Suitable for financial advice professionals only.

Quilter

How to move money from any Quilter wrapper to another

We do all the hard work, so you don't have to

With Quilter's platform, you can seamlessly move money between **any wrappers** of your choice. For common Bed & ISA journeys, the process can be completed fully online. Whatever the route, we do the hard work for you, linking instructions across the platform to ensure a smooth and efficient process.

As well as making things easier for you as the adviser, because the money doesn't leave the platform, there is:

- ✓ no risk of the client not reinvesting
- ✓ no unnecessary bank transfers to get the funds back for reinvestment
- ✓ less time out of the market for your clients.

Step 1

Key money-in application

Choose **any wrapper** to invest in and complete the online application.

- ISA or Junior ISA
- Collective Retirement Account (CRA)
- Collective Investment Bond (CIB)
- Collective Investment Account (CIA)

Step 2

Instruct money out

You can instruct your withdrawal from **any wrapper**.

To keep a wrapper open, simply withdraw no more than 95% of its current value.

Quilter links the instructions together – without money needing to leave the platform, and clients having to pay it back to us.

Common cross-wrapper routes

Bed & ISA (or JISA)

You can easily instruct a Bed & ISA/JISA end-to-end through Quilter's platform in either of these situations:

- The CIA is linked to the client and held on an individual or joint basis.
- The CIA is owned by a partner or family member. In this scenario, you can choose to select another CIA using 'client lookup'.

Helpful resources:

- *How do I set up a Bed & ISA guide*

If the CIA is held by a non-private client, such as a trust or corporate account:

1. Submit the ISA top-up application online and choose bank transfer.
2. Complete the CIA withdrawal form and send it to us using our online mailing tool, Prompt.

Helpful resources:

- *CIA withdrawal form*
- *Prompt*

Bed & pension – CIA > CRA

If the same individual owns the CIA and CRA:

1. Submit the CRA top-up or new business application online and choose bank transfer.
2. Instruct the withdrawal from the CIA using our online tool, Prompt Direct.

Helpful resources:

- *Prompt Direct*
- *How do I submit a new business application?*

If the CIA is held by a non-private client, such as a trust or corporate account:

1. Submit the CRA top-up application online and choose bank transfer.
2. Complete the CIA withdrawal form and send it to us using Prompt. Jointly owned CIAs, or those in different client ownership, require client signatures.

Helpful resources:

- *CIA withdrawal form*
- *Prompt*

Alternative cross-wrapper routes

Re-investing PCLS into other Quilter wrappers

The efficient reinvestment of PCLS has become increasingly important given the evolving tax environment, particularly with unused pensions set to fall within the scope of inheritance tax (IHT) from 6 April 2027. Strategies such as transferring a PCLS into an onshore bond and subsequently placing it within an IHT-efficient trust may help restore IHT efficiency and enhance your client's legacy.

- **Check out:** *How to reinvest PCLS into other Quilter wrappers*

For further information, or support around how you can take advantage of Quilter's cross-wrapper transfers, please speak to your usual Quilter contact.

Trusts and inheritance tax planning is not regulated by the Financial Conduct Authority.

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