



For financial advisers only

How do I...

perform a GIA to ISA transfer?

This guide shows you how to submit a GIA to ISA transfer online, on Aegon Retirement Choices.





Handy hint

During a GIA to ISA transfer you can only sell up to 95% of a fund's current monetary value. To sell all, please complete a **Change existing investments request** first and select **Sell all** from the GIA. Then return to our GIA to ISA transfer online process and enter the amount from **Available cash** on the **Sell investments** page. You can only do a GIA to ISA transfer if the ISA is already set up.

Aegon Retirement Choices GIA to ISA transfer

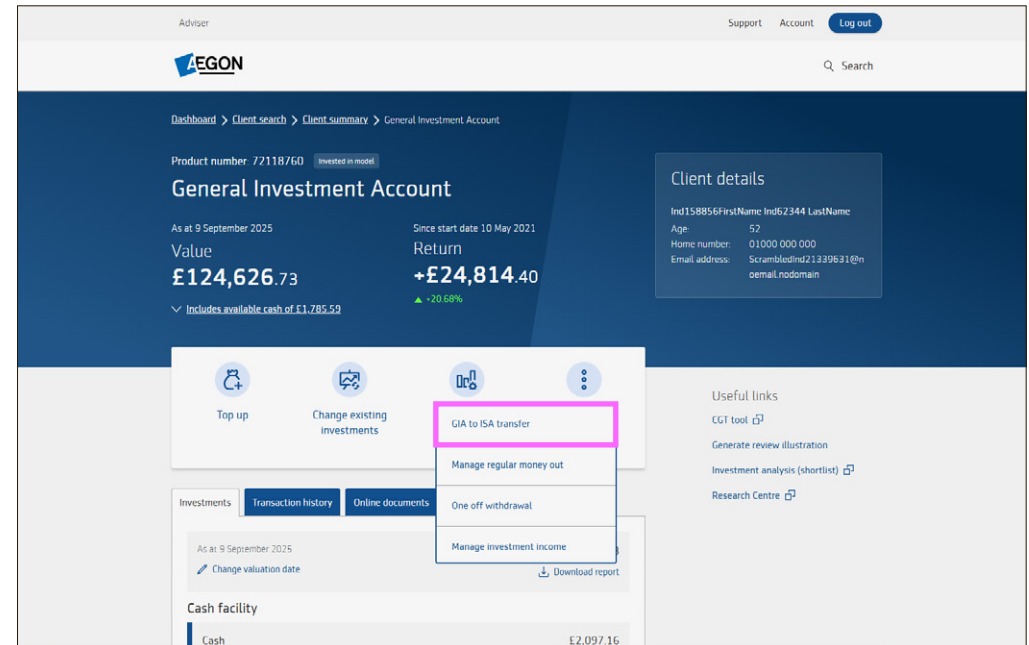
1. From the client summary screen choose your client's GIA and select **View and manage**.

The screenshot displays the Aegon Client Summary page for Client ID 21339631. The page is divided into several sections:

- Client summary:** Shows the client's total value of £661,064.15 and a return of +£151,651.81. It also indicates the start date (16 October 2019) and a performance metric of +28.02%.
- Client details:** Provides personal information including age (52), home number (01000 000 000), and email address (Scrambledind21339631@n oemail.nodomain).
- Investment Accounts:** Lists three accounts:
 - Self-invested Personal Pension:** £431,886.28, includes available cash of £5,801.40, product number 71860025.
 - Individual Savings Account:** £104,551.14, includes available cash of £1,500.33, product number 72119985. A green banner indicates £20,000.00 available to invest.
 - General Investment Account:** £124,626.73, includes available cash of £1,785.59, product number 72118760.
- Actions:** Includes a 'Download report' button.
- Quick Links:** A sidebar with icons for 'Continue request(s)', 'Online documents', 'Latest status updates', 'Buy product', 'Manage charges', 'Product reporting', and 'Nomination of beneficiaries'.
- Fund Information:** A section for 'Fund information for our ARC individual and workplace solutions customers' with a 'View investment options' link.

The footer contains links for Support, Account, Log out, About us, Media centre, Careers, Our people, Aegon UK, Corporate sustainability, and Modern slavery statement. It also includes social media icons and a copyright notice for 2025 Aegon.

2. Select **More options** and then **GIA to ISA transfer**.
3. Follow the steps confirming whether the transaction is discretionary or advisory, your client's tax residency and the advice basis.



4. We show the remaining ISA allowance for the current tax year and the available funds in the GIA.



5. Confirm the amount you wish to transfer from the GIA into the ISA. You can also enter an ad hoc adviser charge.
6. Choose the funds to sell to provide cash for the ISA or you can select **Proportionate** and we'll sell it over all the funds.
7. Now select the investments you want to buy in the ISA. You can select new investments, choose from the funds already in the GIA or from the funds already in the ISA.

You can also make this new selection the investment strategy for the ISA, overriding any previous investment strategy. or model portfolio. You can do this under **Rebalancing options**.

The screenshot shows the Aegon 'GIA to ISA transfer' interface. At the top, there's a navigation bar with 'Adviser', 'Support', 'Account', and a 'Log out' button. Below this is the Aegon logo and a search bar. The main header area is dark blue with an 'Exit' button and user details: 'Ind158856First Name Ind62344 Last Name General Investment Account (7/21/18/60)'. The central section is titled 'GIA to ISA transfer' and 'Buy investments', with a progress bar at 50%. A modal window titled 'Select investments to buy' is open. It has a '< Back' button and three radio buttons: 'New investments' (selected), 'From existing GIA', and 'From existing ISA'. Below these is a search bar with the placeholder 'Search by investment name, SEDOL, ISIN or CUSIP'. It shows an 'Estimated value' of £20,000.00 and 'Amount left to allocate' of 100%. A yellow warning box states: '⚠ You've 100% left to allocate, please adjust your allocation.' Under 'Rebalancing options', there are three radio buttons: 'None' (selected), 'Quarterly', and 'Yearly'. A blue box titled 'Manage investment income' contains text about income handling and a link to 'Manage investment income'. At the bottom of the modal is a 'Next >' button. The footer contains links for Support, Account, Log out, Security and online safety, About us, Media centre, Careers, Our people, Aegon UK, Corporate sustainability, and Modern slavery statement, along with social media icons. The very bottom has copyright information: '©2025 Aegon' and links for Legal, Privacy policy, Preference centre, Accessibility, Regulatory, and Cookie usage, followed by the Aegon logo.

8. You're almost done. Review your selection and **Submit** the request. You'll then see a copy of the documents generated as part of this process. Select **Return to Product summary** to exit.



Handy hint

Since the client is transferring to an existing ISA, we'll automatically apply any ongoing adviser charges set up on the ISA and we'll generate all the relevant documents.



Questions and answers

Can I sell 100% of a fund during the GIA to ISA switch?

No. You can sell up to a maximum of 95% of the monetary value of each investment (doesn't apply to available cash). This is because the current value may change by the time the sale goes through due to price fluctuations.

Can I apply an ad hoc adviser charge for the GIA to ISA switch?

Yes. You can include an ad hoc adviser charge which we'll apply on top of the ISA contribution amount. This prevents charges being deducted from the target amount reaching the ISA.

What if my client doesn't already have an ISA?

You'll need to set up the ISA before you do a GIA to ISA transfer.

If my client already has an ISA, how can I change the ongoing adviser charge?

You can't do this as part of the GIA to ISA switch. You can change this separately by viewing the ongoing charges tab on the product summary screen.

How do I complete a joint GIA to ISA switch?

First you must sell the assets in the GIA to cash. This can be done by completing a Change existing investments instruction online. You must then set up the ISA transaction online. Finally complete the **GIA to ISA completion instruction form** and send this to us.

If you want to do a GIA to ISA switch for more than one of the joint holders, you'll need to complete this process for each client.

Can my client use their GIA to fund someone else's ISA held on Aegon Retirement Choices?

If your client wants to transfer money from their GIA into someone else's ISA, sell the assets in the GIA to cash. You can do this by completing a Change existing investments instruction online. You must then set up the ISA transaction online. Finally complete the **GIA to ISA completion instruction form** and send this to us.

If you have any questions speak to your usual Aegon contact or visit [**aegon.co.uk**](https://aegon.co.uk)