

For advisers

Our new
platform

nucleus^o
platform

How to process a Bed and ISA transaction

🕒 3 minute read



How to process a Bed and ISA transaction

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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 process 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.

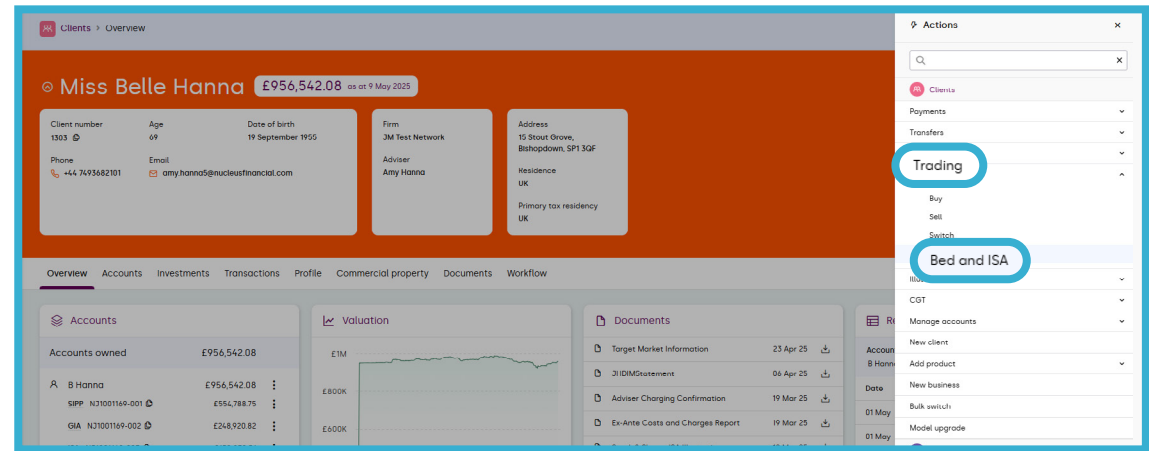
The screenshot displays the 'Clients > Overview' page for Miss Belle Hanna. The client's total value is £956,542.08 as of 9 May 2025. The page is divided into several sections:

- Client Details:** Client number 1303, Age 69, Date of birth 19 September 1955, Firm JM Test Network, Adviser Amy Hanna, Address 15 Stout Grove, Bishopdown, SP1 3GF, Residence UK, Primary tax residency UK.
- Accounts:** A table showing accounts owned under the head account B Hanna.
- Valuation:** A line chart showing the client's value over time, with markers for £1M, £800K, £600K, and £400K.
- Documents:** A list of documents including Target Market Information, JHDMStatement, Adviser Charging Confirmation, Ex-Ante Costs and Charges Report, and Stock & Shares R&A Illustration.
- Recent transactions:** A table showing recent transactions for the account B Hanna (N31001169).

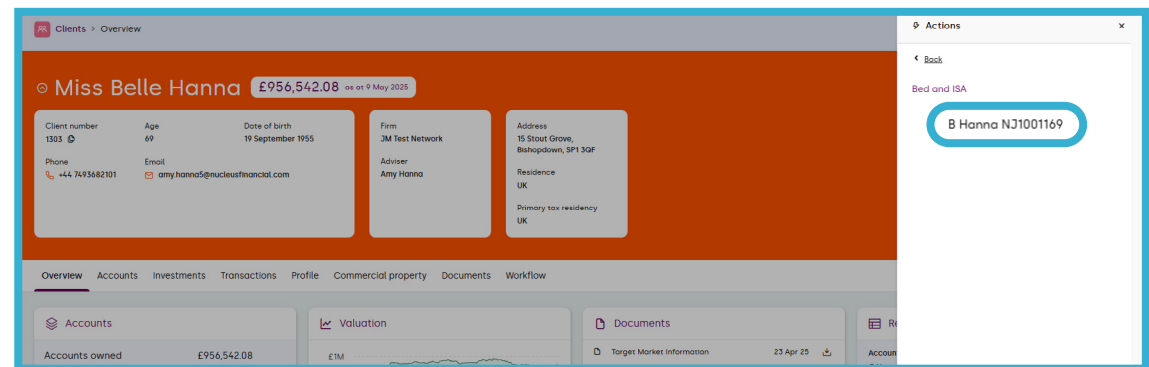
Accounts owned		£956,542.08
B Hanna	£956,542.08	
SIPP N31001169-001	£554,789.75	
GIA N31001169-002	£248,020.82	
ISA N31001166-003	£152,832.51	

Date	Description	Amount
01 May	Tax relief	£62.50
01 May	Cash transferred from N31001220-001	£10.09
01 May	Interest payment	£65.29

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

At any stage of the application, you can save and exit the session. To resume the application, go to the workflow tab within the client's account.

Key message

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

Select the GIA from the dropdown under 'Investment account'.

Bed and ISA

Investment details

Belle Hanna
Client ID: 1303
Product reference: NJ1001169-003
Product: ISA

Financial advice

Did you give financial advice to your client in relation to this instruction?

Yes No

Choose the investment account

Investment account
GIA NJ1001169-002

Total estimated value available
£230,252.16

Which is made up of:

Available cash
£161,240.68

Available estimated assets
£69,011.48

Bed and ISA

1. Investment details
2. Review
3. Confirmation

Cancel

Continue

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.

Bed and ISA

Investment details

Belle Hanna
Client ID: 1303
Product reference: NJ1001169-003
Product: ISA

Financial advice

Did you give financial advice to your client in relation to this instruction?

Yes No

Choose the investment account

Investment account

GIA NJ1001169-002

Total estimated value available
£230,252.16

Which is made up of:

Available cash
£161,240.68

Available estimated assets
£69,011.48

ISA details

Including the value of any replaceable withdrawals, you have £10,000 allowance remaining for the 2026/2027 tax year.

Choose when to move money into the ISA ⓘ

Immediately Start of the next tax year

Amount to move from GIA to ISA

£ 10000

Bed and ISA

- Investment details
- Review
- Confirmation

Cancel

Continue

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 General Investment Account to the Stocks and Shares ISA.

Assets to sell from GIA NJ1001169-002

Withdrawal method

Proportionally across all investments
 From specified

Investment name	Available to sell	Order amount	Sell all
Cash	£171,240.68	£ 2000	<input type="checkbox"/>
7IM AAP Adventurous C Acc	£24,687.60	£ 2000	<input type="checkbox"/>
BNY Mellon All Inc GBP	£497.56	£ 0	<input type="checkbox"/>
BNY Mellon GI(DyBd(Res) IW A	£51,703.97	£ 6000	<input type="checkbox"/>
Estimated total to sell		£10,000.00	

Bed and ISA

1. Investment details

2. Review

3. Confirmation

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.

Continue down to **Investment choices** and enter the percentage against each investment.



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

Assets to buy in ISA NJ1001169-003

Total amount to buy
£10,000.00

Do you want to trade in investments already held? ⓘ

Use current assets No

Funds Managed portfolios Adviser portfolios Exchange traded

☆ Favourites

Q

[Advanced search](#)

Investment choices

Investment name	Single (%)	£10,000.00	
<input checked="" type="radio"/> 7IM AAP Adventurous C Acc	50	%	ⓘ
<input checked="" type="radio"/> 7IM Responsible Balanced C Acc	10	%	ⓘ
<input checked="" type="radio"/> BlackRock European Dynamic FD Inc	40	%	ⓘ
Cash	0	%	ⓘ
Total		100%	

Cancel

Continue

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 the fund.

Assets to buy in ISA NJ1001169-003

Total amount to buy
£10,000.00

Do you want to trade in investments already held? ⓘ

Use current assets No

Funds Managed portfolios Adviser portfolios Exchange traded

☆ Favourites

Q

[Advanced search](#)

Investment choices

Investment name	Single (%)	£10,000.00	
<input checked="" type="radio"/> 7IM AAP Adventurous C Acc	50	%	ⓘ
<input checked="" type="radio"/> 7IM Responsible Balanced C Acc	10	%	ⓘ
<input checked="" type="radio"/> BlackRock European Dynamic FD Inc	40	%	ⓘ
Cash	0	%	ⓘ
Total		100%	

Cancel

Continue

Review

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

Bed and ISA Belle Hanna
Client ID: 1303
Product reference: NJ1001169-003
Product: ISA

Review

Expected remaining ISA allowance 2025/2026 after Bed and ISA

Including the value of any replaceable withdrawals, you have £10,000 allowance remaining for the 2025/2026 tax year. ⓘ

Bed and ISA details

Financial advice

Did you give financial advice to your client in relation to this instruction? Yes

Paying into the ISA portfolio

From	GIA NJ1001169-002
Paying into	ISA NJ1001169-003
Choose when to start moving money into the ISA	Immediately
Withdrawal amount	£10,000.00

Assets to sell from GIA

Investment	Investment
Cash	£2,000.00
7IM AAP Adventurous C Acc	£2,000.00
BNY Mellon GIyBd(Res) IW A	£6,000.00
Estimated net order value ⓘ	£10,000.00

Bed and ISA

- Investment details ✓
- Review**
- Confirmation

Cancel

Submit

Documents and declarations

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.

Declarations

Information provided

I have the appropriate consent from my client(s)/(applicant's) and from any third party mentioned in the application, to share their personal data and make this application on their behalf.

Disclosure

I confirm that I've been provided with all required regulatory disclosure document(s) including, as applicable:

- Key features illustration
- Key information documents (KIDs)
- Key investor information documents
 - Abbreviated to KIIDs for UCITs funds
 - Abbreviated to NURS KI for Non-UCITs funds
- Cost and charges documents

I confirm that my client(s) are eligible, under the Platform Services terms and conditions in accordance with applicable law and regulations and the terms of the relevant investment provider(s) or issuer(s), to invest in the chosen investment(s).

I've told my client(s) about their cancellation rights in relation to buying collective investments.

I've provided my client(s) with all required regulatory disclosure documents including, as applicable, a key features illustration, Key Information Documents (KIDs)/Key Investor Information Documents (KIIDs) or Key Investor Information documents (NURS KI), and costs and charges documents for the relevant product and/or investment.

Investments

I confirm that I've advised my client about the payment(s) requested and recommended they proceed.

Confirm all

Cancel

Submit

Bed and ISA

Confirmation


Belle Hanna
Client ID: 1303
Product reference: NJ1001169-003
Product: ISA


Instruction complete


Your request has been submitted.

Miss Belle Hanna
ISA: NJ1001169-003

Back to client dashboard

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 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 Tynetalk service on 18001 03455 212 414.

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