

Key Information for Advisers

This document is designed to help new users of the platform with key points, guidance with certain instructions and our contact information.

New Business

Payments	The online submission for a new Product Wrapper or top-up should be made before sending payment and any accompanying paperwork. When sending multiple payments (due to banking limits or other reasons), there must be an online submission to match each payment amount received.
Electronic Payments	These are preferred as once the monies are received, these are cleared funds. Please quote the Product Wrapper number and Investor surname when sending electronic payments to ensure that the payment is applied efficiently to the appropriate Product Wrapper. If the Product Wrapper number is not stated, this could result in a delay.
Cheque Payments	The cheque payee is 'Novia Financial Plc' and it is very important this payee is quoted in full. If a cheque needs to be amended for any reason, the amendment must be signed in full.
Legal Entity Identifiers (LEI)	A Legal Entity Identifier (LEI) is required for corporate, trust accounts and charities which are invested in, or may invest at a future date, Exchange Traded Investments (ETIs). *It is important you understand the consequences of not providing a LEI.*
Pension Transfers	While we use Origo for pension transfers-in where possible, we still recommend you obtain discharge forms, as the ceding scheme reserves the right to additionally request these.

Servicing - General

Product Wrapper Number	The specific Product Wrapper number should be quoted when communicating with Wealthtime. If the query/request is client rather than Product Wrapper specific, please quote the Investor number.
Minimum Cash Balance	Wealthtime requires a minimum Cash balance to be held in each Product Wrapper of 1%, and we run a Cash Facility maintenance process monthly.
Legal Entity Identifiers (LEI)	Where we do not hold confirmation of the required LEI, ETIs will not be permitted and this might affect all trades in an Investor's realignment, Recurring Investment, Rebalance or a Cash top-up. This could lead to holding Cash during periods of market movements or not having sufficient Cash to pay withdrawals, income, or charges. *It is important you understand the consequences of not providing a LEI.*
Instructions	Most servicing forms are signatureless, providing they are delivered as an attachment via the Adviser Zone secure email service.
Sell Down	When selling out of a fund in full, please select 100% rather than as a monetary or unit value.
Payments Out	We will make payment to the verified bank details we have on our records. It is therefore recommended you ask your client to complete and sign the bank details form at the outset/ahead of a withdrawal request. This form should contain a wet signature and be sent in the post to us.
Withdrawals – GIA and Novia ISA	For partial withdrawals, you are required to ensure there is sufficient Cash. If required, please sell down Assets to create the required amount of Cash, using the 'Sell for Withdrawal' option. A withdrawal instruction will also be required.
Verification of Signature/Bank Details	When money is withdrawn from the client's Product Wrapper, verification is required. If the verification is not successful, we will have additional requirements. We would encourage your client to utilise biometric verification when offered.
Updating Client Contact Details	You can update these online. Individuals that have user management permission can also maintain client Investor Zone access including resetting a password without the need to contact Wealthtime.
Managing Staff Access	The user management permission allows you to set up and manage the levels of access and associations (links to all or specified Advisers) for staff within your organisation and to inactivate access should staff leave your company or change roles.

Servicing - Novia SIPP Specific

Amend/Start Income a Drawdown Product Wrapper (Already Crystallised)	Use the pension withdrawal form (when funds are already crystallised). For ad hoc income withdrawal payments, please ensure there is sufficient Cash. Where required, place trades online to make enough Cash available for requested payments using the 'Sell for Withdrawal' option.
To Crystallise a Novia SIPP and Take Benefits	Use the pension withdrawal form. For lump sums please ensure there is sufficient Cash. Where required, place trades online to make enough Cash available for requested payments using the 'Sell for Withdrawal' option.
Taking Uncrystallised Funds Pension Lump Sum (UFPLS)	Use the pension withdrawal form. Please ensure there is sufficient Cash. Where required place trades online to make enough Cash available for requested payments using the 'Sell for Withdrawal' option.
Regular Employer Contributions	A record of payments due form is required from the employer. This provides information on the regular contributions and an employer declaration.
Drip Feed Drawdown	Use the pension withdrawal form. A regular schedule of PCLS payments and optional income payments from the Novia SIPP can be obtained.

Contact Us

Our client services team offer a dedicated Adviser and client line 0345 680 8000. Lines are open Monday to Friday, 9:00am to 5pm.

Advisers can also send a secure email from within Adviser Zone; this is where you should upload instructions/forms.

Investors can email us at clientservices@wealthtime.com

You can also write to us at:

Wealthtime Royal Mead, Railway Place, Bath, BA1 1SR

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

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