

Build your business on ours

transact

A smarter, simpler way to manage clients' financial plans

For Adviser Use Only

A LETTER FROM OUR CEO

Dear Adviser,

Thank you for taking the time to consider Transact for your business.

While you may already be familiar with the name Transact, you may not know that we were the first wrap service to launch in the UK. Back in 2000, we introduced a new, more efficient and simpler way for advisers to manage clients' financial portfolios and we have been working to make life easier for advisers ever since.

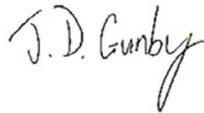
At Transact we do things a bit differently to the rest of the platform market. As the owners of our platform technology, we have total control over the enhancements we make and the frequency with which we make them. This ensures we can react quickly to adviser needs and industry changes. We also understand that technology

alone is not enough to tackle the issues facing advisers day to day. This is why we invest equally in the quality of our staff and the support services we offer, ensuring the right balance between technology and service.

While Transact isn't the only wrap service available in the UK, we believe for many advisers, and their clients, it is the best. Over the years we have won more than 80 awards and are consistently voted the top rated platform by advisers. Transact has been rated the number one platform every year for 11 consecutive years from 2010 through to 2020 in both Investment Trends and CoreData surveys. As an award-winning and proven sustainable business, Transact is a partner you can rely on for the long term.

We look forward to working with you.

Kind regards,



Jonathan Gunby
Chief Executive Officer, Transact

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TRANSACT FOR YOUR BUSINESS

FLEXIBILITY,
TRANSPARENCY,
CONTROL AND
PERSONAL SERVICE

Choosing the right platform for your business is vital if it is to grow and flourish

Transact is designed to help you, as a financial adviser and planner, to manage complex financial plans for your clients.

The benefits for business owners/MDs/CEOs

We can help you deliver a highly consistent approach across your business. You can then match the service you want to provide to individuals, or groups of clients, with similar needs. This can help you create a more scalable, consistent and ultimately profitable business model – leaving you with a robust approach to running your business.

The benefits for individual advisers

We can help you demonstrate your professional value to your clients more easily – we do the admin, thus allowing you to concentrate on giving advice and planning your clients' financial future.

The benefits for paraplanners

We provide functionality that simply works. For example, you can switch existing investments

between Wrappers – to ISAs and pensions – all online, so that your clients can easily take advantage of the tax breaks available. You can also save time by creating multiple investor reports in seconds rather than days.

We help you eliminate the need to duplicate detailed research. Our Transact Sales Support team can produce detailed due diligence reports for you and reduce the amount of time you need to spend.

Overall, we make your life easier and leave you with time to think more strategically about bigger issues – such as tax planning.

The benefits for administrators/office managers/support staff

We speed up much of the repetitive work you have to do to run your firm's administration. Our platform allows you to communicate more efficiently and to manage bulk transactions easily. By working smarter we help you deliver a better service to your clients.

Supporting business efficiency

Everything we do is designed to improve the efficiency of your firm and to help you run a profitable business.

Simpler administration, automated investor reporting and record keeping, plus online client approvals, give you time to concentrate on adding real value for your clients.

We always design solutions with a view of the needs of the end user in mind. Processes are therefore designed to provide better ways of working - building in time-savings and efficiencies. We then develop software to support the most efficient process.

We combine technology with high-calibre staff to provide market-leading service. Our proactive approach means we are able to anticipate any potential issues and ensure things are done right the first time. We also know that not everything can, or should, be automated, therefore we apply the personal touch when it's needed.

Adviser charging options

Our role is to help you run your business. This includes facilitating the payment of your adviser fees. With many payment options available, you can choose

whatever method of remuneration suits you best, provided it is agreed with your client. This may take the form of ad valorem charges, both initial and annual. Or, it may take the form of ad hoc fees, retainers or regular fees or a mixture. You can also choose to tier your fees depending on the agreement you make with your client.

We make payments from your clients' cash held on Transact. Your clients can also elect to have a 'Fee Payment Account' for your adviser fees. Equally they can choose a particular Wrapper to pay charges for other Wrappers. This is especially useful when using Bond and ISA Wrappers.

Request a service review

With the demands of a rapidly changing market, you may be unsure which platform services are right for you and your clients. The likelihood, although not a certainty, is that you need more than one platform to match your clients' needs with the most appropriate service, assets, tax wrappers and other financial products.

Your Transact Business Development Manager can help you determine what might suit your practice and your clients. A review can determine the best combination of services – even if Transact wouldn't suit.

A SMARTER, SIMPLER WAY
TO MANAGE COMPLEX
FINANCIAL PLANS

THE TRANSACT DIFFERENCE

We do things differently

With no tedious call routing system, call centre mentality or outsourcing, we break the mould and don't behave like a stereotypical service provider.

We provide uncomplicated, functional market-leading software combined with direct access to personal service.

We remain agnostic about which funds you and your clients choose. As a UK platform specialist, we are not distracted by other activities or territories.

More than an online service

- Excellent customer service is at the heart of our success.
- We put advisers in control.
- We provide the broadest Wrapper and asset range.
- We are constantly innovating to provide new functionality and reporting tools.
- We provide value for money and extensive adviser support.
- We are a 'compulsive insourcer'.
- We have our own life companies. We are an ISA Manager as well as a Nominee.
- We provide flexible adviser payment options.

Transact is run on proprietary software

We have something of an advantage over our competitors as we write and develop our own software. This enables numerous and bespoke changes to be made rapidly.

Not hamstrung by an off-the-shelf platform package, we release monthly system updates and prioritise enhancements based on our own business needs. We do not make changes in isolation. We make them after careful consultation with adviser users.

SERVICE AND SUPPORT

You and all your staff have the same access to the support we provide. That includes from the initial meeting with a Business Development Manager (BDM), to operational support and help from our Technical Services team for specific client queries.

Setting up

Our BDMs support you in your initial on-boarding. Typically, after five cases, your Adviser Support Manager steps in to provide you with ongoing training and support. We can provide tailored training over the phone or face-to-face in your office.

Adviser and firm support

Our Sales Support team helps you with the day-to-day checks needed to manage your adviser firm's permissions, platform access and logins. They also provide you with ongoing support in how to use the platform. You can contact them by email, phone, and via Live Chat or by Co-browsing. Co-browsing involves screen sharing so that we can guide you through features and processes in real time.

Our Corporate Events Manager organises Transact Connect and Breakfast events across the UK as well as regional webinar events. Our events are designed with the needs of all advisory professionals in mind, including the latest industry news, Transact Online developments, and an opportunity to meet Transact staff virtually or in person.

Client Operations at Head Office

Small teams of eight to ten Client Service Managers support advisers in small geographical regions. This direct contact with our regionally aligned teams allows you to build relationships. This creates familiarity with ways of working and ensures instructions are made accurately and executed in a timely way.

Technical Services team

The team is at hand to help you with more complex questions on trusts, issues involving taxation, and client specific queries. You can contact them directly, by email or phone.

Products team

You can contact our Products team to request the addition of products not currently available on the platform.

CONTACT US:

SALES SUPPORT

SALESSUPPORT@
INTEGRAFIN.CO.UK

020 7608 5350

TECHNICAL SERVICES

TECHNICAL_DIRECT@
INTEGRAFIN.CO.UK

020 7608 5330

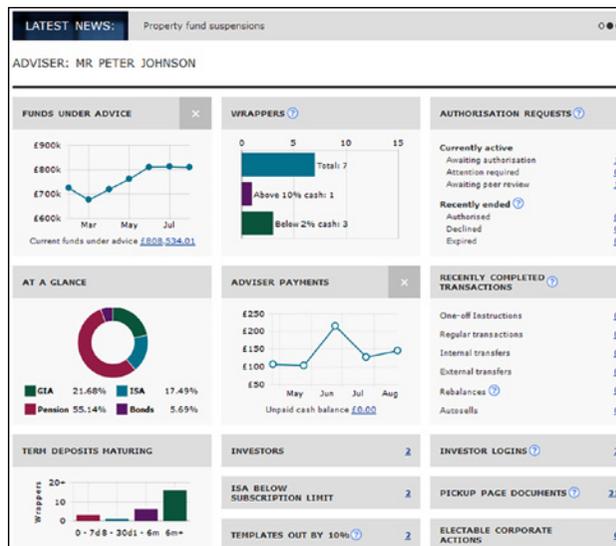
OUR TECHNOLOGY – TRANSACT ONLINE

SINCE WE LAUNCHED
IN 2000, WE HAVE
CONTINUALLY
IMPROVED OUR
SERVICE, BOTH
ONLINE AND OFFLINE

Here is just some of what we
have to offer

Adviser dashboard

This provides a centralised, integrated view of your clients' portfolios. You can see recent activity, outstanding actions, and access reports on just about any aspect of your clients' portfolios.



Investor dashboard

This gives your clients a single view of their financial position at any time. Your clients also have access to much functionality, so that they can be as involved as much or as little as they like. With the ability to make deposits, instruct withdrawals and buy or sell assets, your clients can become more involved in their wealth management and better appreciate the service you provide.

Simplified business tasks

With our easy to use platform you can:

- Run all clients' portfolios online, 24/7
- Create daily valuations and transaction histories
- Analyse performance by portfolio and asset
- Move assets between Wrappers – such as GIA to ISA and GIA to Pension.

Broad investment choice

- Wide range of tax efficient Wrappers including:
 - General Investment Account (GIA)
 - ISA (Cash and Stocks & Shares)
 - Lifetime ISA
 - JISA (Cash and Stocks & Shares)
 - SIPP
 - Personal Pension
 - Section 32 Buy-Out Bond
 - Onshore Bond
 - Offshore Bond.

You can access Transact's extensive asset range by setting up a GIA and linking it to a third party product such as a SIPP, Pension, Trust or Bond.

- Wide range of investment options including:
 - Investment trusts
 - Unit trusts
 - OEICs
 - Listed shares
 - VCTs
 - Term deposits
 - Exchange traded funds
 - Government bonds
 - Corporate bonds
 - Structured products.

You can also access institutional fund classes and other investment opportunities that aren't always available to investors directly.

Client management reports

- Performance Analysis – allows you to create a suite of reports, such as value over time, asset performance and internal rate of return, that can help you determine the performance of a client's portfolio.
- Portfolio Valuation – allows you to generate current and historical portfolio valuations and cash breakdowns of individual and linked portfolios.
- Capital Gains – provides you with information at an individual level (taking into account joint portfolios, if linked).
- Income tax reporting and certificates – supports you with easier, better tax planning.
- Automated excess income reporting – included in annual tax reporting and available via online reports on the platform, the report saves time and can help improve accuracy.
- ISA subscriptions and pension contribution summaries – helps you to maximise clients' ISA and pension allowances.
- Cash Summary report – helps you to manage your clients' cash position.

TRANSACT ONLINE -
FIRST PLATFORM
TO INTRODUCE:
- INVESTOR
AUTHORISATION
- LIFETIME ISA
- PEER REVIEW

NOT ALREADY A
TRANSACT USER?

TRY A DEMO AT
USER.TRANSACT-
ONLINE.CO.UK

MEET A TRANSACT
BUSINESS
DEVELOPMENT MANAGER
T: 020 7608 5350
E: SALESSUPPORT@
INTEGRAFIN.CO.UK

Bespoke portfolio reporting and analysis

- Investor Report – allows you to create a customisable document with your brand that can be tailored for individual and specific client groups. You can add a personalised introduction and commentary, and select from a range of reports such as valuations and capital gains analysis.
- AssetMap™ – provides you with a detailed analysis of clients' portfolios by summarising the asset allocation and concentration of investments held within them.
- MoneyMap – allows you to quickly create 'all of life' planning scenarios to identify the funding required to maintain specific levels of lifestyle over time.

Investor Report (Sample)



WORKING WITH OTHERS

We work with other financial service providers and experts to support your end-to-end business processes by offering integration with:

- All the major back office administration systems by providing them data to help you analyse your clients' needs.
- Discretionary Investment Managers (DIMs) – you can link clients' Wrappers to templates, also known as Model Portfolios, managed by over 100 DIMs.
- Self Invested Personal Pension (SIPP) providers – you can access a wide range of SIPP providers who offer their services to advisers via Transact in addition to our own Transact SIPP.
- Lifetime Cashflow Modelling Tools – you can choose your preferred tool from our current integrations with Voyant, Truth, PPOlcalc and CashCalc.
- Trust service providers – in addition to the in-house support our Technical Support team provide, we have sourced a range of specialist trust service providers and trust bank accounts to help you protect your clients' wealth.

VISIT [TRANSACTION-
ONLINE.CO.UK](https://www.transact-online.co.uk) FOR
FULL DETAILS OF DIM,
SIPP AND TRUST
PROVIDERS AVAILABLE
VIA TRANSACT

OUR CHARGES

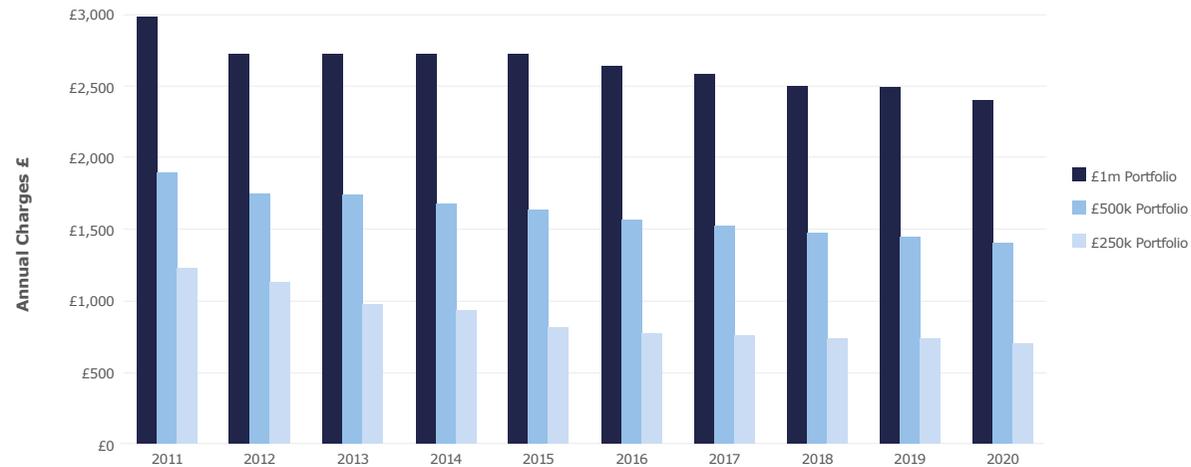
OUR CHARGING STRUCTURE IS COMPLETELY TRANSPARENT. WE STATE ALL OF OUR CHARGES – WITH NO HIDDEN EXTRAS

Transact offers outstanding value

The principles of our charging structure have remained the same since we started – to be both clear and transparent. We are totally committed to providing the best wrap service and the best value in the market, without threatening our financial strength, profitability or ability to deliver.

This is called 'responsible pricing', whereby we have reduced our charges over the years while continuing to add to functionality and maintain excellent levels of service. The graph below shows the reduction over time of our charges.

Transact charge reductions over time 2011–2020



Source: Transact – data includes Annual Commission and Buy Commission charges based on estimated portfolio split between cash and investments, and rate of investment.

Clear, transparent platform charges

We show separately each component involved in the financial planning process (the adviser, the investments and Transact) so you and your clients understand exactly what they are paying for.

Here is a summary of our current charges:

Buy commission

When your clients buy an investment we charge a Transact Buy Commission of up to 0.05% of the value of that investment. At the end of each month, clients may receive a refund based upon the average portfolio value for the month, or part month as follows:

MONTHLY AVERAGE PORTFOLIO(S) VALUES	REFUND	EFFECTIVE RATE
< £400k	0%	0.05%
£400k +	100%	0.00%

Annual commission

SINGLE OR CONSOLIDATED PORTFOLIOS OF LESS THAN £100,000	
£0 - £60,000	0.50%
>£60,000 and <£100,000	0.28%

SINGLE OR CONSOLIDATED PORTFOLIOS OF £100,000 AND ABOVE	
£0 - £600,000	0.28%
>£600,000 - £1,200,000	0.18%
>£1,200,000 - £5,000,000	0.07%
On the remaining balance	0.05%

Family linking

We allow clients and their family to link portfolios, creating a higher portfolio value which can enable clients to benefit from lower overall charges. It's easy to overlook this important feature, so please contact us for further details.

TRANSACT IS FINANCIALLY STRONG AND FOLLOWS A RESPONSIBLE PRICING APPROACH

FOR FULL DETAILS OF
ALL OUR CHARGES
PLEASE CONTACT US
FOR A COPY OF OUR
COMMISSIONS AND
CHARGES SCHEDULE
020 7608 5350
SALESSUPPORT@
INTEGRAFIN.CO.UK

Wrapper charges

TRANSACT INVESTMENT WRAPPER TYPE	QUARTERLY FEE
General Investment Account	£0
ISA*, JISA	£3
Onshore Bond	£18
SIPP	£20
Personal Pension Plan	£20
Section 32 Buy-Out Bond	£20
Offshore Bond	£60

* ISA includes the Cash ISA, Stocks and Shares ISA and Lifetime ISA.

Brokerage charges

We levy a dealing charge on investments which are listed on or admitted to a stock exchange and also for Express Trades.

The cost of using Transact

- Portfolios can be linked (on request) enabling clients to benefit from lower overall charges.
- All interest received on cash deposits is passed back to clients.
- There is only one charge per Wrapper type, regardless of how many additional Wrappers (of the same type) a client wants to open.
- There is no extra charge for additional administration of any kind.
- Transact does not charge for:
 - Re-registrations
 - Drawdown or income payments
 - Moving assets between Wrappers
 - Probate or ad hoc valuations.

Things Transact doesn't charge for but some others do

- Transfers in on pensions – other platforms charge between £30 and £150 + VAT
- Pension drawdown – some platforms may charge up to £250 annually
- Ad hoc valuations can be £15 to £50 with other platforms
- Establishment of a pension can be £300
- Provision of capital gains information.

Our transparent charging is structured differently from our competitors

We state all of our charges – with no hidden extras. Often the various price comparison services leave out many of our competitors' additional charges and costs. These soon mount up and mean that before your clients realise, they could be paying considerably more than the headline rate promoted.

FOR VALUE FOR
MONEY, EASE OF USE,
FINANCIAL STRENGTH
AND SERVICE,
TRANSACTION IS THE
MARKET LEADER

A SUSTAINABLE PLATFORM

“THE CASE FOR
SCALABLE, PROFITABLE
AND EFFICIENT
PLATFORMS HAS NEVER
BEEN STRONGER”

FinalytiQ Advised Platform
Report 2019

A financially strong platform with an ‘Excellent’ profitability rating

IntegraFin Holdings plc (“IntegraFin”) is the holding company for all of the entities involved in the provision of the Transact service, and is listed on the London Stock Exchange. IntegraFin has a strong record of consistently growing both revenue and operating profit, with profits after tax reaching £40.1 million for the year ending September 2019.

Few other platforms can demonstrate such a track record, and platforms that are only one part of a financial services group cannot be certain that their parent company will continue to invest in the face of ongoing losses. The last thing you or your clients want is to write the majority of your business with a platform only to find them leaving the market sometime later.

In the most recent FinalytiQ Advised Platform Report 2019, Transact was awarded an ‘Excellent’ financial performance rating for the sixth year running. The report also stated that “the case for scalable, profitable and efficient platforms has never been stronger”. We frequently pass on the benefits of being a sustainable platform to our customers and have implemented thirteen price reductions since 2008.

It is important to ensure that a platform works for you, your business, and your clients, and will be in the market for the long term.

Transact in numbers

Funds under direction

£39.7bn

Profit (FY2019)

£40.1m

Advisers

6,000

Clients

187,000

(Figures correct as at 30 June 2020)

IntegraFin’s latest published Report and Accounts are available on request or from the IntegraFin website.

An independent rating of Transact’s financial strength can be found at akg.co.uk

INDEPENDENT PLATFORM RESEARCH

Thousands of advisers have already discovered the strengths of Transact

CoreData is an independent research company and in its 2020 survey of 991 UK advisers, Transact was named the Best Large and Best Overall Platform.

'Overall Satisfaction' results compared to our peers:

POSITION	PLATFORM	SCORE
1st	Transact	8.89
2nd	Embark (including Zurich & Alliance Trust)	8.01
3rd	Standard Life (Wrap and Elevate)	7.96
4th	AJ Bell	7.90
5th	Nucleus & Old Mutual Wealth	7.88

• Source: CoreData Investment Platform Study 2020.

Overall Scores

Based upon CoreData research, Transact is a clear leader overall when compared with our main competitors, being rated top provider in 30 of 46 service metrics. We topped the leader board for:

- Functionality
- Product and Investment Range
- Adviser Remuneration
- Service
- Support
- Reporting Capability
- Retirement advice/services.

OUR INDUSTRY PEERS	GOLD	SILVER	BRONZE
Transact	30	8	3
AJ Bell	5	0	2
Nucleus	0	6	5
Standard Life (Wrap and Elevate)	0	3	2
Old Mutual Wealth	0	2	6

Source: Transact – based upon survey participants' assessment of 46 key service criteria. CoreData Investment Platform Study 2020.

TRANSACT RATED
BEST OVERALL AND
BEST LARGE PLATFORM
2010–2020 (COREDATA
INVESTMENT PLATFORM
STUDY)

OUR AWARDS

Thanks to our advisers' continued support and the hard work of our teams, we've

2007

PROFESSIONAL ADVISER
Best Wrap Provider

FINANCIAL ADVISER
e-Commerce Product of the Year

FINANCIAL ADVISER
5 Star Winner – Independent Provider/Packager

UK PLATFORM AWARDS
Leading Independent Platform Offering

2008

PROFESSIONAL ADVISER
Best Wrap Provider

RDIR
Global Custodian Award

UK PLATFORM AWARDS
Best Open Architecture Wrap Platform

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

CITYWIRE SERVICE INDEX
Only Triple A Rated Wrap for Service and TCF

2009

PROFESSIONAL ADVISER
Best Wrap Provider

TAS
Wrap/Platform Winner

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

FINANCIAL ADVISER
e-Commerce Product of the Year

UK PLATFORM AWARDS
Best Open Architecture Wrap

2010

CITYWIRE SERVICE INDEX
Winner of the Wrap/Platform Award

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

TAS
Wrap/Platform Winner

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Open Architecture Wrap Platform

FINANCIAL ADVISER
e-Commerce Product of the Year

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

2011

CITYWIRE SERVICE INDEX
Winner of the Wrap/Platform Award

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

INVESTMENT ADVISER
Most Diverse Product Range

INVESTMENT ADVISER
Most Transparent Platform

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Open Architecture Wrap Platform

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

FINANCIAL ADVISER
e-Commerce Product of the Year

2012

FTADVISER.COM
5 Star Winner – Online Investment Providers

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Tools and Functionality

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Charging and Service

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Investment

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

2013

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider and Packager

FT ADVISER ONLINE SERVICE AWARDS
Consistent Service Excellence

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Large Platform Provider (over £10bn of assets)

picked up many awards over the years

2014

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager
MONEY MARKETING
Best Wrap or Platform
PLATFORMUM
Best Adviser Platform
FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider
INVESTMENT LIFE & PENSIONS
MONEYFACTS
Best Online Service

2015

PROFESSIONAL ADVISER
Best Adviser Platform
FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider
MONEYFACTS
Best Online Service Award
PLATFORMUM
Best Adviser Platform over £10bn
FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

2016

PLATFORMUM
Best Adviser Platform over £10bn
PLATFORMUM
Best Adviser Platform for Service
PLATFORMUM
Best Platform Partner Voted by DFMs
THE LANG CAT
Platform of the Year
THE LANG CAT
Best for Centralised Investment Proposition
MONEYFACTS
Best Wrap/Platform
UK PLATFORM AWARDS
Platform of the Decade
FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
5 Star Investment Provider
MONEY MARKETING
Best Platform Award
ADVISER ASSET
Platinum Platform Rating
FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

2017

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)
PROFESSIONAL PARAPLANNER
Best Overall Service for New Business
MONEY MARKETING
Best Platform Award
FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
Investment Innovation Award
FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
5 Star Investment Award
MONEYFACTS
Best Wrap/Platform
MONEY OBSERVER RETIREMENT INCOME AWARDS
Best Flexi Access Drawdown
FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

2018

PLATFORMUM
Best Adviser Platform over £10bn
PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)
PROFESSIONAL PARAPLANNER
Best Platform
PROFESSIONAL PARAPLANNER
Best Overall Service – Existing Business
FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider
ADVISER ASSET
Platinum Platform Rating

2019

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA over £20bn)
PROFESSIONAL PARAPLANNER
Best Platform
FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider
ADVISER ASSET
Platinum Platform Rating

2020

ADVISER ASSET
Platinum Platform Rating

Build your business on ours

transact

GET IN TOUCH

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E: salesupport@integrafin.co.uk

Lines are open from 8am to 6pm,
Monday to Friday (excluding Bank
Holidays). Calls may be recorded.

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@Transact



[linkedin.com/company/transact](https://www.linkedin.com/company/transact)

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(Registered office: as above; Registered in England and Wales under number: 3727592)

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