

INVESTMENT ACCOUNT (IA) TO ISA – INDIVIDUAL IA

There are 2 stages to this process:

	Task	Complete
1	Sell funds and place withdrawal	
2	Check funds and move to ISA	

1. Sell funds and place withdrawal

- Sell funds to create enough cash for your ISA contribution (use the sell button on the portfolio dashboard to access the sell screen)
- Once you have submitted the sell navigate to main menu in the top left of the page, under the **Account management** section select **Add withdrawal**

NB if you are withdrawing 100% of funds in the investment account you must wait for the trades to complete (3-4 business days) before instructing the withdrawal

- 'Account' is the product the withdrawal is coming from, select Investment account
- 'Date', select today and funds will move as soon as the sells complete, this will be when we have a price confirmed from the fund manager to enable us to prefund the trades
- 'Destination bank account', select CASH **NB selecting the client's bank account will pay the funds off platform to the client**
- Add and Submit
- Once submitted the sell and withdrawal will usually take 3-4 working days

2. Check funds and move to ISA

- To check funds have moved to the cash account look at the valuation on the client's portfolio dashboard
- To move to the ISA navigate to main menu in the top left of the page, under **Existing portfolio** select **Existing portfolio business**
- Add the top up or new ISA in the usual way ensuring you choose 'cash account' as the source of funds (not cheque or direct credit)
- Once you have submitted the checklist funds will usually move in 1 business day

Process complete

IA TO ISA – JOINT IA

	Task	Complete
1	Sell funds, complete and email spreadsheet	
2	Check funds have moved, buy ISA	

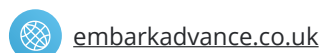
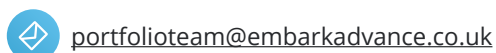
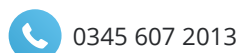
1. Sell funds and place withdrawal

- Sell funds to create enough cash for your ISA contribution/s (use the sell button on the portfolio dashboard to access the sell screen)
- Once the sell is submitted complete the 'Instruction to move money between portfolios' spreadsheet available in the 'documents' area of the platform and email to portfolioteam@embarkadvance.co.uk, this can be used to move monies to one or multiple portfolios
- NB if your client/s do not currently hold Advance ISAs you must set these up with a £1 cash expectation to enable you to submit the case. Any relevant documentation produced by the platform must be signed by the client. When we receive the 'Internal movement of cash' spreadsheet and move funds into the new accounts we will remove the cash expectation/s
- Once the sells trades have completed the movement of monies will take up to 3 business days

2. Check funds have moved, buy ISA

- Check the valuation of the individual portfolio(s) via the portfolio dashboard(s) to check funds have moved to the cash account
- Navigate to main menu in the top left of the page, under **Existing portfolio** select **Existing portfolio business**
- Add the top up in the usual way ensuring you choose 'cash account' as the source of funds (not cheque or direct credit)
- Once you have submitted the checklist funds will usually move in 1 business day

Process complete.



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