

Key Dates Schedule for Advisers

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.

You can obtain details of Adviser Charges that have been paid via the Adviser Charges report if you have reporting permissions for Adviser Zone.

Type	Wrappers	Paid/Collected By
Regular Pension Income	Novia SIPP	Clients may choose an income payment date between the 1st and the 28th of the month. Income will be paid, by BACS, on the selected date each month. If no date is specified: For regular income requests, the payment date will default to the 8th of the month. For dripfeed drawdown, a default date will not be applied. The client must specify their preferred payment date (between the 1st and 28th).
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
Initial and Ad Hoc Adviser Charges	All	Weekly by BACs
Ongoing Adviser Charges	All	Monthly paid by BACs