For advisers

Our new platform

nucleus platform



How to process a Bed and ISA transaction

3 minute read

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How to use this document

Important information will look like this.

Key messages

Key messages will look like this.



Useful info will look like this.

We recommend using the zoom function to view the details on the platform screens in this guide.

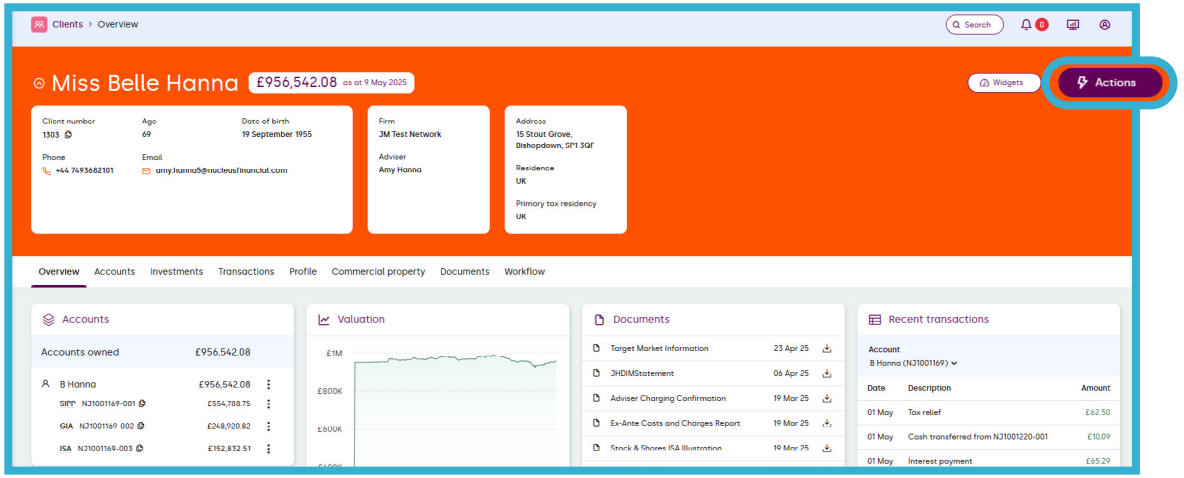
How to process a Bed and ISA transaction

To start the Bed and ISA transaction, you first need to have an existing General Investment Account (GIA) with holdings and an existing ISA account, both under the same head account.

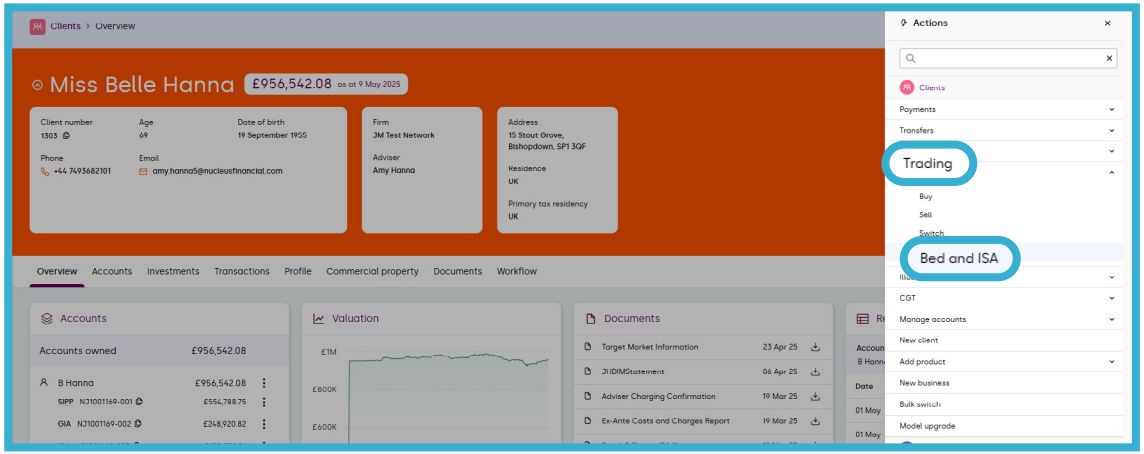
Both accounts need to be under the same name only, the process isn't possible from a joint GIA.

To start the Bed and ISA you first need to search for your client. Please refer to the guides on our website to search for a client or create a new client.

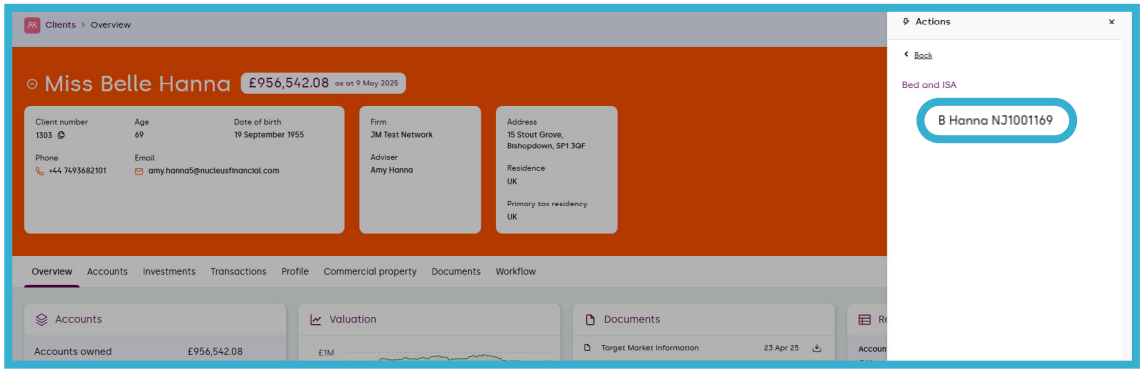
From the client landing page select the **'Actions'** button.



A list of actions will appear. Select **'Trading'**, and then **'Bed and ISA'**.



Select the client's name, then the ISA account.

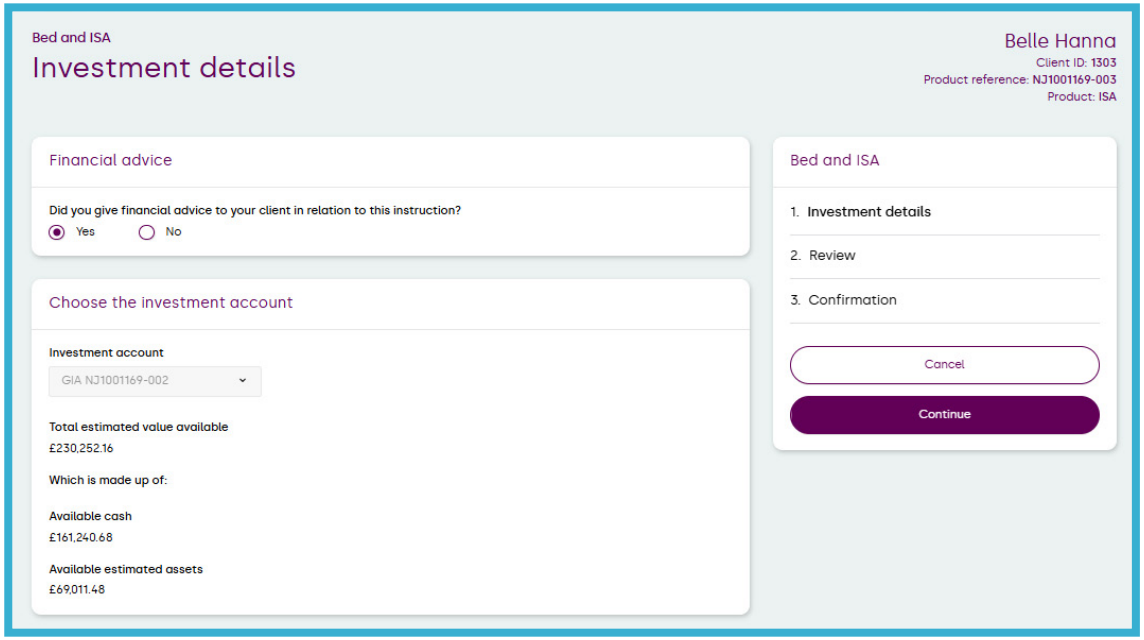


Investment details

Key message

You don't need to provide advice for the Bed and ISA transaction to be accepted.

If you have more than one GIA, select the GIA from the dropdown under **'Investment account'**. Otherwise the current GIA will be preselected

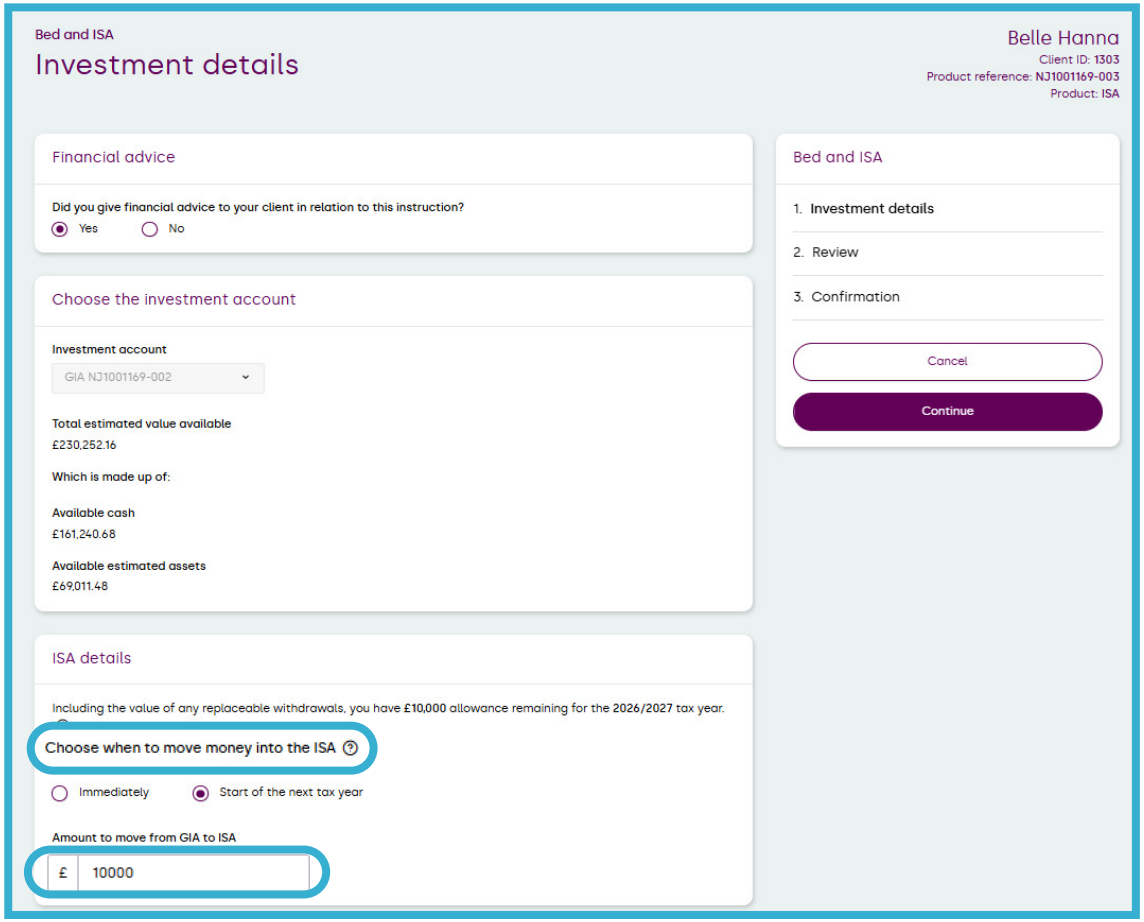


In the **ISA details** section, confirm when the transaction should be completed.

Enter the transaction value.

For an immediate Bed and ISA transaction, the client will require unused tax year allowance. The tax allowance remaining is shown in the ISA details section. This figure will change as the amount to move is entered, to show the amount remaining after this transaction completes.

Estimated total to sell must be equal to the amount to move from GIA to ISA.



Assets to sell

Confirm the '**Withdrawal method**'.

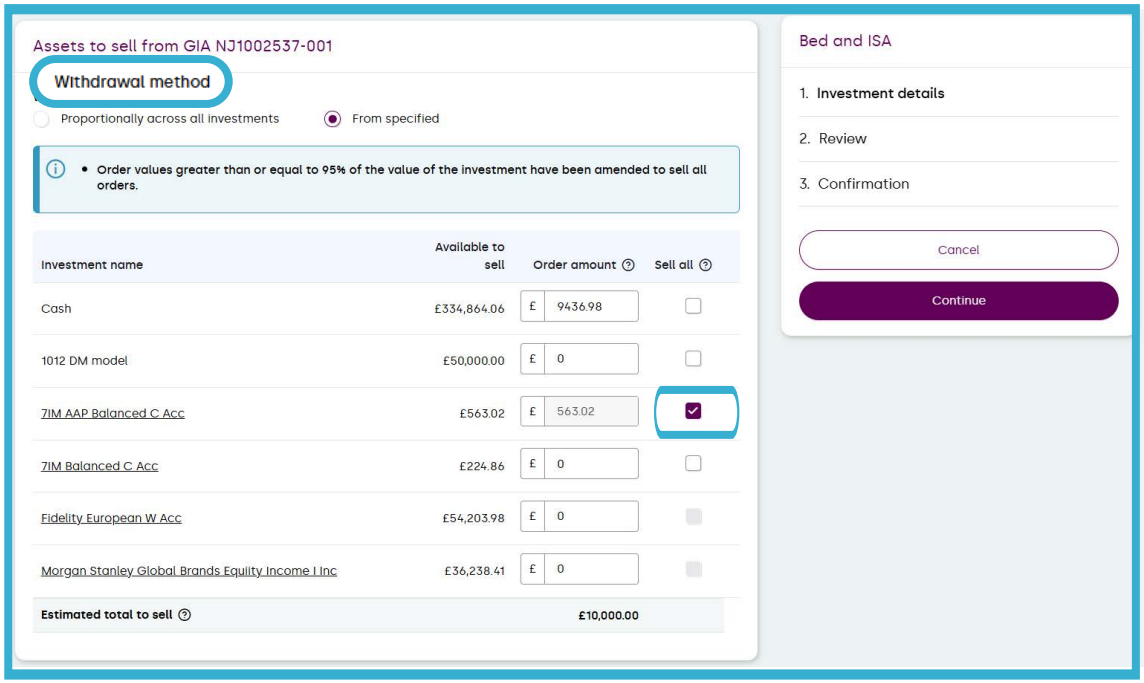
Key message

Proportional disinvestment is only available for funds, models, and DIM models. Other investment types, if held, will be excluded. This may result in a lesser amount than you've specified being moved into the ISA.

Enter the order amount for each investment or select **'Sell all'.**

Key message

The total estimated sell amount should match the amount you intend to transfer from the GIA to the Stocks and Shares ISA.



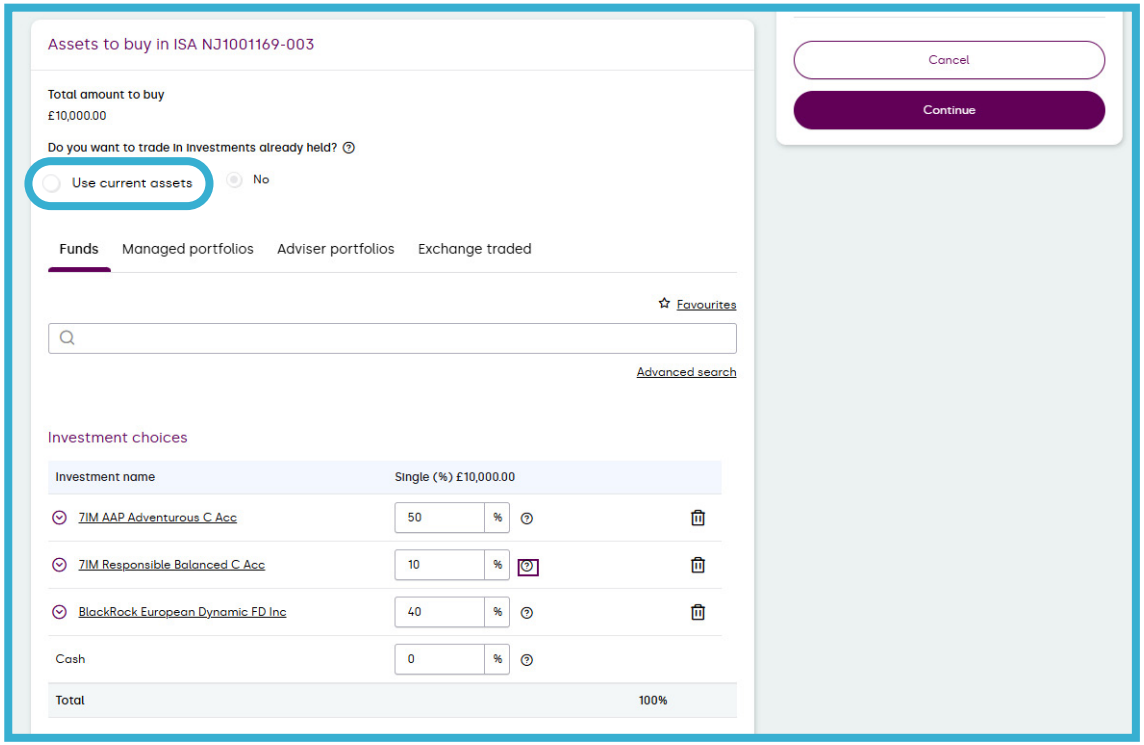
Assets to buy

Confirm if you would like to buy assets which are already held within the ISA, or new ones.

By selecting **'Use current assets'**, you can buy more of your current investment holdings.

By selecting the fund name, it will bring up information about the asset, fund sheets etc.

Continue down to Investment choices and enter the percentage against each investment, ensuring the total is 100%



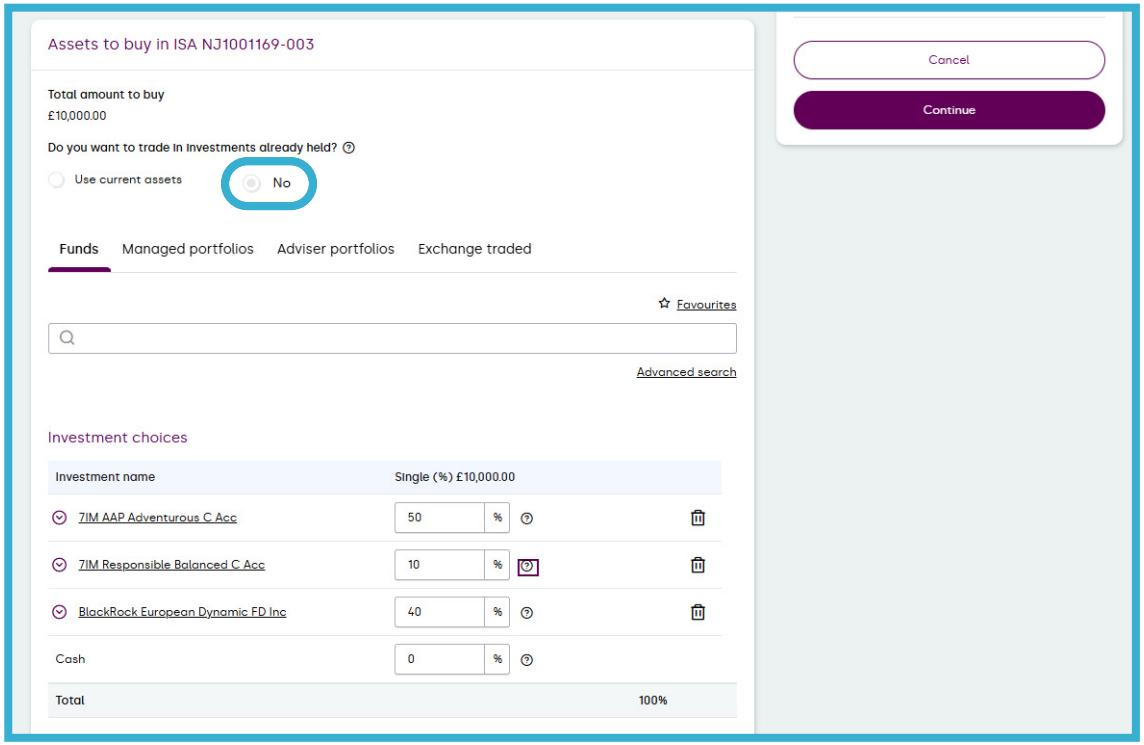
By selecting **'No'** you'll buy new investments with available cash.

Choose which investments you want to buy. Enter the fund name, ISIN and/or SEDOL in the search box. Select the correct fund from the drop-down menu. The fund will then show below.

Your client can now hold loose assets, multiple model portfolios, ETIs and other investments, all within the same account.

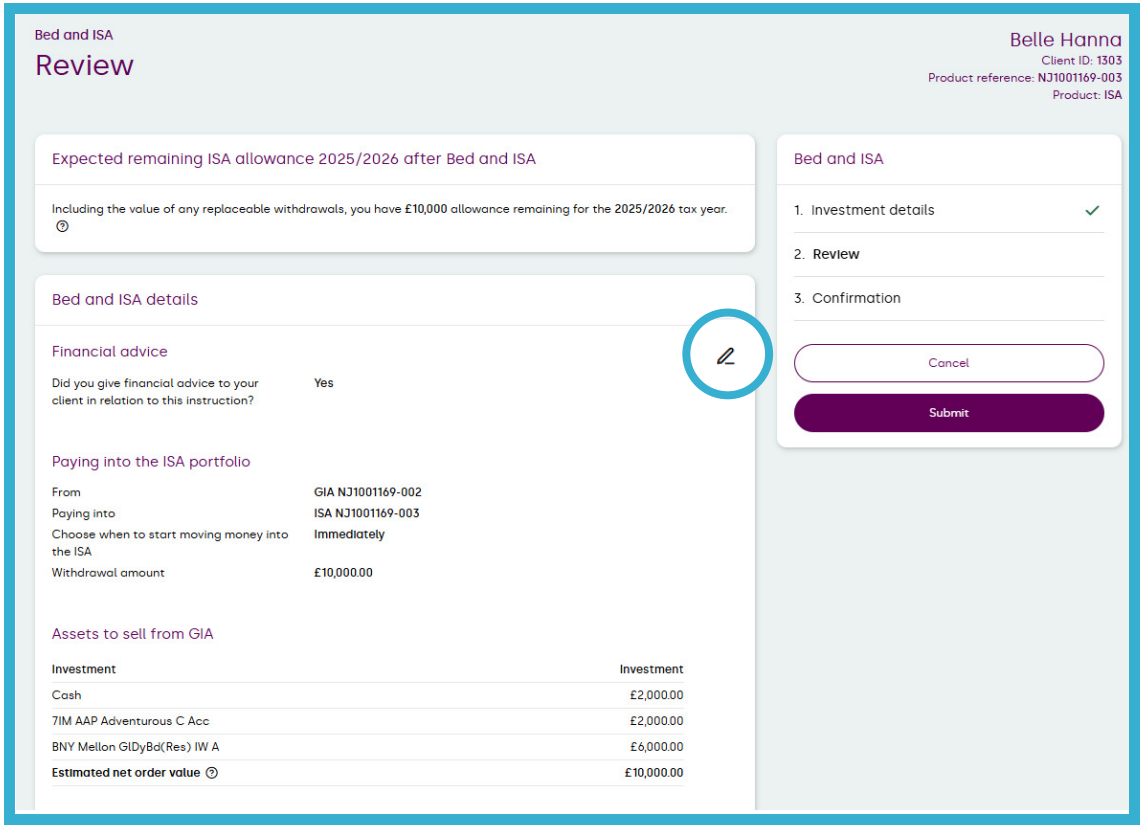
Enter the percentage next to each fund ensuring the total is 100%.

Select **'Continue'** to move onto the review page.



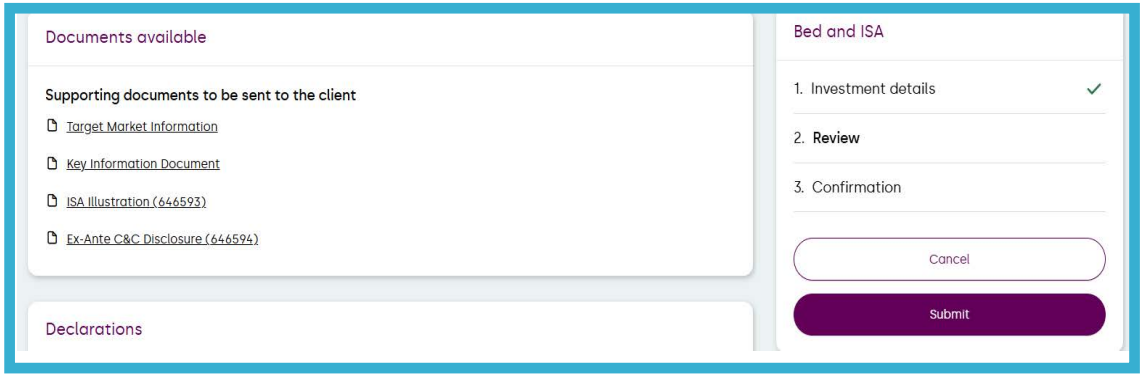
Review

Use the **'pencil'** icon to make any necessary changes.



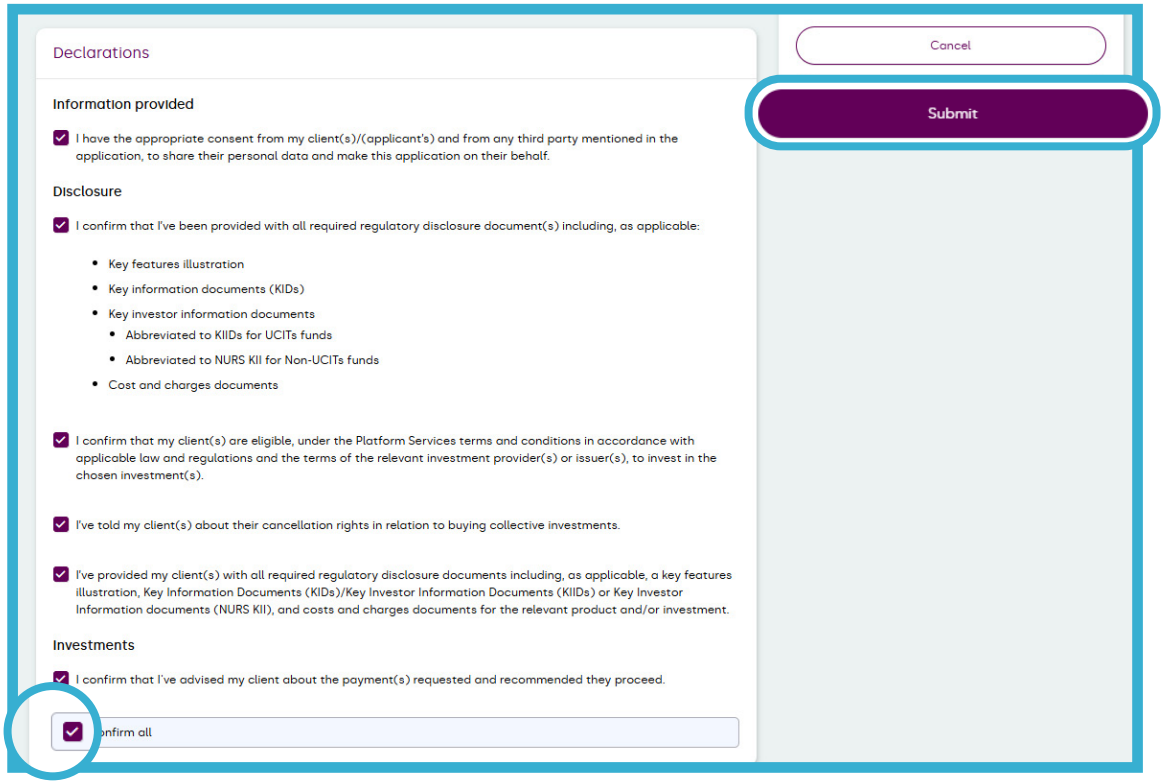
Documents and declarations

The supporting documents are available to download here or in the client's document library.



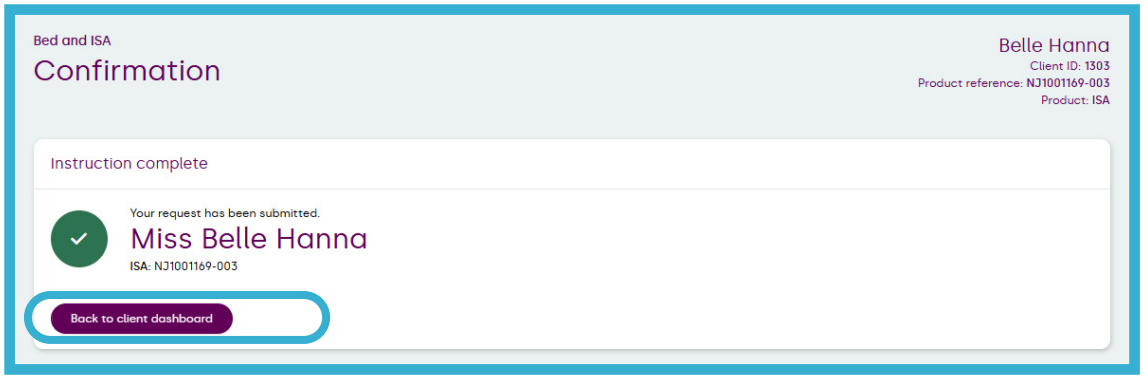
Read through the '**Declarations**' and select **'Confirm all'.**

Select **'Submit'** to complete the Bed and ISA application.



The Bed and ISA process is now complete.

From here you can go **'Back to the client dashboard'.**



03455 212 414

ask@nucleusfinancial.com

nucleusfinancial.com

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

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