



A leading platform for your financial future

For Investors

HELLO FROM TRANSACTION

Your financial adviser, who we refer to simply as 'adviser' in this brochure, operates independently of Transact and is recommending the use of our investment platform service on your behalf.

This brochure is designed to help you understand who we are and what we do at Transact, together with what you will gain by using our service. It also demonstrates why we are trusted by thousands of UK advisers as the leading platform on which to manage financial plans.

Our online platform, combined with our expert personal customer service, enables you and your adviser to manage all of your assets and tax wrappers (such as ISAs, pensions and life insurance bonds) within your investment portfolio from one, centralised place.

Launched in 2000, Transact was the first revolutionary investment technology solution known as a 'wrap service' to be introduced to advisers in the UK. To achieve this, we used our own in-depth knowledge of the UK investment market, plus a wealth of insight derived from Australia, where wraps were originally developed. The result is Transact – a highly refined, award-winning wrap service.

Since 2000, we have continued to go from strength to strength and now look after over £39bn of funds in 187,000 client portfolios (as at June 2020).

Take control with Transact – and you will see why we are the UK's leading platform for your financial future.

CONTENTS

A SMARTER, SIMPLER WAY TO MANAGE YOUR FINANCIAL FUTURE	4
HOW TRANSACT WORKS	6
WHAT YOU GAIN BY USING TRANSACT	8
OUR CHARGES	10
OUR AWARDS.....	12
GET IN TOUCH	16

A SMARTER, SIMPLER WAY TO MANAGE YOUR FINANCIAL FUTURE

ACCESS AN EXTENSIVE RANGE OF ASSETS AND TAX-EFFICIENT WRAPPERS

What is Transact, and why is your adviser recommending it?

Transact provides a smarter, more efficient and convenient way to hold your assets and manage your financial plan on one secure, integrated platform.

Transact works by bringing your investment assets and tax wrappers together. As a result, your adviser has more time to deal with the important matter of planning your financial future – identifying what your personal and financial goals are, and developing an appropriate strategy to help you achieve them.

A flexible way to hold your investments

Transact gives you and your adviser access to an extensive range of assets, and enables you to allocate these assets to the most appropriate tax-efficient wrappers, including ISAs, pensions and life insurance bonds. You can read more about the investment options we offer overleaf in **How Transact works**.

Providing a wealth of information on your financial investments

Transact offers secure online access, daily valuations and fund information 24/7 from almost anywhere in the world, either at the click of a mouse or on your handheld device. You can also instruct us to make a buy, sell, withdrawal or deposit. In addition, you receive transaction confirmations and reports, generated by us or your adviser, to keep you informed and up to date.



SECURE ONLINE ACCESS,
DAILY VALUATIONS AND
FUND INFORMATION 24/7
FROM ALMOST ANYWHERE
IN THE WORLD

WE PROVIDE
THE HIGHEST
LEVELS OF CLIENT
DATA SECURITY

HOW TRANSACTION WORKS

Once you have agreed your financial goals with your adviser, you can together use Transact to manage your investment portfolio online by implementing the investment choices and allocating these to the most tax-efficient wrappers. You can be involved as much or as little as you like in making investment decisions.

1

ADVICE

Your adviser determines your financial goals with you and develops a plan to meet them

2

IMPLEMENTATION

Your adviser implements the agreed plan and manages your investment portfolio using Transact

3

INVESTMENT MANAGEMENT

Transact actions your adviser's instructions directly with the fund and investment managers

What are tax wrappers and how can they be used?

Tax wrappers are tax-efficient vehicles that you can, subject to certain rules, 'wrap' around your assets to help minimise the tax that you pay on your investments' returns. Your adviser can use our service to allocate your investment assets to the most appropriate and tax-efficient wrappers on your behalf. Please note that levels of taxation and tax relief are subject to change. Your tax liability will depend on your individual circumstances and may change at any time.

The group companies which provide the Transact wrappers are fully regulated by the appropriate bodies; these regulators include the UK Financial Conduct Authority, the Isle of Man Financial Services Authority and the UK Prudential Regulation Authority. We treat all cash we hold on your behalf in accordance with the client money rules set by the Financial Conduct Authority and we provide the highest levels of client data security.

GENERAL INVESTMENT ACCOUNT	ISA	PENSIONS			BONDS	
	ISA, LISA, JISA	Personal	SIPP	S32	Onshore	Offshore
Income Withdrawal Facility						

What assets can be included?

With Transact, you and your adviser have access to over 400 investment managers and can select from an extensive range of around 16,000 assets, including:

- Unit trusts
- Open-ended investment companies (OEICs)
- Exchange traded funds (ETFs)
- Investment trusts
- Venture capital trusts (VCTs)
- Structured products
- Shares
- Bank term deposits
- Cash
- Government bonds (gilts)
- Corporate bonds.

Transact also links with a wide range of third party providers, including discretionary investment managers and self-invested personal pension providers, to deal with the complexity of real-world financial plans.



WHAT YOU GAIN BY USING TRANSACTION

CREATING THE
RIGHT BALANCE
BETWEEN TECHNOLOGY
AND PERSONAL
CUSTOMER SERVICE

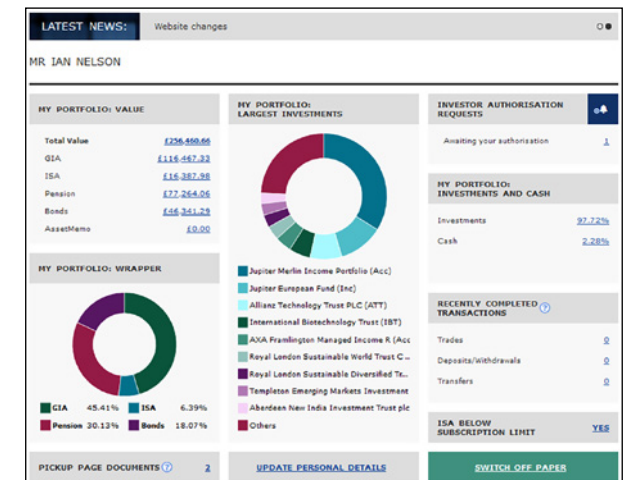
An award-winning platform solution

As an independent wrap platform, we offer an enviable combination of value, service and experience. We pride ourselves on our high levels of personal customer service.

Comprehensive benefits

With us, you benefit from:

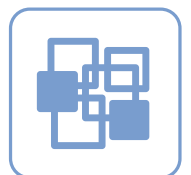
- Your Investor Dashboard – giving you a complete picture of your current portfolio all in one place, however complex your investment position.



- Investor Dashboard (sample)

- The ability to buy, sell, withdraw and deposit as regular or one-off transactions – be as involved as much as you like, or leave everything to your adviser.
 - A clear, transparent charging structure.
 - A choice of around 8,000 funds, plus assets listed on major stock markets.
 - Access to a wide range of tax-efficient wrappers.
 - Access to details of your various assets and investment plans at any time.
 - Confirmation of all purchases, sales, deposits and withdrawals.
 - Peace of mind, as we only make withdrawal payments to your nominated bank account.
 - A comprehensive audit trail of all activity on your portfolio.
- Our Investor Authorisation functionality – allowing you to review and authorise transactions recommended by your adviser via the platform in a secure, timely and convenient way.
 - Regular reporting, including comprehensive quarterly statements.
 - A yearly single consolidated income tax report to help you, or your accountant, complete your tax return at the end of the financial year.
 - Capital gains analysis, available between the dates you choose.
 - Minimal paper – documents are available online via your 'Pickup Page'.
 - Proprietary software – as we own and develop our platform technology, we constantly develop our platform and make improvements to benefit you and your adviser.

WE OFFER AN ENVIABLE
COMBINATION OF
VALUE, SERVICE
AND EXPERIENCE



TRANSACT OFFERS
OUTSTANDING VALUE
WITH CLEAR AND
TRANSPARENT CHARGES

OUR CHARGES

The charges you pay depend on the amount you have invested as well as the investments and wrappers you choose, and are shown below. We allow you to consolidate the value of your portfolio with those of your immediate family members, to create a higher portfolio value which can enable you all to benefit from lower overall charges. We do not charge on the initial deposit of cash, or the movement of assets onto Transact.

1. Annual charges

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%

2. Wrapper charges

We only charge once per wrapper type, regardless of how many secondary wrappers (of the same type) you wish to open.

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 Cash ISA, Stocks and Shares ISA and Lifetime ISA.

3. Buy Commission

When you buy an investment we charge a Buy Commission of 0.05% of the value of the investment. At the end of the month you may receive a refund of all Buy Commission based upon your average portfolio value for the month or part month, as below:

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

4. Additional charges

Transact facilitates the payment of fees from your portfolio for the advice you receive from your adviser. We also levy dealing charges when investments listed on or admitted to a stock exchange are traded on your behalf.

You can access full details of all our charges by visiting transact-online.co.uk. Your adviser can also provide you with full information concerning our charges, and will be able to assist you in determining whether Transact is right for you.

Cash interest

We'll pay you the full rate of interest on any cash you hold in your portfolio – unlike some of our competitors who may retain a portion of the interest.

The risk factors

We offer a wide range of different investments on our platform. As with any cash put into investments there are risks – i.e. the value of these investments can fall as well as rise and you may get back less than your original investment. Please note that past performance is not a guide to the returns you will receive in the future. Charges made by us, your adviser, and the managers of the underlying investments will have an impact upon the value of your investments. We make our charges clear to you from the outset, but they are subject to change.



OUR AWARDS

A testament to our highly regarded platform, over the years we've picked up many

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)



accolades and awards for our wrap service

2014	2015	2016	2017	2018	2019	2020
<p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider/Packager</p> <p>MONEY MARKETING PLATFORM Best Wrap or Platform</p> <p>FT ADVISER ONLINE SERVICE AWARDS 5 Star Investment Provider</p> <p>INVESTMENT LIFE & PENSIONS MONEYFACTS Best Online Service</p>	<p>PROFESSIONAL ADVISER Best Adviser Platform</p> <p>FT ADVISER ONLINE SERVICE AWARDS 5 Star Investment Provider</p> <p>MONEYFACTS Best Online Service Award</p> <p>PLATFORM Best Adviser Platform over £10bn</p> <p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider/Packager</p>	<p>PLATFORM Best Adviser Platform over £10bn</p> <p>PLATFORM Best Adviser Platform for Service</p> <p>PLATFORM Best Platform Partner Voted by DFMs</p> <p>THE LANG CAT Platform of the Year</p> <p>THE LANG CAT Best for Centralised Investment Proposition</p> <p>MONEYFACTS Best Wrap/Platform</p> <p>UK PLATFORM AWARDS Platform of the Decade</p> <p>FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS 5 Star Investment Provider</p> <p>MONEY MARKETING Best Platform Award</p> <p>ADVISER ASSET Platinum Platform Rating</p> <p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider</p>	<p>PROFESSIONAL ADVISER Best Platform for Advisers (AUA above £15bn)</p> <p>PROFESSIONAL PARAPLANNER Best Overall Service for New Business</p> <p>MONEY MARKETING Best Platform Award</p> <p>FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS Investment Innovation Award</p> <p>FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS 5 Star Investment Award</p> <p>MONEYFACTS Best Wrap/Platform</p> <p>MONEY OBSERVER RETIREMENT INCOME AWARDS Best Flexi Access Drawdown</p> <p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider</p>	<p>PLATFORM Best Adviser Platform over £10bn</p> <p>PROFESSIONAL ADVISER Best Platform for Advisers (AUA above £15bn)</p> <p>PROFESSIONAL PARAPLANNER Best Platform</p> <p>PROFESSIONAL PARAPLANNER Best Overall Service – Existing Business</p> <p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider</p> <p>ADVISER ASSET Platinum Platform Rating</p>	<p>PROFESSIONAL ADVISER Best Platform for Advisers (AUA over £20bn)</p> <p>PROFESSIONAL PARAPLANNER Best Platform</p> <p>FINANCIAL ADVISER SERVICE AWARDS 5 Star Investment Provider</p> <p>ADVISER ASSET Platinum Platform Rating</p>	<p>ADVISER ASSET Platinum Platform Rating</p>

BUT DON'T JUST TAKE OUR WORD FOR IT...

Client testimonials from our Client Survey speak for themselves:



Client Survey 2020





GET IN TOUCH

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W: transact-online.co.uk

E: salessupport@integrafin.co.uk

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

This marketing communication is for general guidance only and should not be viewed as a recommendation to use or rely on any features contained therein.

It does not, and is not intended to, constitute or substitute professional advice.
For further details please speak to your financial adviser.

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