

# Adviser update

June 2026

Welcome to the June Adviser Update.

Firstly, I would like to apologise again for the outage last month. A planned firewall upgrade triggered an automated control from our data centre provider, which blocked all external access. While the cause may sound simple, resolving it took several hours. This meant advisers and clients could not access Transact Online, our phone lines were down, and email was disrupted. This was the most significant outage we've experienced in recent years and impacted the service you rely on. I have spoken with many advisers and we are committed to learning from our mistakes. We have already identified actions to prevent a recurrence and to improve communication should a similar issue arise.

This month I wanted to share some thoughts with you on AI. The amount of FOMO (fear of missing out) related to AI is unprecedented. This starts with the level of investment from frontier model providers but stretches across all industries including financial advice and platforms. Clearly the technology will be transformational. But I also observe my CEO peers citing AI use cases and efficiencies which I am convinced don't tell the full story. At Transact we must be curious and embrace AI but we mustn't panic and rush into investments which ultimately increase risk and cost in our business. The same applies to financial advisers. In my conversations with advisers, it's apparent there are benefits from being curious but also being confident in your ability to identify appropriate AI use cases in your business. Just because some firms have implemented agentic processes (systems that can act autonomously) doesn't mean you should.

I am excited to highlight two major improvements to Transact Online. Client bank account details can now be added using the new Add Bank Account feature. This provides instant confirmation that the bank details have been successfully verified and generates a prefilled form for your client to check and sign, helping to ensure accuracy and reduce delays in setting up nominated accounts. Also new this month you can now add multiple transfers from the same provider into a single Transact wrapper. This makes it quicker and simpler to illustrate and set up client portfolios, including cases where a transfer is split across different investment strategies. More detail

## Topics covered in this month's adviser update:

2. [TOL – recent enhancements](#)
3. [The new Transact API](#)
4. [Sharing vulnerable client data](#)
5. [Transact – BlackRock MPS update](#)
6. [Trust planning back to basics](#)
7. [Interest on cash](#)
8. [Transact Events 2026](#)

This document is for information only and does not, and is not intended to, constitute professional advice. It is not a recommendation. It is for general guidance and for use by professional advisers only and is not suitable to be shared with or distributed to potential clients.

The guidance must not be reproduced in client materials or provided to advisers' clients. Unless stated otherwise, any opinions expressed are our own or based on our interpretation of relevant rules and regulation, which is subject to change. Referenced tax treatments depend on individual client circumstances and may change in the future. All referenced accounts are fictitious and do not include any client details.

is provided in the [TOL update](#). We are also making progress reducing in specie transfer times with problematic overseas funds. Please see my [LinkedIn post](#) for more info. This month we have launched our [Flexible Reversionary Trust](#). If you would like to learn more you can watch the recording of our most popular online events to date, our Tech 30 session [Beyond Pensions: Trust Strategies for Post-2027](#).

Our new pre-login marketing website is now live and you may have explored it when accessing this summary. You will notice an updated, more contemporary design and you can continue to access the TOL login page as usual. You can use the new document centre and technical centre to support your queries. Please share any feedback or comments. You will also notice some changes to the colour palette within the TOL logged in site over the coming weeks. This brings the two sites closer in brand alignment and design.

One of our most recent episodes of The Transact Podcast, covers our API development announced in recent weeks. In [episode 26](#), we explore how the new API will transform the way the Transact platform and CRMs work together, now and in the future. If you're looking to simplify your workflows and spend less time on admin, this episode offers a clear view of what the Transact API can unlock. More detail is provided in our article on [the new Transact API](#).

Voting is open for the [Platform quarterly survey](#). This survey is for financial advisers, paraplanners and other support staff on the platforms you use and what you think of them - this is your chance to give feedback. Completing the survey allows you to download Platform's **Choosing an Adviser Platform** report, which supports platform selection and due diligence. In addition, you can enter a prize draw to win one of **four £100 Amazon or John Lewis vouchers**.

Thank you to everyone who attended our Birmingham and Leeds Connects. It was great to see so many of you. Our next Connect event will be in London in October. Before then, why not join us at a breakfast event. All our in person regional breakfasts and Connect events are detailed on our [events page](#). We also have a comprehensive schedule of MPS events where you can hear from both Blackrock and our Head of Technical, Mark Fenlon. We've seen significant interest and flows into our Transact-Blackrock MPS and our [regular update](#) highlights both its performance and more information about the events.

If you would like to take part, the Vanguard Tough Mudder Takeover is due to occur on 18 September, it is a London South 5km course with 13 teamwork-inspired obstacles, designed to be completed together. There are no race times and no pressure—just a shared challenge and a great day out with colleagues and peers. You can choose your own charity and take part as a team or as an individual. Some Transact staff will also be attending. To register for the event, enrol using this [link](#).

Thank you for your continued support.

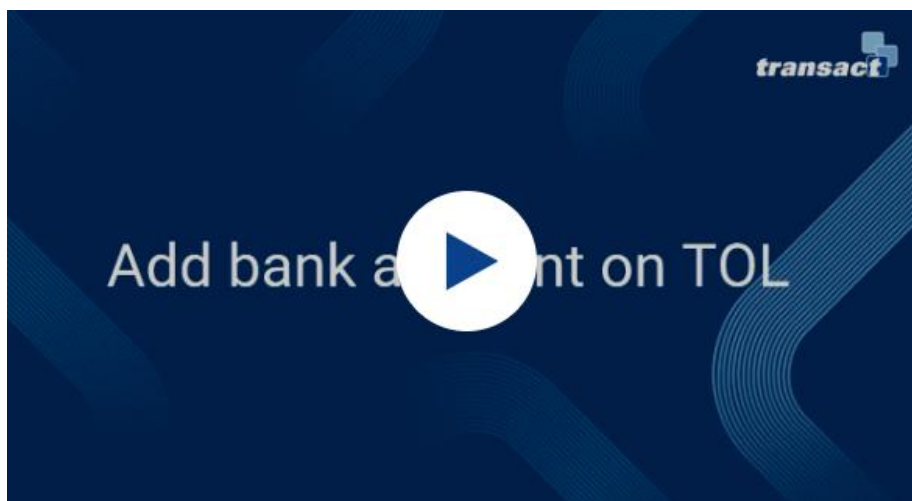
Kind regards,

Tom Dunbar  
**Chief Executive Officer**

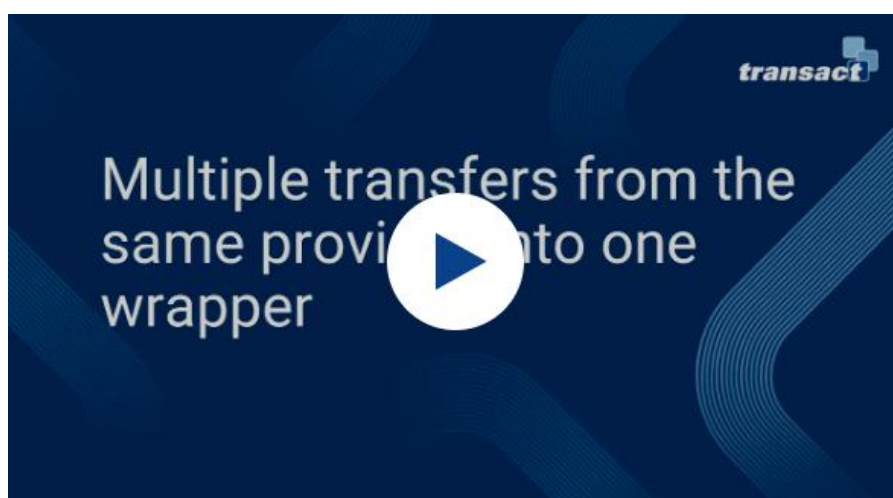
## 2. Transact Online (TOL) – recent enhancements

Transact Online continues to evolve, and this month's release includes several significant improvements highlighted below.

- **Add Bank Account on TOL** - We have introduced a new 'Add Bank Account' feature on TOL. This useful addition gives instant bank detail verification and automatically generates a prefilled form for clients to check and sign. The form can then be sent to us via the 'Upload documents' function and you'll know that money can be immediately withdrawn from the portfolio and placed in the account. This new feature reduces delays, cuts down rework, and gives you more confidence that everything is correct first time. First, choose the client, then add the bank account details.



- **How to set up multiple transfers from the same provider into one wrapper** - We have made it much easier to handle multiple transfers from the same provider. You can now bring those multiple transfers, under different account numbers, into a single Transact wrapper without the need for workarounds, such as setting up sub wrappers. This makes it quicker and simpler to illustrate and set up client portfolios, including cases where a transfer is split across different investment strategies. Choose the wrapper and then add the contributions and investments.



Please contact your Adviser Support Manager ([ASM](#)) or Business Development Manager ([BDM](#)) if you would like more information - their details can also be found under Contact on Transact Online.

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## 3. The new Transact API

In line with our aim to make financial planning easier, we have undertaken a major upgrade programme to our API, improving how the platform connects with the financial planning software you use including CRMs (Customer Relationship Management) systems. The new framework is designed to deliver richer, up to date and reliable data directly into advisers' systems, strengthen integrations, and introduce a simpler setup process for you.

You can already open accounts using data from your preferred CRM or planning software, track transactions, valuations and reconcile remuneration. Transact's existing API services will continue to run reliably, and we will continue to build on them further. We will be adding additional data fields including wrapper status (open and closed) and over time will add categorisation of transactions to provide context, such as whether an entry relates to a transfer or contribution. Planned improvements will include:

- improved access to documents that support client reviews,
- costs and charges data,
- the execution of instructions, and
- the ability to manage models and rebalance portfolios using DIM's own software.

This development is an important part of our long-term plan to support digitalisation across the advice sector. The aim is to offer UK advisers a more connected and intuitive experience, helping you work more efficiently and confidently while maintaining control.

For technology-focused advice firms, the modernised API is intended to help reduce rekeying, cut manual work and improve data consistency across systems. Advisers should benefit from smoother integrations, fewer errors and a more joined-up technology environment. The setup process is designed to be secure and efficient using industry - standard technology.

If you're looking to simplify your workflows and spend less time on admin, The Transact Podcast (episode 26) offers a clear view of what the Transact API can unlock. Integrations Manager, Tom Phillips, and Head of System and Service Development, Dave Styles, explore how the new API will transform the way the Transact platform and CRMs work together, now and in the future. (Episode 26 is available on [Spotify](#) and [Apple](#)).

## 4. Sharing vulnerable client data

The Financial Conduct Authority (FCA) and the Information Commissioner's Office (ICO) published a joint statement on 27 March 2026 relating to firms' approaches to vulnerable client data which can be found here: [Joint FCA and ICO statement on regulatory expectations regarding firms' approaches to vulnerability related data | FCA](#)

The statement included FCA and ICO expectations relating to the sharing of client data, encouraging manufacturers and distributors "to work collaboratively, sharing relevant information as necessary to deliver good outcomes for customers" and noting that "data protection law is an enabler to responsible data sharing".

We encourage advisers to share relevant vulnerability information with us where it can help support better client outcomes, as effective collaboration between advisers and platforms can help ensure that your clients receive appropriate, tailored support from our specially trained staff. You can be confident that we apply robust data protection standards in line with UK GDPR and the Data Protection Act 2018, ensuring all information is processed for a clear and proportionate purpose and is protected through strong security controls, including encryption and secure storage.

To let us know about your client's vulnerability and the support they require, please call your Client Service Team or send us a secure email. Alternatively, for new portfolios, you can provide this information during the Guided Application process on Transact Online. We are currently developing functionality on Transact Online to enable you to notify us of vulnerabilities for existing clients too, which we hope to launch soon. We will let you know when this is available.

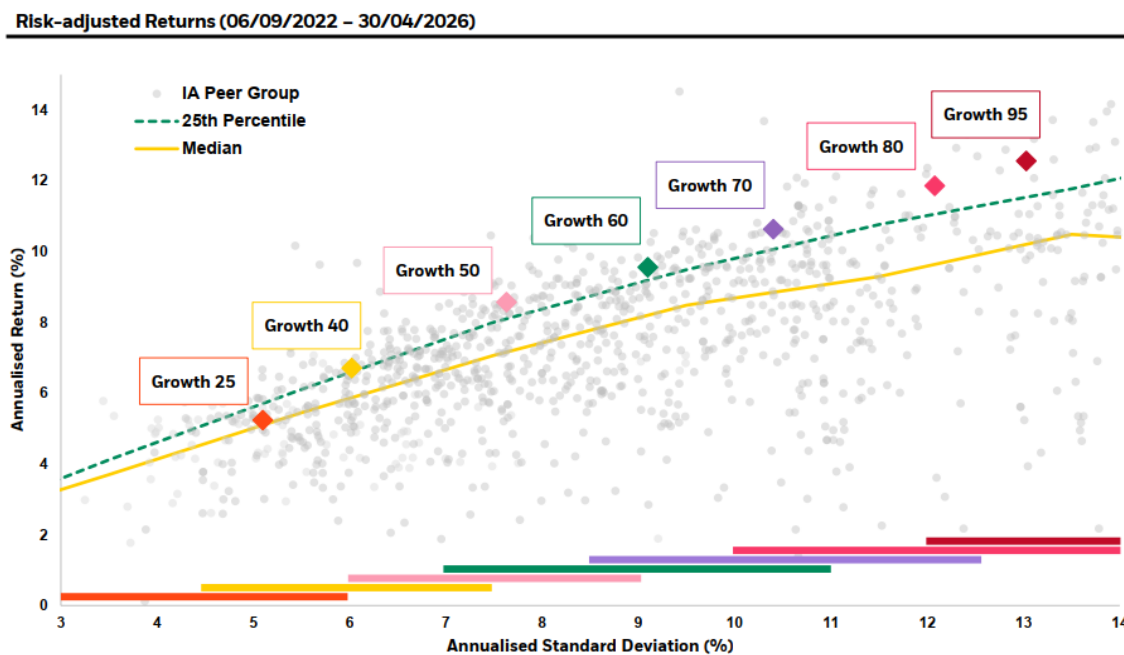
# 5. The Transact–BlackRock MPS update

## Latest peer group performance

We're pleased to report that all models are performing well against their respective peer groups on a risk-adjusted basis. The models now have three and a half years of performance, and we are about to surpass the £0.5bn of FUD mark with this the fastest growing MPS on Transact.

Crucially, this performance has been achieved while maintaining risk within the defined targets - demonstrating that robust returns need not come at the expense of disciplined risk management.

### Peer Group Performance – Since Inception



The figures shown relate to past performance. Past performance is not a reliable indicator of current or future results  
BlackRock, Morningstar as at 30/04/2026. For illustrative purposes only. Performance numbers are in GBP, official net with inception date of the model portfolio range at the 6<sup>th</sup> of September 2022. Peer group performance shows net, total return performance of GBP denominated multi-asset portfolio's available for UK investors, illustrated by the Investment Association's Mixed Investment, Volatility Managed and Global Investment sectors.

## Supporting your Centralised Retirement Proposition (CRP)

We are currently on the road discussing how Transact and BlackRock can support advisers in developing robust, repeatable retirement propositions. As more clients move into retirement and regulation continues to evolve, many firms are formalising their CRP to ensure a consistent, well-governed approach to later-life advice.

At the heart of this is a shift in how retirement is approached. Clients are no longer focused purely on growth; they are drawing from portfolios to fund spending over an uncertain lifespan and face a different set of risks such as sequencing and longevity. This makes it increasingly important for advisers to bring together investment strategy, cash-flow planning and tax considerations into a coherent framework that can be applied consistently across clients, while remaining flexible enough to adapt to individual needs.

During the sessions we look at a practical way to build a CRP focusing on 5 core steps:

- **Set clear retirement objectives** – define income needs, time horizon, and the client’s attitude to risk and capacity for loss
- **Select an appropriate investment solution** – align clients to a portfolio suited to their life stage, with controls designed to manage volatility and sequencing risk
- **Test sustainability with cash-flow modelling** – assess how long assets may last under different market scenarios to support realistic planning discussions
- **Optimise tax wrappers and withdrawal sequencing** – coordinate withdrawals across pensions, ISAs and other wrappers to improve tax efficiency and consistency of income
- **Document and regularly review the strategy** – maintain clear records of assumptions and decisions, and revisit plans as markets, regulation and client circumstances evolve

The Transact and BlackRock approach is designed to support advisers across each of these areas in a practical way. The Transact - BlackRock MPS provides a consistent investment framework that can sit across both accumulation and retirement, while the platform enables flexible implementation - from managing withdrawals and tax wrappers through to structuring portfolios to reflect different time horizons. This allows advisers to maintain a clear, repeatable proposition while tailoring outcomes for individual clients as they move through retirement.

## Get involved: Transact & BlackRock Spring & Autumn Retirement Strategies Lunches

We are currently hosting a series of adviser lunch sessions exploring these themes in more detail. The sessions bring together Hugo Thompson, Lead UK Multi-Asset Product Strategist at BlackRock, who covers the key investment considerations in retirement, and Mark Fenlon, Head of Technical Services at Transact, who focuses on tax-efficient planning and withdrawal strategies.

**Some events are now fully booked, with limited availability remaining for Cardiff and our Autumn sessions.** If you are unable to make any of the dates but would like to discuss the content in more detail, please get in touch.

Full details and registration links below:

When	Where	Register
01 Jul 2026	12pm -2pm The Ivy, Cardiff	<a href="#">Cardiff   Register Here</a>
15 Sep 2026	12pm -2pm Manor Hotel, Solihull	<a href="#">Solihull   Register Here</a>
23 Sep 2026	12pm -2pm Oulton Hall, Leeds	<a href="#">Leeds   Register Here</a>
13 Oct 2026	12pm -2pm Pennyhill Park, Surrey	<a href="#">Surrey   Register Here</a>
25 Nov 2026	12pm -2pm The Ivy, Bournemouth	<a href="#">Bournemouth   Register Here</a>

Unstructured CPD accreditation will be available to all attendees.

## Latest news and market commentaries

To receive BlackRock’s latest perspectives and positioning, sign up to our monthly newsletter and market commentary by emailing a request to [TransactMPS@integrafin.co.uk](mailto:TransactMPS@integrafin.co.uk) and we will add you to the distribution list.

You can access the latest investment reports, literature and commentaries via our dedicated landing page on Transact. Head to: [Transact > Templates > Transact – BlackRock MPS](#)

## More information and get in touch

If you have any questions about the service, need help with managing client wrappers linked to BlackRock or need to know where to find the latest marketing support material, please get in touch using our dedicated MPS support mailbox or phone line.

**Email:** [TransactMPS@integrafina.co.uk](mailto:TransactMPS@integrafina.co.uk)

**Telephone:** 020 7603 8025

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## 6. Trust planning back to basics

With inheritance tax thresholds remaining frozen and unused pensions being added to the value of a deceased's estate from April 2027, estate planning is becoming a more prominent part of client advice, and more advisers are revisiting trusts as part of their planning conversations. For those less familiar with the area, this note recaps the key features of a discretionary trust before looking at how those principles apply within the Flexible Reversionary Trust (FRT).

### What is a Discretionary Trust?

A discretionary trust is a legal arrangement under which assets are transferred to trustees to hold for a defined class of beneficiaries. Unlike a bare trust, no beneficiary has a fixed entitlement to the trust fund. Instead, the trustees decide who benefits, when they benefit, and to what extent. That flexibility is one of the structure's main attractions, as it allows the trust to respond to changing family circumstances over time.

For inheritance tax (IHT) purposes, a transfer into a discretionary trust is usually a Chargeable Lifetime Transfer (CLT). The nil-rate band (NRB) is currently £325,000 and is frozen at this level until at least 6 April 2028. Any value transferred above the settlor's available NRB is generally subject to a 20% lifetime IHT charge. In working out how much NRB remains available, earlier CLTs made by the settlor in the previous seven years must also be taken into account.

### The seven-year rule and taper relief

If the settlor survives for seven years from the date of the transfer, the value transferred will usually fall outside their estate for IHT purposes. If they die within that seven-year period, the CLT is brought back into account when calculating the IHT position on death.

Where death occurs between three and seven years after the transfer, taper relief can reduce the tax payable at death as follows:

- 3–4 years: 80% of the full death rate applies
- 4–5 years: 60% applies
- 5–6 years: 40% applies
- 6–7 years: 20% applies
- 7+ years: no tax is due on that transfer.

Taper relief reduces the tax charge, not the value of the transfer itself. It also only matters where tax is actually payable. If the failed transfer falls wholly within the available nil-rate band, there is no tax to taper.

A failed CLT can also reduce the nil-rate band available for later gifts, including Potentially Exempt Transfers (PETs). This is often referred to in practice as the “14-year rule”, because an earlier CLT can affect the tax treatment of a later PET where the timing of the gifts and death falls in a particular sequence. A simple lifetime gifting log can therefore be extremely valuable when reviewing a client’s position.

## Beneficiaries

The trust deed will define the class of potential beneficiaries, for example children, grandchildren, remoter issue (generations beyond grandchildren), or other persons specified in the deed. Named individuals may also be included. The trustees then exercise their discretion to decide who should benefit, when, and in what amounts. A settlor’s expression of wishes can help guide that decision-making, although it is not legally binding.

A wide beneficiary class is one of the discretionary trust’s key strengths. It allows future generations not yet born to be included and helps the trust adapt to changing family circumstances without the need to unwind or rewrite the structure.

## Periodic and exit charges

Because assets in a discretionary trust fall within the relevant property regime, there are two ongoing IHT charges to consider: periodic charges and exit charges.

Periodic charges can arise on each ten-year anniversary of the trust. At that point, HMRC values the trust fund and may charge IHT at an effective rate of up to 6% on the value above the available nil-rate band. In practice, the effective rate is often lower, and no charge will arise where the value remains within the available nil-rate band.

Exit charges can arise when capital leaves the trust and is appointed to beneficiaries. These are broadly proportionate charges based on the effective rate at the last ten-year anniversary, or on the entry history where the appointment takes place within the first ten years. Again, where the trust value remains within the nil-rate band, exit charges are often modest or nil.

For many clients, particularly where the value settled is modest relative to the nil-rate band, these charges are not a significant barrier. They do, however, form part of the overall suitability assessment and should be considered alongside the wider planning objectives.

## The Flexible Reversionary Trust

The Flexible Reversionary Trust (FRT) is a single-settlor discretionary trust, so the general IHT framework described above still applies. The distinguishing feature is that the settlor retains a right for selected parts of the trust fund to revert to them at pre-determined future dates. That retained right is the reversion.

This can make the FRT a useful structure for clients who want to begin moving value outside their estate, but who are not yet comfortable giving up access entirely. The FRT is designed to hold an investment bond and, on the Transact platform, can be used with either an onshore or offshore bond. The bond can be issued as up to 1,000 individual policies (segments), which provides useful flexibility over how much may vest back to the settlor and how much remains for beneficiaries over time.

The initial transfer into the FRT is a CLT, and the seven-year period runs from the date the bond is placed into trust. Subject to the terms of the trust and the retained reversions, future growth on the trust property will generally sit outside the settlor’s estate immediately.

## How the reversion works

When the FRT is established, the settlor completes a schedule showing which policies may revert to them and in which future policy anniversaries. Those dates are the vesting dates.

On each vesting date, the default position is that the selected policies revert to the settlor, but the trustees can decide otherwise. Their options are:

- Allow the reversion to take effect, so the relevant policies return to the settlor. This is the default position if no other action is taken.
- Defer the reversion for a future anniversary, allowing the position to be reviewed again later.
- Defeat the reversion, so the relevant policies are held thereafter for beneficiaries and can no longer revert to the settlor.

Any policies not included in the reversion schedule, or whose reversions have been defeated, are held solely for the beneficiaries. On the settlor's death, any policies that have not yet reverted will remain subject to the trust and pass for the benefit of the beneficiaries rather than falling into the settlor's estate. As a result, those trust assets can generally be dealt with without waiting for probate on the settlor's estate.

Under the current FRT structure, a vesting back to the settlor is not normally treated as a chargeable exit for IHT purposes, so the reversion itself does not typically trigger an exit charge. The trust nevertheless remains within the relevant property regime, so the usual periodic and exit charge rules still apply in relation to trust property held for beneficiaries.

## A note on gift with reservation of benefit

Because the settlor retains a right to future benefit under the trust terms, the arrangement must be established and operated carefully. The trustees must exercise genuine and independent discretion. If HMRC considers that the settlor has retained a benefit beyond the intended reversionary rights, the arrangement could fall within the gift with reservation rules, with the result that value remains within the settlor's estate for IHT purposes.

For that reason, including at least one independent, and ideally professional, trustee is more than good practice: it helps support the integrity of the planning and the quality of trust administration. Trustees should meet regularly, minute their decisions carefully, and make deferral or defeat decisions in good time before each vesting date.

## Key message

Trusts are becoming a more prominent part of estate planning conversations, and a sound understanding of the discretionary trust is a useful starting point. The FRT builds on those foundations by adding structured flexibility around future access. That can make it a useful option for clients who want to begin reducing the value of their estate without making an outright and irreversible gift from day one.

***All information is based on our understanding and interpretation of applicable law and regulation which is subject to change. Tax treatment depends on individual client circumstances and may change in the future.***

## 7. Interest on cash

To support adviser due diligence, we have completed our own desktop analysis of different platforms and their treatment of cash interest. This is based on our review of publicly available information.

The table in the next page sets out current interest rates payable to clients on their cash holdings as well as the retained interest charges levied by the platform (where it is disclosed). Where it isn't disclosed, we have used information from the firm's report and accounts (again if available). We have also included links to the documents we reviewed in the table below. Note that all links to the documents we reviewed were accessed on 19 June 2026, and content may have changed since then.

Some documents are written for customers and advisers; other documents are written for investors. We recognise that it isn't easy for advisers and clients to find the necessary information, so the table below is our best endeavour at this based on the information that we reviewed.

Note, Aviva have [announced a change to their approach](#). They will start to take a margin on the interest received on client cash. The platform has told advisers that from 17 August, it will remove its 0.35% platform fee on cash but will instead retain a portion of the interest. Similarly, we are also aware that SS&C Platform Solutions (formerly Hubwise) are altering their approach from the 1 August and are moving to retain 25% of cash interest earned. Given their different business and distribution model, we don't currently track SS&C on the table below.

Please let us know if we have missed anything.

Platform	Published client cash interest rate	Explicit platform charge on cash (same level as for investments)	Platform charge on cash (through retained cash interest)	Is retained interest disclosed?	Is amount of retained interest charge disclosed?	Cash charges disclosed (interest retained)	Cash charges (interest retained)	Link to source
<b>Transact</b>	3.71%	✓	✗	N/A	N/A	0%	-	n/a
<b>Aviva</b>	3.05%	✓	✗	N/A	N/A	0%	-	<a href="#">Link 1</a>
<b>Wealthtime Classic</b>	2.85%	✓	✗	N/A	N/A	0%	-	<a href="#">Link 1 &amp; Link 2</a>
<b>Fidelity</b>	2.25%	✗	✓	Yes	No	-	Unknown	<a href="#">Link 1</a>
<b>Quilter</b>	2.16%	✗	✓	Yes	Yes	1.16%	-	<a href="#">Link 1</a>
<b>Nucleus Wrap</b>	2.03%	✗	✓	Yes	Yes	2.13%	-	<a href="#">Link1</a>
<b>Fundment</b>	2.00%	✗	✓	Yes	No	-	Unknown	<a href="#">Link 1</a>
<b>Parmenion<sup>1</sup></b>	1.88%	✗	✓	Yes	Yes	1.97%	-	<a href="#">Link 1</a>
<b>Aegon</b>	1.81%	✗	✓	Yes	No	-	Unknown	<a href="#">Link 1</a>
<b>7IM</b>	1.75%	✗	✓	Yes	No	-	Unknown	<a href="#">Link 1</a>
<b>Aberdeen</b>	1.68%	✗	✓	Yes	No	-	2.51%	<a href="#">Link 1 &amp; Link 2</a>

M&G Wealth	1.78%	x	✓	Yes	Yes	1.63%	-	<a href="#">Link 1</a> & <a href="#">Link 2</a>
AJ Bell <sup>1</sup>	1.28%	x	✓	Yes	No	-	2.26%	<a href="#">Link 1</a> & <a href="#">Link 2</a>
Wealthtime	1.04%	x	✓	Yes	Yes	2.70%	-	<a href="#">Link 1</a>

Note 1: assumes a £25,000 cash balance held in a SIPP

## The rate we pay

As stated above, the annualised rate of interest earned on Transact cash, all of which we pass on to clients, for April 2026 was 3.70% (paid monthly) and this has been credited to client portfolios. Following further positive conversations with our banking partners, we hope to see it increase further in the coming months.

At the end of May 2026, clients held on average 7.92% of their portfolio values in cash.

We use eight UK-licensed banks: Barclays, Cater Allen, Clydesdale (now with Nationwide BS), HSBC, Lloyds, NatWest, Royal Bank of Scotland and Santander, and our treasury function expertly manages the cash across different notice periods (up to 95 days - the maximum allowed under the FCA's client money rules).

To help you and your clients when considering your FSCS exposures, details of the banks we use and the percentages held with each bank are updated monthly and published [here](#).

## 8. Transact events 2026

### Connect events in 2026

Our in person 2026 events start back in a matter of weeks. Please join us for an informative and sociable event.

At each event you gain access to our Transact leadership team and some of your regional client service operational staff. The event is hosted by **Tom Dunbar, our CEO** who will be joined by **Andrew Cullen-Jones, CDO** plus guest speakers. The agenda for the day typically includes:



- Welcome, Objectives and Agenda
- Priorities & Progress
- Marketing masterclass
- Technical update
- Transact CEO Q&A

Attending a Transact Connect event can also count towards CPD. Welcome refreshments will be served from 09:00am, with the morning presentations starting at 09:30am followed by a buffet lunch. You can be back in the office for the afternoon. To register click [here](#).

Date	Location	Venue
21 October 2026	London	<a href="#">Leonardo Royal London, St Paul's</a>
4 November 2026	Cardiff	<a href="#">The Vale Resort</a>
12 November 2026	Warrington	<a href="#">The Park Royal</a>

## Breakfast events in 2026

Our breakfast events are hosted by Stuart Fleet, our Head of Distribution, and you can expect:

- Latest tax and relevant regulatory news.
- Engagement with Transact staff and your fellow peers.
- A CPD certificate sent electronically following the event.

Each event will run from 08:30am to around 10:30am with a sit-down breakfast on arrival.

The dates are shown below. To register click [here](#).

Date	Location	Venue
17 June 2026	Oxford	<a href="#">The Oxford Belfry</a>
24 June 2026	Durham	<a href="#">Ramside Hall</a>
10 September 2026	Portsmouth	<a href="#">The Solent Hotel</a>
16 September 2026	Ashford	<a href="#">Eastwell Manor</a>
24 September 2026	Glasgow	<a href="#">Radisson Blu</a>
6 October 2026	Windsor	<a href="#">DeVere Beaumont Estate</a>
15 October 2026	Huntingdon	<a href="#">Old Bridge Hotel</a>
20 October 2026	Bournemouth	<a href="#">The Village Hotel</a>

Thank you and see you soon!