



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

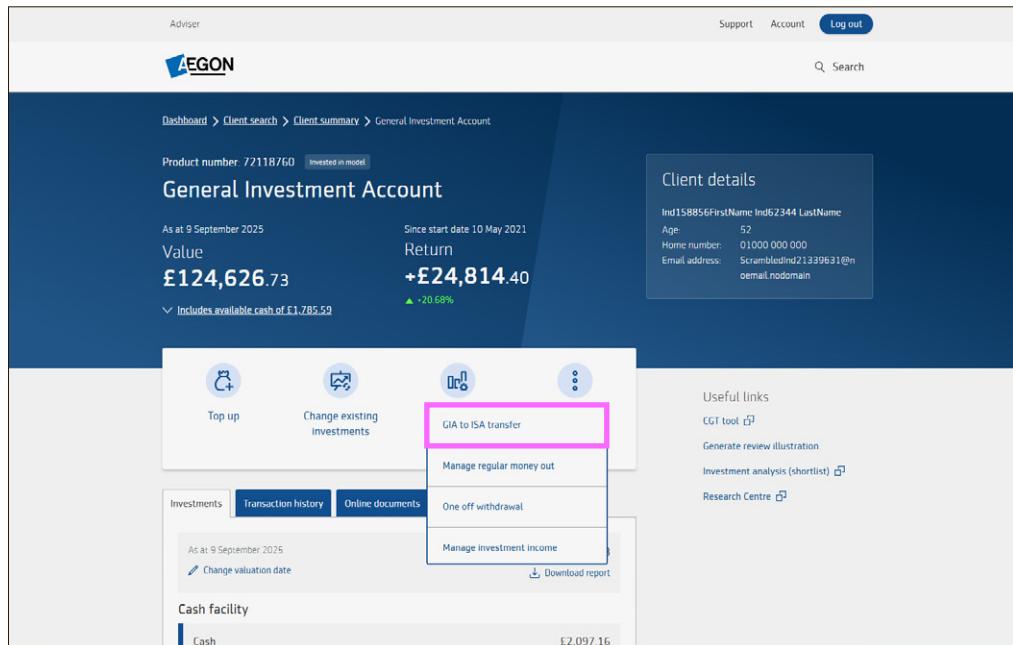
1. From the client summary screen choose your client's GIA and select **View and manage**.

The screenshot shows the Aegon Client Summary page. At the top, it displays a Client ID (21339631) and a Client summary section. The summary includes the date as at 9 September 2025, total value (£661,064.15), and return (£151,651.81). Below this, there are three account cards:

- Self-invested Personal Pension**: £431,886.28 (includes available cash of £5,801.40). Product number: 71860025. Invested in model.
- Individual Savings Account**: £104,551.14 (includes available cash of £1,500.33). Product number: 72119985. Invested in model.
- General Investment Account**: £124,626.73 (includes available cash of £1,785.59). Product number: 72118760. Invested in model.

Below the accounts, there is a 'Download report' button. To the right, a sidebar lists various client management links: Continue request(s), Online documents, Latest status updates, Buy product, Manage charges, Product reporting, and Nomination of beneficiaries. At the bottom, there is a 'Fund information for our ARC individual and workplace solutions customers' section with a 'View investment options' button and a magnifying glass icon over gears. 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 links (Facebook, Twitter, LinkedIn, YouTube) and a copyright notice for 2025 Aegon.

2. Select **More options** and then **GIA to ISA transfer**.



The screenshot shows the AEGON Client Summary page for a General Investment Account (GIA). The page displays the following information:

- Product number:** 72118760 Invested in model
- General Investment Account**
- As at 9 September 2025**
- Value:** £124,626.73
- Return:** +£24,814.40
- Includes available cash of £1,785.59**
- Client details:** Ind158856FirstName: Ind62344 LastName: Age: 52 Home number: 01000 000 000 Email address: ScrambledInd21339631@n oemail.nodomain
- Useful links:** CGT tool, Generate review illustration, Investment analysis (shortlist), Research Centre

A dropdown menu is open, showing options: Top up, Change existing investments, **GIA to ISA transfer** (highlighted with a pink box), Manage regular money out, One off withdrawal, and Manage investment income. The 'GIA to ISA transfer' option is the primary focus of this step.

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.



Transfer amount and charges

Current value of the GIA: £124,315.16

Amount available in the GIA: £118,188.68

✓ [Product values explained](#)

How much would you like to transfer?

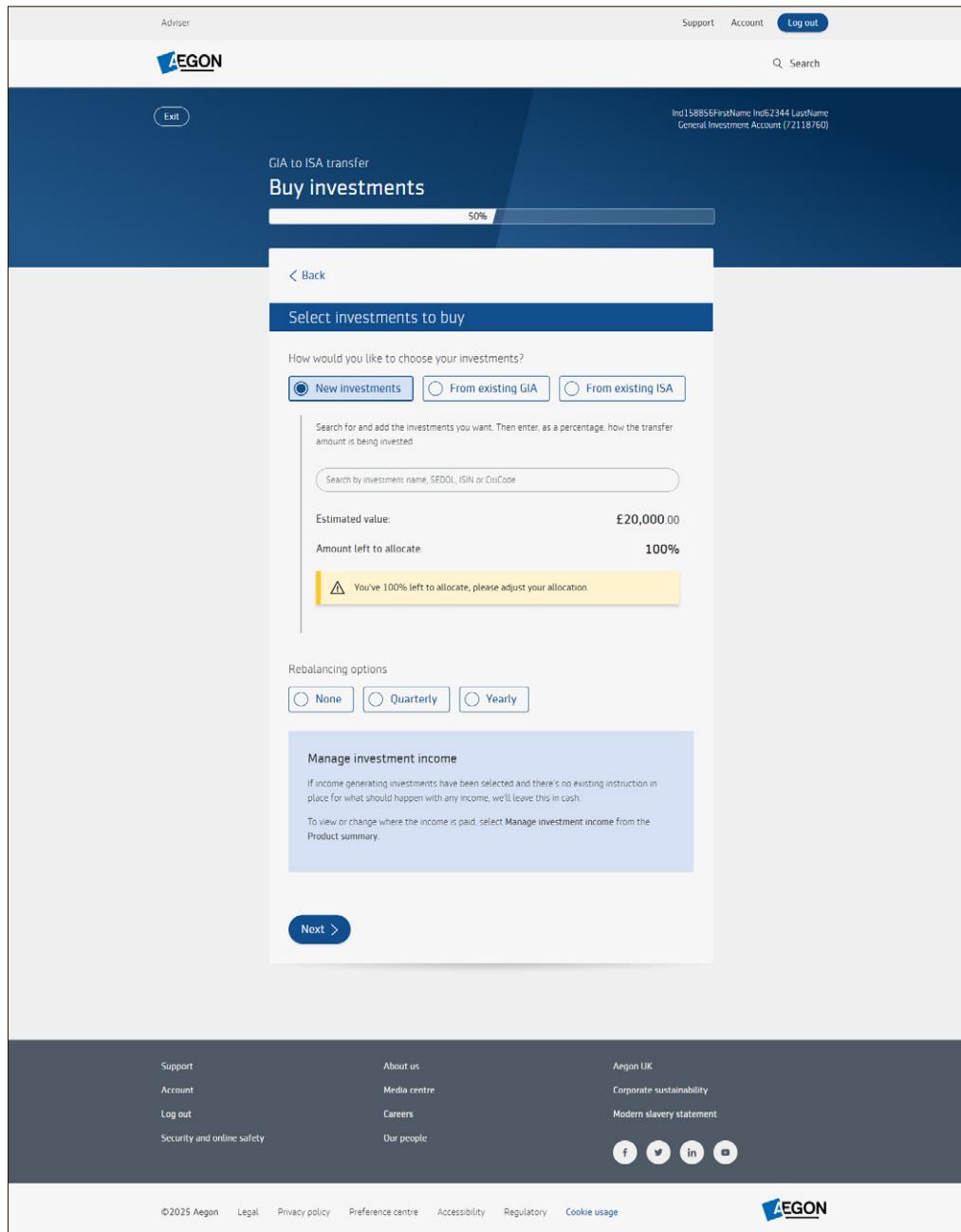
i You can only make a partial transfer as your client's remaining ISA allowance for the 2025/26 tax year is £20,000.00. This assumes your client hasn't contributed to any other ISA in this tax year.

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 website interface for managing investments. At the top, there are links for 'Adviser', 'Support', 'Account', 'Log out', and a search bar. The main title is 'GIA to ISA transfer' and the sub-section is 'Buy investments'. A progress bar indicates '50%'. Below this, a sub-section titled 'Select investments to buy' shows the user has chosen 'New investments'. A search bar is available for entering investment names. Estimated values and amounts left to allocate are displayed: 'Estimated value: £20,000.00' and 'Amount left to allocate: 100%'. A yellow warning box states: '⚠ You've 100% left to allocate, please adjust your allocation.' Below this, 'Rebalancing options' are shown with 'None' selected. A 'Manage investment income' section explains that if no instruction is given, the income will be left in cash. A 'Next >' button is at the bottom of the form. The footer contains links for 'Support', 'Account', 'Log out', 'About us', 'Media centre', 'Careers', 'Aegon UK', 'Corporate sustainability', 'Modern slavery statement', and social media icons for Facebook, Twitter, LinkedIn, and YouTube. Copyright information at the bottom includes '©2025 Aegon Legal Privacy policy Preference centre Accessibility Regulatory Cookie usage' and 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