

# Transact Cash Individual Savings Account (ISA)

## Target market

### General Cash ISA information

The Transact Cash ISA allows clients to save cash in a tax-efficient way and allows them to access their money at any time.

The Transact Cash ISA is provided by Integrated Financial Arrangements Ltd exclusively for the Transact Platform.

### Types of investor

The Transact Cash ISA is designed for retail clients who wish to use the services of a financial adviser and only want to save cash. Clients who invest in a Cash ISA:

- want to save in a tax-efficient way;
- must be at least 18 years old;
- are resident in the UK for tax purposes, unless they or their spouse or civil partner are a Crown employee.

### Who the wrapper is not suitable for

Clients should not contribute to a Transact Cash ISA if they:

- want long-term capital growth;
- need a targeted rate of return;
- require access to investments other than cash or cash-like investments.

### Clients' knowledge and experience

The Transact Cash ISA is suitable for clients who have appointed a UK-based financial adviser regardless of knowledge level or experience.

### The clients' capacity for loss and ability to withstand loss

The Transact Cash ISA offers no capital guarantees, but investments are restricted to cash and cash like investments. Investments in certain cash funds may involve some investment risk and the potential for capital loss. In addition, the effects of inflation mean that the purchasing power is likely to reduce over time.

### The risk/reward profile of the wrapper

The value of clients' investments can go down as well as up, the Transact Cash ISA contains no investment guarantees and clients could get back less than they invest.

Investment values could be lower than expected if:

- the level of charges increases;
- clients stop or make lower contributions;
- clients take benefits earlier than planned.

The law and tax treatment may change in the future.

### The types of financial needs and objectives of the client

The Transact Cash ISA is suitable for clients who save for:

- A specific purpose;
- A rainy day pot that gives instant access in time of need;
- An extended retirement planning tool.

### Costs

For a full breakdown of costs please refer to a personalised client illustration or the Transact Charges Schedule.

### Distribution strategy

- Advised: yes
- Non-advised: no



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