

## Easy steps to Bed and Isa

Bed and Isa allows you to transfer your clients' investments from their General account straight into their Isa in one application, minimising out of market time. You can use it to open a new Isa or top up an existing one. The Isa subscription date is the date all trades are ordered in the General account, so applications can be keyed up to 4 April which is the last business day of the tax year. All trades must be included in that day's dealing.

- 1 Select your client
- 2 Select 'Top up/add investment'
- 3 From the new account dropdown select and add Isa or from the 'top up' dropdown, select the Isa account you'd like to top up
- 4 Select 'Bed and Isa' under 'payment method' and input annual advice fee (new Isa account only)
- 5 Choose the General account that will fund the Bed and Isa, and enter the subscription amount
- 6 Select the assets to sell
- 7 Select the assets to buy

You can use a model portfolio, select individual assets or choose from your 'favourite assets' list. (For how to set up a model portfolio, please see the [Nucleus user guide model portfolios 0319](#))

- 8 Submit the application

Before this point you can illustrate and review the application to verify the input.

- 9 For top ups to existing Isas, the Bed and Isa is a straight through process.

For a new Isa the account will be activated on receipt of a fully completed client declaration, which can be sent to us via Jira messaging.



Please be aware, that if any funds in the General account are still showing as 'Awaiting order' after all trading deadlines have passed on Friday 4 April, the subscription will instead count towards the 2025-26 tax year.



### More information

For help with a Bed and Isa please speak to your Client Relations Manager.

We accept electronic signatures for new business and client instructions. Take a look at our [e-signatures guide \(0331\)](#).

We can accept scanned documentation via Jira messaging. Please see our [scanned documentation guide \(0534\)](#) for more details.

### Analysing your clients

Use the 'Isa contributions' report (available from the 'Reports' tab) to see your clients' current Isa allocation status at a glance.