

Benchmark



Product Wrapper Guide

Product overview	GIA	ISA	Junior ISA
Account holder age	18 +	18 +	0–18
Annual subscription limit (2021/22 tax year)	None	£20,000	£9,000
Taxable account?	✓	✗	✗
Discretionary management available?	✓	✓	✓
Joint accounts permitted?	✓	✗	✗
Who can contribute?	Account holder(s) only	Account holder only	Anyone may contribute (via normal funding process)
Default primary contact	Primary account holder	Account holder	Registered Contact
Transfers In	✓	✓	✓
– In specie transfers accepted?	✓	✓	✓
– Cash transfers accepted?	✓	✓	✓
– Transfers from CTF accepted?	✗	✗	✓
– Partial transfers accepted?	✓	✓ ¹	✓ ²
Transfers out permitted?	✓	✓	✓
– In specie transfers permitted?	✓	✓	✓
– Cash transfers permitted?	✓	✓	✓
– Partial transfers permitted?	✓	✓ ¹	✓ ²
Withdrawals permitted?	✓	✓	✗
Investment restrictions?	None	As per ISA guidance	As per ISA guidance

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¹Current tax year subscriptions must be transferred in full. Please refer to the Terms and Conditions of the Fusion Wealth Platform for full details.

²Subject to the child not having two Junior ISAs of the same type (Cash/Stocks and Shares) at the end of the transfer process. Please refer to the Terms and Conditions of the Fusion Wealth Platform for full details.