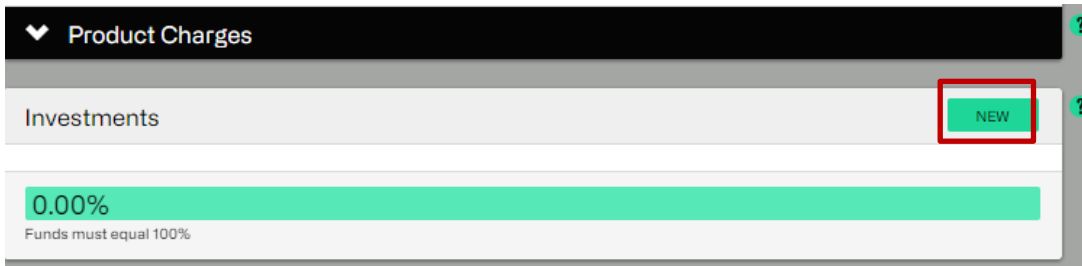
£ % £75.00

Times Applied n/a Attracts VAT

Investments

1. You will need to add the investments as per the original data illustration. This should be on Page 3 of the quote.

To do this, select **New** under investments.



3. Alternatively, you can click on the dropdown arrow, select Novia on the lefthand side and select from the list of the funds that appears.

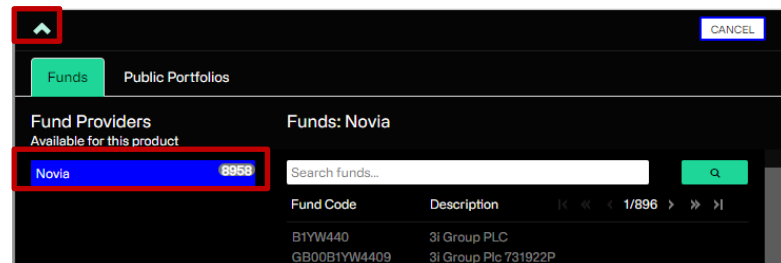
4. Where your money will be invested

You've chosen to invest your money as follows. The growth rates shown below are the mid-growth rates at which your investments have been projected in this illustration.

We've adjusted the growth rate(s) used to take into account future inflation of 2.0% every year.

% Invested	Investment name	Growing at
7.00%	iShares MSCIUSAUE £	2.94%
4.00%	iShares £ UltstBdUCTSETF £	0.00%
49.00%	iShares UKGIts0-5UETF £	0.00%
6.00%	UBS MSCIEmgMktsSRUCTE A Dis GBP	2.94%
17.00%	UBS IrlMSUKIMIScRs A D	2.94%
4.00%	UBS MSCIPacSocRspUCTE A DE	2.94%
5.00%	UBS MSCIOUScRspUCTE A DE	2.94%
4.00%	UBS MSCIEMUScRsUCTE A DE	2.94%
4.00%	Cash For Interest(Non Trading Asset)	0.00%

2. A search bar will appear where you can enter the investments as per the original data illustration. A list of possible matches appear when you start typing - please ensure you select the correct investment name.



Investments

Once these are selected, enter the percentages to invest in the **Proportion** fields for all investments, totalling 100%.

The screenshot shows the 'Investments' form with a search bar and a 'NEW' button. A single investment entry is visible: 'UBS MSCIEMUScRsUCTE A D£' with a 'Proportion' of '4.00%'. The 'Proportion' field is highlighted with a red box. Below the entry, a progress bar shows '4.00%' and the text 'Funds must equal 100%'.

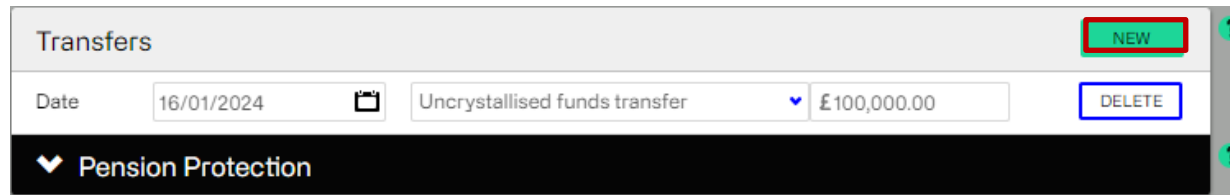
Investment	Proportion
UBS MSCIEMUScRsUCTE A D£	4.00 %

The screenshot shows the 'Investments' form with a search bar and a 'NEW' button. A list of investments is displayed, each with a 'Proportion' field and a 'DELETE' button. The total proportion is shown as 100.00% at the bottom.

Investment	Proportion
Cash For Interest(Non Trading Asset)	4.00 %
UBS MSCIEMUScRsUCTE A D£	4.00 %
UBS MSCIUAScRspUCTE A D£	5.00 %
UBS MSCIPacSocRspUCTE A D£	4.00 %
UBS IrIMsUKIMIScRs A D	17.00 %
UBS MSCIEmgMktsSRUCTE A Dis GBP	6.00 %
iShares UKGIts0-5UETF £	49.00 %
iShares £ UltstBdUCTSETF £	4.00 %
iShares MSCIOUSAUE £	7.00 %

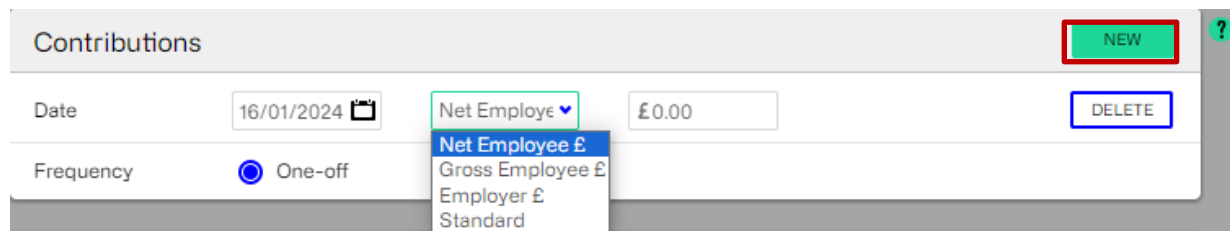
Transfers and Contributions

For transfers, select **New** and add the value of the Uncrystallised funds transfer. Repeat the process for multiple transfers from different providers.



The screenshot shows a form titled "Transfers". At the top right, there is a green "NEW" button with a red border and a question mark icon. Below the title, there is a "Date" field with the value "16/01/2024" and a calendar icon. To the right of the date is a dropdown menu showing "Uncrystallised funds transfer" and a value field containing "£100,000.00". A blue "DELETE" button is located to the right of the value field. At the bottom of the form, there is a dark grey bar with a white downward arrow and the text "Pension Protection", followed by a question mark icon.

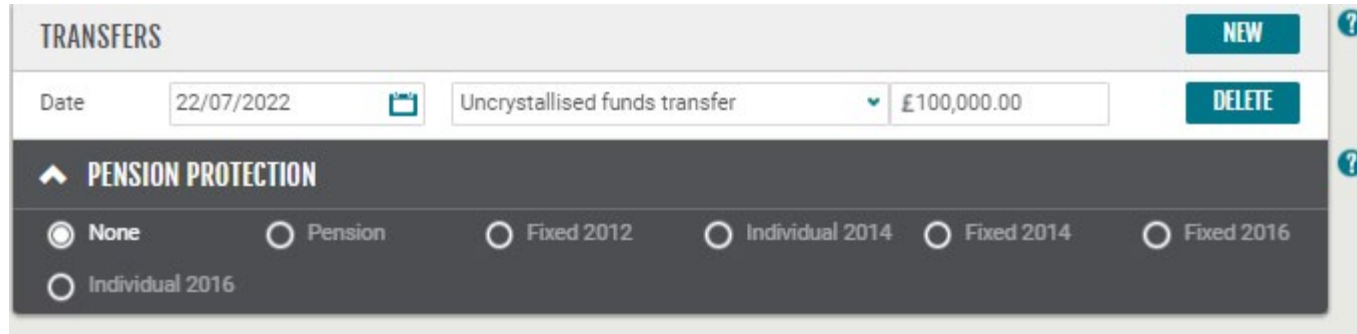
For contributions, select **New**, enter the type and amount as required.



The screenshot shows a form titled "Contributions". At the top right, there is a green "NEW" button with a red border and a question mark icon. Below the title, there is a "Date" field with the value "16/01/2024" and a calendar icon. To the right of the date is a dropdown menu showing "Net Employee" and a value field containing "£0.00". A blue "DELETE" button is located to the right of the value field. Below the date field, there is a "Frequency" field with a radio button selected for "One-off". A dropdown menu is open below the "Net Employee" dropdown, showing the following options: "Net Employee £", "Gross Employee £", "Employer £", and "Standard".

Pension Protection

If your client has any lifetime allowance protections, please select the **Pension Protection** drop down and make the applicable selections.



The screenshot shows a web interface for pension transfers. At the top, there is a header 'TRANSFERS' with a 'NEW' button and a help icon. Below this, there is a form with a 'Date' field set to '22/07/2022', a dropdown menu set to 'Uncrystallised funds transfer', and a value field set to '£100,000.00'. A 'DELETE' button is also present. Below the form, there is a section titled 'PENSION PROTECTION' with an upward-pointing arrow. This section contains several radio button options: 'None' (selected), 'Pension', 'Fixed 2012', 'Individual 2014', 'Fixed 2014', 'Fixed 2016', and 'Individual 2016'. A help icon is visible on the right side of the 'PENSION PROTECTION' section.

Please remember Drip Feed Drawdown is not available if the client has the following protections

- Primary Protection
- Scheme Specific Lump Sum Protection
- Protected Pension Age (less than 55)

Drip feed drawdown

At the bottom of the Imago window, you will find the drip feed drawdown section.

Please also enter the **Tax-free cash per annum**. The **Amount to Crystallise per annum** will then populate.

Please enter the **Income Amount per annum** required by the client. This should reflect income due to be paid out to the client or left as zero if the funds are to be moved to a Drawdown wrapper and income taken at a later date.

Drip-Feed Drawdown			
Start date	<input type="text" value="16/01/2024"/>		
Cash lump sum p.a.	<input type="text" value="£3,000.00"/>	Income amount p.a.	<input type="text" value="£9,000.00"/>
		Amt to crystallise p.a.	<input type="text" value="£12,000.00"/>
Frequency	<input checked="" type="radio"/> Monthly	<input type="radio"/> Quarterly	<input type="radio"/> Half yearly
		<input type="radio"/> Annually	
Timing	<input checked="" type="radio"/> In advance	<input type="radio"/> In arrears	

Wealthtime offers a frequency of monthly, quarterly and annually.

Timing needs to be changed to 'In advance' as per our other quotes.

Calculate and view illustrations

Your Illustration SAVE CANCEL

Reference: WEALTHTIME503719
Product: Novia SIPP
Type: Drip-Feed Drawdown
Basis: Flexi-Access Drawdown
Allowance: Money Purchase Annual Allowance

Illustration production date: 16/01/2024
Illustration start date: 16/01/2024
Illustration end date: 05/06/2040 📅
ADVANCED / ANNUITY

Illustration Results (select to view)

Data Changed, Re-Calculation Required	

COPY HISTORY SHOW PRINT OPTIONS

CALCULATE VIEW LAST PDF

UBS MSCIPacSocRspUCTE A D€	Proportion	4.00 %	DELETE
UBS IrMSUKIMIScRs A D	Proportion	17.00 %	DELETE
UBS MSCIEmgMktsSRUCTE A Dis GBP	Proportion	6.00 %	DELETE
iShares UKGItts0-5UETF £	Proportion	49.00 %	DELETE
iShares £ UltstBdUCTSETF £	Proportion	4.00 %	DELETE
iShares MSCISAUE £	Proportion	7.00 %	DELETE

100.00%

Transfers NEW

Date: 16/01/2024 📅 Uncrystallised funds transfer £100,000.00 DELETE

Pension Protection

Contributions NEW

Date: 16/01/2024 📅 Net Employee £0.00 DELETE

Frequency: One-off Monthly

Drip-Feed Drawdown

Start date: 16/01/2024 📅

Cash lump sum p.a. £3,000.00 Income amount p.a. £9,000.00 Amt to crystallise p.a. £12,000.00

Frequency: Monthly Quarterly Half yearly Annually

Timing: In advance In arrears

Once you have entered the information and have reviewed it to confirm it is correct, select Calculate.

Once the illustration results populate, View PDF will be highlighted and can be selected.

The PDF will download so you can open and save it.

Illustrations

Your personal Drip-Feed Drawdown illustration for the Novia SIPP

Produced on 16 January 2024

The financial conduct authority is a financial services regulator. It requires us, Novia, to give you this important information to help you to decide whether our Novia SIPP is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

This illustration is to give you an idea of what you might get back from your wrapper in the future. The projected amounts that are shown have been calculated using standard assumptions. What actually happens might be different from what we've assumed, so we can't guarantee these figures. The value of investments can go down as well as up and you may get back less than you've paid in. The projected amounts also take into account future inflation of 2.0% every year.

Client
Miss Ann Example
5 June 1965

Reference
WEALTHTIMES03719

Dependant
None specified

Adviser details
Novia Implementation Demo One
517902
Novia Demo Company

Your summary (based on a start date of 16 January 2024)

Your pension fund is projected to run out in
June 2033

Initial amount in drawdown
£0

Initial amount not in drawdown
£99,000

Cash lump sum in the first year
£2,968
(£247 every month)

After taking into account inflation, total amount withdrawn in the first year before tax (as regular withdrawals every month) is
£8,904 every year (£742 every month)

Each year charges will reduce the assumed annual growth rate of your wrapper, after inflation, by
0.6%
You can use this 'reduction in yield' figure to compare different products and providers

For comparison purposes, charges in the first year could reduce the value of your wrapper by
£465

After taking into account all charges, based on the withdrawals above that start on 16 January 2024 and assuming that your investments grow at 1.3% a year above inflation

At the end of **year 5** your wrapper could be worth
£45,500

At the end of **year 10**, your wrapper could be worth
£154

Your pension fund will run out before you are
69

Please open the illustration and review to ensure all the information is correct. Should you wish to change any information, close the PDF and return to the Imago system to make the changes and Calculate/View PDF to download an updated quote. For changes to investments, return to Advisor Zone, select the new investments and re-run the initial illustration quote to be data.

Once you are happy with your illustration, return to Advisor Zone to retrieve any other documentation from the documents section for your client. Should the client wish to proceed, fully submit the online application and submit the Pension Withdrawal Form via secure email or via the post to request drip feed drawdown. (This form can be Found in the SIPP section under Servicing Documents in Secure Literature.)

3. What you'll withdraw from your wrapper

You'll take income from 16 January 2024.

You've chosen to take income from your pension in the form of Drip-Feed Drawdown and crystallise £12,000 a year to take an income of
£9,000

every year before tax. You'll receive payments proportionately at the beginning of every month.

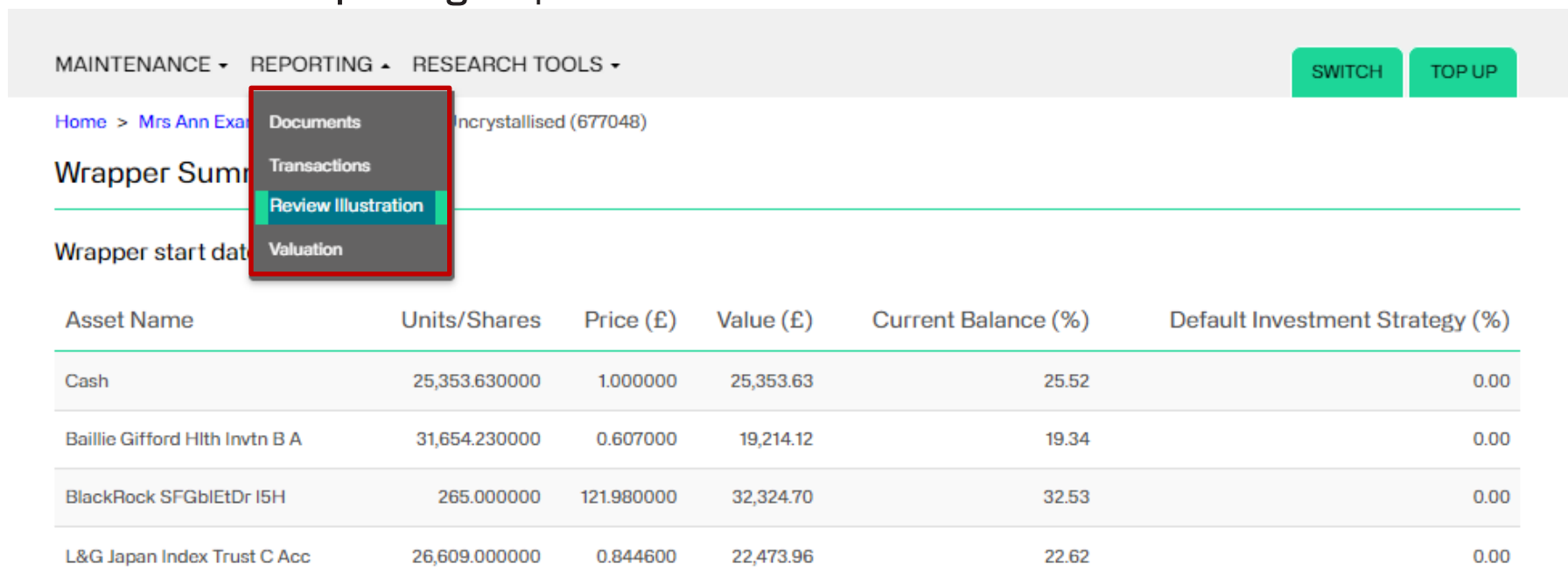
You've also chosen to take a cash lump sum of
£3,000 every year

- Don't forget that inflation will reduce what you could buy with this amount in the future.
- You should be aware that making large withdrawals from your pension could cause you to pay a higher rate of tax and may also deplete your savings earlier than planned. It's important to review your wrapper regularly with your adviser to ensure this risk is minimised.

Existing Clients

To produce a drip feed drawdown illustration for an existing client, log in to Adviser Zone and navigate to the **Client Summary Page** via the search bar or the **Go To Investor Icon**. Once the Client Summary has loaded, open the **Wrapper Summary Page** (by selecting **View** against the wrapper you want to illustrate for drip feed drawdown.)

Next select the **Reporting** dropdown menu and choose **Review Illustration**.



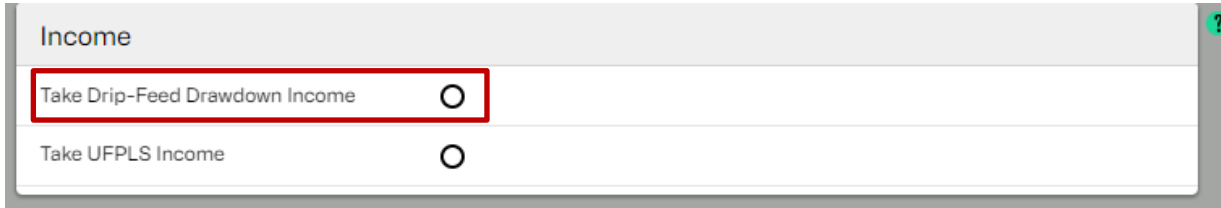
The screenshot shows the Adviser Zone interface. At the top, there are navigation tabs: MAINTENANCE, REPORTING, and RESEARCH TOOLS. On the right, there are two buttons: SWITCH and TOP UP. Below the navigation, the breadcrumb path is Home > Mrs Ann Exa > Incrystallised (677048). The main heading is Wrapper Summary. A dropdown menu is open over the 'Reporting' tab, showing options: Documents, Transactions, Review Illustration (highlighted in green), and Valuation. Below the dropdown, the text 'Wrapper start date' is visible. The main content is a table with the following data:

Asset Name	Units/Shares	Price (£)	Value (£)	Current Balance (%)	Default Investment Strategy (%)
Cash	25,353.630000	1.000000	25,353.63	25.52	0.00
Baillie Gifford Hlth Invtn B A	31,654.230000	0.607000	19,214.12	19.34	0.00
BlackRock SFGblEtDr I5H	265.000000	121.980000	32,324.70	32.53	0.00
L&G Japan Index Trust C Acc	26,609.000000	0.844600	22,473.96	22.62	0.00

The Imago illustration will load, pulling through details of the wrapper charges, investment selection and value.

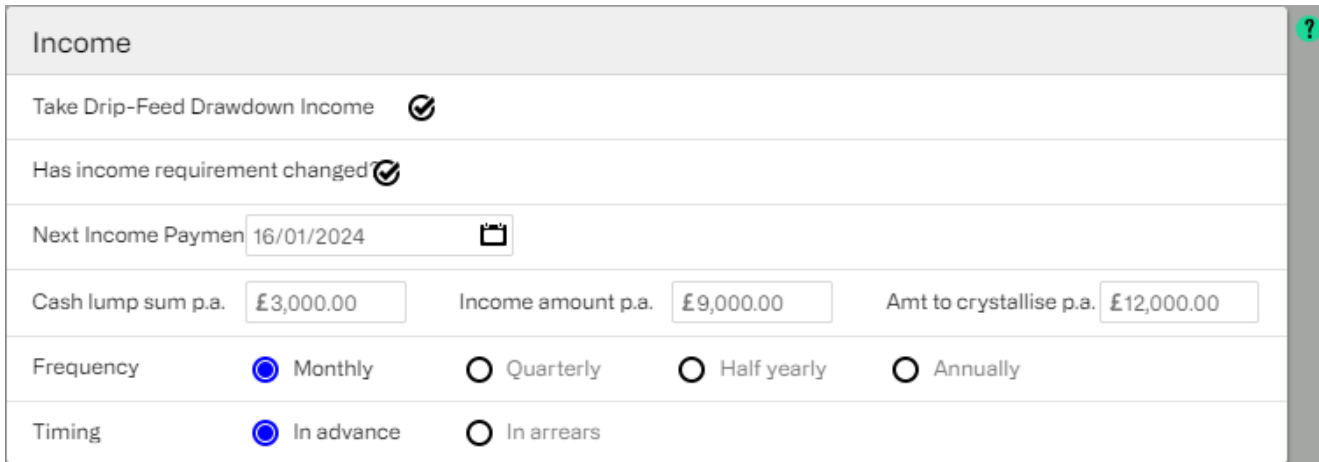
Existing Clients

At the bottom under the income section, you should see the option to **Take Drip Feed Drawdown income.**



The screenshot shows a form titled "Income" with a help icon (?). It contains two radio button options: "Take Drip-Feed Drawdown Income" (which is selected and highlighted with a red box) and "Take UFPLS Income".

Once selected, the section expands allowing you to set the drip feed drawdown information per annum.



The screenshot shows the expanded "Income" section with the following details:

- Take Drip-Feed Drawdown Income**
- Has income requirement changed**
- Next Income Payment** 16/01/2024
- Cash lump sum p.a.** £3,000.00
- Income amount p.a.** £9,000.00
- Amt to crystallise p.a.** £12,000.00
- Frequency**: Monthly Quarterly Half yearly Annually
- Timing**: In advance In arrears

Enter the **Tax-free cash per annum** section and the **Amount to crystallise** will populate.
Enter the income amount as required. This can be moved to a drawdown wrapper and taken later.
Wealthtime offers a frequency of monthly, quarterly and annually.

Existing Clients

Calculate and view illustrations

Once you have entered the information and have reviewed it to confirm it is correct, select **Calculate** and once the illustration results populate, **View PDF** will be highlighted and can be selected.

The PDF will download and so you can open and save it.

The screenshot displays a pension illustration tool interface. On the left, a dark sidebar contains input fields for 'Status' (Pre-sales), 'Basis' (Flexi-Access Drawdown), and 'Allowance' (Money Purchase Annual Allowance, highlighted with a red box). Below these are 'Illustration start date' (03/10/2022) and 'Illustration end date' (05/06/2035). A 'ADVANCED / ANNUITY' button is present. The 'Illustration Results (select to view)' section shows a 2x2 grid of values: Final fund value (£12,075), Income Year 1 (£4,991), Deductions Year 1 (£1,644), and Tax-Free Cash Year 1 (£3,000). Below this are 'Reduction in Yield' (2.27%) and 'Critical Yield' (6.29%). At the bottom of the sidebar are buttons for 'COPY', 'HISTORY', 'SHOW PRINT OPTIONS', 'CALCULATE', and 'VIEW PDF'. The main content area is divided into several sections: 'INVESTMENTS' with a table of Cash (2.20%), International Equity - Unit Trust/OEIC (34.51%), and UK Equity - Unit Trust/OEIC (63.29%), totaling 100.00%. Below this are 'EXISTING ARRANGEMENTS', 'TRANSFERS', and 'PENSION PROTECTION'. The 'CONTRIBUTIONS' section includes 'Date' (03/10/2022), 'Standard' dropdown, and amount (£86,461.94). The 'INCOME' section includes 'Take Drip-Feed Drawdown Income' (checked), 'Has income requirement changed?' (checked), 'Next Income Payment' (03/10/2022), 'Tax-free cash p.a.' (£3,000.00), 'Income amount p.a.' (£5,000.00), 'Amt to crystallise p.a.' (£12,000.00), 'Frequency' (Monthly, Quarterly, Half yearly, Annually), and 'Timing' (In advance, In arrears).



Should you have any further questions or require any assistance, please contact our [Client Services](#) team, who'll be happy to help you.

Wealthtime Financial plc is a limited company registered in England & Wales. Register Number: 06467886.
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