



Set up and instruct a regular contribution (Personal)

Regular contributions can be made into Pensions monthly. Payments can be made via bank transfer or direct debit, with Platform expectations set on the 7th, 14th, 21st, or 28th of each month.

Regular investments can be invested automatically into a model or funds. They can also be left in cash.

To successfully set up a regular personal contribution, you will need to ensure that an expectation is set up on the platform and then (where needed) the client can set up a regular payment.

Step by step

- Access the required account on the platform either through the 'Clients' button at the top of the page or the search option on any screen and click into the relevant account
- Once in the account, click on the 'Account actions' button on the top right, then select 'Pay in'
- Under 'Payment type', select the 'Regular payment' option and you will be shown the 'Regular payments' section, any existing payments will be shown here.
- The boxes to complete will automatically show. Select the payment day, then select 'Personal' for the 'payment type' and then input the amount and chosen payment method
 - If the client will be paying by bank transfer, you will need to select 'Bank transfer' in the 'Payment method' field. If the client would like to pay on a different date than any of the 4 options available, select the date as the closest date before that. For example, if the client wanted a payment on the 1st, select the 28th. For a payment on the 20th, select the 14th).
 - If the client will be paying by direct debit, where the client has no mandate in place, it will take around 5 days to set up the mandate before this can be instructed to the bank. It is important that the 5-day setup period is considered when selecting to use direct debit as the first month's payment may be missed if enough time is not left.
- Select whether to allow auto disinvestments to fund the payment under Auto-disinvest
- If you select 'No' it is the adviser's responsibility to ensure cleared cash is present or the payments will fail once cash is exhausted



- If you click 'Yes', disinvestment can be via the largest holding or across the account proportionally. When invested in a model select 'proportional' under type of sell down, for other investments this can be at the adviser's discretion
- Where investing, add investments under the 'Investments' section
- Once happy, click 'Review' and check the details you have entered. Click 'Submit' to confirm
- If paying by bank transfer, payment details will need to be provided to the client