



 5pm  **Withdrawals**

Any additions or changes to payroll for income payments due on 1 April 2026

- Don't forget – you can send us the instruction via secure message. This includes Benefit Payment Forms, even if it's the first event.

 5pm  **Payments In**

Let us know about any changes to Direct Debits which are due to be paid into pensions on 7 April 2026

- If the change relates to a personal contribution, you can send us a secure message.
- If it relates to an employer or employee contribution, don't forget to submit a new Record of Payments Due form.

 5pm  **New Application**

New client and existing product applications

 9.30am  **Withdrawals**

Place disinvestments to be settled for income payments due on 1 April 2026

- Trades need to be received before 9:30am, as this is our trading cut off time.
- If these funds are not cleared and available, the next income payment date will be 1 May 2026.

 9.30am  **Internal Transfers**

Disinvestments to be placed for Bed and ISA and other internal payments

 5pm  **Internal Transfers**

Interspousal asset transfers for Capital Gains Tax (CGT) planning

- These can be instructed by secure message. Make sure you include parties involved, the fund and the exact number of units which are to be transferred.

 Midday  **Payments In**

Cash payments by BACS

 Midday  **Payments In**

Cash payments by CHAPS/ Faster Payments

 Midday  **Payments In**

Cheques to be received by Wealthtime Classic

- We'd appreciate it if you could send payments before midday on 2 April, where possible, to support our processes.
- Anything received before the end of the 2025/2026 tax year will be allocated for the 2025/2026 tax year. This includes cheques.
- All deposits received into the account on 5 April will be included in the 2025/2026 tax year and credited for that day. This differs from our usual process where you see credit the following working day.
- If it's a new employer or employee contribution, please submit a Record of Payments Due form and a SIPP Supplementary Contributions Application.

If you require this document in an alternative format please contact us.

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