

# How to complete a GIA to ISA transfer (joint GIA)

**Clear instructions,  
no detours required**





**1** From the Adviser Zone homepage, search for the investor using their name, investor number, or wrapper ID and press 'view.'

**2** Select the client's ISA and 'top-up.'

Mr Novia Imp Demo Three  
£490.71 ⓘ

MAINTENANCE ▾ INVESTOR ZONE RESEARCH TOOLS ▾ DOCUMENTS ADD WRAPPER

Home > Mr Novia Imp Demo Three

### Investor Summary

Active Wrappers		Status Updates	
	General Investment Account £481.61		General Investment Account Top-Up - In Progress 21/12/2023 02:37 PM <span style="float: right;">DETAILS</span>
	General Investment Account £0.00		SIPP Uncrystallised Top-Up - Completed 15/12/2023 01:47 PM <span style="float: right;">DETAILS</span>
	General Investment Account £9.10		SIPP Uncrystallised Top-Up - Completed 15/12/2023 01:41 PM <span style="float: right;">DETAILS</span>
	Stocks and Shares ISA £0.00 Remaining ISA Allowance: £20,000.00		<span style="float: right;">VIEW ALL</span>

**3** Under section two, 'investment types', select 'transfer from GIA'.

1 Nickname (Optional)  
No nickname set

2 Investment Types  
No investments

3 Regular Withdrawals  
Edit your regular withdrawals.

Investment Types

Select an Investment Type

TRANSFER FROM GIA

SAVE

**4** Select the GIA you want to transfer from – this will show you the available cash to transfer. **Please note:** The available cash to transfer includes the whole cash balance and doesn't include our 2% minimum balance or regular withdrawals from the GIA. If you have recently completed a switch to cash in the GIA and the sale of assets hasn't completed, this amount will not show in the available cash.





**5** Enter the investment amount. **Please note:** If there is not enough available cash, you will need to sell down to fund the difference or reduce the transfer amount. To sell down, you'll need to place a sell for withdrawal in the GIA. Go to the GIA, select 'Switch', then 'Sell for withdrawal'. If the GIA will be the source of wealth for multiple ISA's, please place one sale to cover all Bed and ISAs. This is because once a sale is placed on an asset, you won't be able to place further sales until the original sale has settled.

**6** Select an adviser initial charge if applicable. **Please note:** This initial charge will be deducted from the ISA. If you wish to deduct the charge from the GIA, you will need to submit an ad hoc charge from the GIA wrapper. Go to the GIA, then 'Maintenance', then 'Ad Hoc Charge'. You can then select 'none' as the adviser initial charge in the ISA top up.

**7** Select any regular withdrawals required and click 'next' to see confirmation of the ongoing adviser charge.

#### Regular Withdrawals

**ADD A REGULAR WITHDRAWAL**

Withdrawal Frequency

Monthly  Quarterly  Annually

Start Month

Withdrawal Type

Amount  Percentage

Select A Bank Account

Sort Code

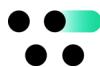
Account Number

Account Name

**SAVE**

**BACK**

**NEXT**





**8** Now select how the new funds should be invested in the ISA. You can choose your default investment strategy or select a different strategy. Click 'next' to view and download the documents.

### Documents

[PRE-SALES ILLUSTRATION](#)

[ISA APPLICATION SUMMARY](#)

[CLIENT REPORT](#)

Documents generating...

[SUBMIT](#)

[SAVE](#)

[BACK](#)

**9** Select 'submit' to go through the online declaration and 'proceed' to agree

**10** Please send a Secure Email requesting that '£x amount is moved from wrapper XXXXX to wrapper YYYYY and invested as per the instructions in the Top Up.'

**11** When there is sufficient available cash in the GIA, the cash will be moved to the ISA and invested as per the instructions in the ISA.



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

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