

# The route to Tax Year End 2026 – key stops along the way



## 5pm Switches

Submitting switch instructions for daily dealing assets

This deadline is dependent on the choice of funds and fund managers being used.

## 5pm Withdrawals

Pension, ISA and GIA withdrawals

So that we can process the withdrawal before tax year end, please make sure:

- There are verified bank details linked to the account.
- There are sufficient cleared funds available to cover the payment.
- For pensions, please submit a fully completed and signed withdrawal application form.

### Amendments to regular withdrawals:

We must receive instructions to amend regular withdrawals 10 business days before the next scheduled payment.

## 5pm Internal Transfers

Cash movement from GIA to ISA - (Bed and ISA) and GIA to SIPP - (Bed and SIPP)

So that we can apply the money before tax year end, please instruct any necessary sale of investments with enough time for them to settle. We'll only be able to transfer and apply the money before tax year end if the cash is available.

Please make sure there are no rebalance activities in progress as this may mean that the cash might not be available on time for the investment.

## 5pm Payments In

### BACS

So that we can apply the money before tax year end:

- For new business** – Please make sure that you enter a new business application onto Adviser Zone before we receive any payment.
- For existing business** – Please enter a top-up onto Adviser Zone before we receive any payment.

To make sure payments are received by us on time, BACs should be instructed before 5pm on 26 March. Payments received after the deadline will not be processed in the 2025/2026 tax year.

## Dealing

Place sales for daily-dealing assets

For potential gains/losses to be realised in the 2025/2026 tax year, you need to place sales for daily-dealing assets by 1 April.

## 5pm Payments In CHAPs/ Faster Payments

Cash movement from GIA to ISA - (Bed and ISA) and GIA to SIPP - (Bed and SIPP)

So that we can apply the money before tax year end, please instruct any necessary sale of investments with enough time for them to settle. We'll only be able to transfer and apply the money before tax year end if the cash is available.

Please make sure there are no rebalance activities in progress as this may mean that the cash might not be available on time for the investment.

## 9am Payments In

### Cheques

So that we can apply the money before tax year end:

- For new business** – Please enter a new business application onto Adviser Zone before we receive any payment.
- For existing business** – Please enter a top-up onto Adviser Zone before we receive any payment.

Any payments received after the deadline will not be processed in the 2025/2026 tax year. For a cheque to be accepted, it must be in good order i.e. dated, signed etc.