

JOINT BED AND ISA GUIDE

We've improved our platform functionality, so you are now able to carry out a joint Bed and ISA process on the Aviva Platform, instead of calling our operations team.

To complete the process online:

1) You must have read/write permissions on the Aviva Platform

2) Your client's single ISA account must be linked to the joint Investment Portfolio (GIA) within the system.

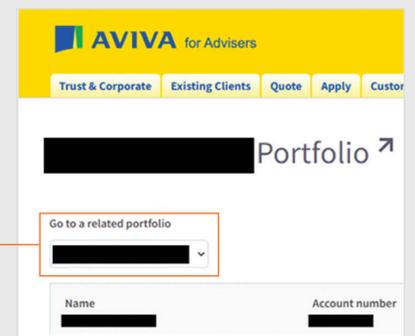
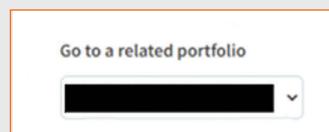
Some requests will still need to be processed by our Platform operations team (clientpayments@aviva.com). They are:

- An internal transfer from an individual Investment Portfolio to another customer's individual Investment Portfolio, where no joint Investment Portfolio exists (for example, transferring husband's Investment Portfolio (GIA) to wife's Investment Portfolio (GIA)).
- A transfer where the individual ISA is not linked to the Joint Investment Portfolio (GIA) account (see below on how to identify if an account is linked)*.

*Accounts must be linked correctly at the point that they are set up. We are currently unable to link the accounts retrospectively.

How to check if your client's Individual ISA and joint account are linked

To check whether your client's joint and individual header accounts are linked, go to the customer's individual header account. **There will be a dropdown box below the customer's name.** If the accounts are linked, the joint Investment Portfolio (GIA) will appear in the dropdown.



How to key a Joint Bed and ISA from a linked account:

Please watch our video on how to carry out a Bed and ISA two stage process.



Bed and ISA
two stage process



Key points to remember

- If you select the withdrawal type as “Assets and Available cash” (this option generates sells within the application journey), only one Bed & ISA can be keyed per 24 hours from the Joint Investment Portfolio. If you want to key a Bed & ISA for both parties on the joint account, you will need to key the second Bed & ISA when 24 hours have elapsed. However, if you follow the 2 step process described and request these from available cash once the sells have settled then you can request both Bed & ISA applications on the same day.
- When creating a new header account (joint or individual) please ensure all the customer’s information is input and matches exactly to what is on the existing account. If anything does not match, the accounts won’t be linked – and we can’t link accounts once they’ve been created.
- It is important to note that once the Bed & ISA application is submitted it cannot be cancelled, please review the bed and ISA summary carefully and make sure everything has been completed correctly before selecting “Confirm”.

How to key a Joint Bed & ISA from an unlinked account:

Complete the following steps **before** keying a Bed & ISA:

1. Sell down the total amount in the joint Investment Portfolio (GIA). If both clients are doing a £20,000 Bed and ISA, then you should sell at least £40,000 (remembering to consider market fluctuations and charges).
2. If the customer does not have an individual Investment Portfolio (GIA) alongside the ISA, you will need to open a new Investment Portfolio online through the same header account as the ISA for each customer. You won’t need to send us any more correspondence.
3. Once the funds are in cash in the joint Investment Portfolio (GIA) and each customer has an open/active individual Investment Portfolio (GIA), please send an email to clientpayments@aviva.com. Tell us you require an internal transfer to be arranged from the Joint Investment Portfolio (GIA) to the account holder’s individual Investment Portfolio (GIA) held under the same header account as the ISA. Please give us the full debit and credit account numbers, customer’s name(s) and specify the amount to be moved into each individual Investment Portfolio (GIA).
4. Our Client Payments Team will send a confirmation email once all the internal transfers are complete.
5. Once you receive the confirmation email, you can go ahead with transferring a Bed & ISA from the individual Investment Portfolio(GIA) to the ISA, via the self serve portal. For information on how to do this, please watch our [Bed and ISA video](#).

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