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Adviser update

November 2026

Welcome to the November Adviser Update.

Learnings from my recent US trip

In October I spent two weeks travelling to Austin, San Francisco, Chicago and New York to learn more about the US wealth market. I met with RIAs (IFAs), private equity RIA consolidators, AI tool providers, CRMs, TAMPs (turnkey asset management providers), custodians and asset managers. I tried to understand the market similarities and differences and explore key trends which are relevant to the UK including the value of advice, growing the advice market, consolidation, AI, data and integrations, ETFs, private markets and tokenisation. The trip gave me further confidence in the outlook for advice and in Transact's strategy to make financial planning easier via personal service, APIs and integrations. I also built relationships with US firms looking to enter the UK. One of the highlights was a meeting with Anthropic in New York to discuss collaboration opportunities in the UK. Please reach out if you would like to discuss anything related to the US market further.

Positives from the Budget

While the Autumn budget might not fix the UK's economic challenges, it was a positive one for financial planning. I think everyone in the industry agrees the decision to reverse some of the ISA reforms is welcome. No news on inheritance tax means IHT on pensions from April 2027 is going ahead – this is the biggest change to financial planning in a decade. There were also smaller changes in this Budget that support longer term trends. The property tax increase, coupled with various changes in previous budgets, will push more people from buy-to-let and towards investing and advice. The savings tax increase and changes to business asset disposal relief will nudge even more people to seek financial advice. You can read more about these changes in our dedicated Budget article in this edition.

Topics covered in this month's adviser update:

2. TOL – enhancements
3. API developments: what's new and what's next
4. New online document certification
5. Transact-BlackRock MPS celebrating four years!
6. Budget 2026 – what it means for pensions, ISAs and investment bonds
7. Interest on cash
8. Transact Events 2027

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How you will shape the future of advice

Thank you to everyone who attended our UK Connect event in London. It was a great turnout and feedback has been excellent. I enjoyed debating the future of advice at the event. Of course, advice depends on regulatory change and incentives. But how advisers adopt technology will also shape the future. 73% of advisers who attended the event said they use AI every day. 92% of advisers felt AI could help them serve more clients with the most popular answer suggesting that would be somewhere between an extra 10 to 25% more clients. However, 46% said that some efficiency benefits would be spent working less hard too! Our job at Transact is to make financial planning easier and to help you realise these efficiencies and spend more time with existing and new clients.

Improving document certification

When I joined Transact in 2021, we had plenty of paper forms and required wet signatures. We have made great progress on this and I am delighted to share a new change this month. Our new Online Document Certification functionality removes the manual work involved in certifying documents. This allows you to certify without the need to add stamps, supply wet signatures and/or scan copies. I hope this saves you time. More details are provided below.

Thank you to everyone who attended an event in 2026. We are working on our event programme for 2027, and will post new event dates and locations over the coming weeks and months.

I hope you find this Adviser Update useful and, as always, 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 we have made the following updates:

- **Pension allowances:** Remaining Lump Sum Allowance (LSA) and Lump Sum Death Benefit Allowance (LSDBA will now be calculated and prefilled as part of the online pension drawdown journey, with external allowance usage also recorded, subject to eligibility criteria.
- **Performance Analysis: Improved look and feel including** more detailed short-term performance data, improved charts and the ability to download individual charts as PNG or JPEG files that can then be easily incorporated into any client reports or suitability letters you use.



Watch our short video to see what's changed and how the new features work.

If you would like to learn more, please Live Chat, co-browse or contact your regional Adviser Support Manager (ASM).

3. API developments: what's new & what's next

We're continuing to make it easier for you to do business with Transact, with improvements to how you manage client data and connect Transact with the systems you use.

There are currently three updates to focus on:

1. Making sure your firm has a Transact Super User
2. How to ensure you're benefitting from the latest version of the Transact Contribution & Withdrawal app with Intelliflo "The C&W Sync"
3. How to ensure you continue to receive Transact valuation data as we migrate our valuation service to the new Transact Valuation API.

Make sure your firm has a Transact Super User

If your firm does not yet have a Transact Super User, we recommend setting one up.

Super User access is increasingly important as we introduce new services that connect Transact with the systems you use. For example, a Super User is required to authorise Transact C&W Sync and will also be needed as valuations move to the new Transact Valuations API.

Making sure you have a Super User in place now will help your firm prepare for these changes.

Install the latest Transact C&W Sync

The latest version of Transact C&W Sync is available in the intelliflo (IO) store, making it easier to keep contribution and withdrawal records aligned between Transact and IO.

With the new app, you can:

- Reduce manual rekeying of contribution and withdrawal data.
- Improve the accuracy of client records held in IO.
- Save time preparing for client reviews and cashflow planning.
- Identify and resolve discrepancies more quickly.
- Stay in control of which records are updated.

The latest version allows you to review differences between Transact and IO and choose which contribution and withdrawal records to push directly into IO. Nothing is changed automatically. Transact remains the source of truth, and you decide which records to update in IO, which to ignore and when to make changes. For more information read the Sprint User Guide or Watch the Demo Video

Get started in three steps

1. Install Transact C&W Sync from the IO store. You can then uninstall the original Transact C&W Review app.

2. Authorise the app using your Transact Super User credentials.
3. Open a client plan in IO, review any unmatched records and select the items you want to sync.

If you have more than one Transact adviser firm under the same IO tenant, install the app for one adviser firm and then contact tol@integrafin.co.uk so we can arrange for the others to be added to the same tenant.

Valuations are moving to the new Transact API

Please remember that Transact Valuation services will soon begin moving to the new Transact API.

As your service provider moves to the new service, you will be asked to authorise its valuation service using a Transact Super User account. This provides a more secure and modern way for trusted applications to access Transact data on your behalf.

Each service provider will move on its own timetable over the next few months, so there is no action you need to take on the valuation migration yet. Your service provider will contact you when action is required, and we'll keep you updated too.

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4. New online document certification

Making AML and document certification simpler

Anti-Money Laundering requirements are an important part of protecting clients and their assets. Transact is required to verify the identity and address of people connected with a portfolio, including individual clients and, where relevant, directors, beneficial owners, trustees, beneficiaries and attorneys. Our normal starting point is an electronic identity verification check. Where that does not provide the verification required, we need additional evidence, such as an appropriate third-party AML verification certificate or certified identity and address documents.

Full details of the documents we can accept, who can certify them and the certification requirements are set out in our Transact Document Certification Guidance Including Anti-Money Laundering Requirements (UK), available on Transact Online.

While these underlying requirements remain, over the years we have worked to make the processes surrounding verification, consent and client administration quicker and easier for advisers.

Moving more processes online

A significant part of this has been moving activities that once relied on paper documents, signatures or separate communications into Transact Online (TOL). For example, improvements to Guided Applications introduced the authority to carry out live electronic identity checks as part of the application journey. We have also enabled pension beneficiaries to be added and reconfirmed through TOL, while bank accounts can be added and verified online and Direct Debit Mandates initiated electronically.

Clients and advisers can also update addresses and contact details through TOL. Together, these changes have progressively reduced the number of occasions where advisers need to provide separate paper instructions or supporting documentation.

Document submission has evolved in the same way. Upload Documents enabled advisers to submit documents electronically through TOL rather than sending the same documentation electronically and subsequently providing hard copies by post. Documents requiring certification could also be uploaded, although the adviser still needed to complete the appropriate certification process or use the existing electronic signature functionality.

Guidance on the existing document submission and certification requirements can be found in the Transact Document Certification Guidance Including Anti-Money Laundering Requirements (UK).

The next step: Online Document Certification

We are now making this process simpler again with new Online Document Certification functionality. Where a document is eligible, advisers can upload it through **Tools > Upload Documents** and select 'Yes' to online certification. The online journey then handles the certification process, including automatically populating the adviser's name, firm and FCA details.

This removes much of the manual work traditionally associated with certification. There is no need to add certification wording manually, use a certification stamp or provide a wet signature and then scan the completed document.

The benefits are straightforward:

- **Less paperwork:** certification can be completed as part of the online upload journey.
- **Fewer errors:** the required information and certification wording are captured through the process, reducing the opportunity for incomplete certification and subsequent rejection.
- **Less rekeying:** adviser, firm and FCA information is populated automatically.
- **A quicker journey:** documents can be certified and submitted within the same TOL process.

It is another step in our wider programme of making routine administration easier to complete online while maintaining the verification and controls required to protect clients.

What isn't changing?

The new functionality does not remove the underlying AML requirements, and there will continue to be circumstances where different evidence or certification is required. The Transact Document Certification Guidance Including Anti-Money Laundering Requirements (UK) should continue to be used for details of our general AML and document certification requirements.

In particular, Powers of Attorney and Deputyship Orders are outside the new online self-certification process. These documents have their own requirements and are covered separately in our Power of Attorney and Deputyships User Guide.

Where a Power of Attorney can be independently validated online, for example an eligible Lasting Power of Attorney using the Office of the Public Guardian service, a certified copy may not be required. Where online validation is not available, the Power of Attorney or Deputyship Order must continue to meet the certification requirements set out in the Power of Attorney and Deputyships User Guide.

The important distinction is therefore that our AML and verification standards remain in place. What we are changing is the journey around them, using TOL to remove unnecessary manual steps wherever the nature of the document and the relevant requirements allow us to do so.

Further guidance

For full details, please refer to:

- Transact Document Certification Guidance Including Anti-Money Laundering Requirements (UK), for general AML evidence and document certification requirements.
- Power of Attorney and Deputyships User Guide, for the separate validation and certification requirements applying to Powers of Attorney and Deputyship Orders.

Both guides are available through Transact Online.

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5. Transact–BlackRock MPS celebrating four years!

September marked the four-year anniversary of the Transact – BlackRock MPS, and we would like to thank all the advisers who have supported the service since launch. Over the past four years, the service has continued to develop through a combination of BlackRock's investment expertise, Transact's platform capabilities and an expanding range of adviser support. We are proud of the progress made since launch and grateful for the engagement and feedback that have helped shape the proposition along the way.

A year of adviser engagement

Retirement planning was a core theme of our **adviser lunches** this year. We really enjoyed meeting advisers across these sessions, with great discussions and valuable feedback at each event. We are already looking forward to announcing our 2027 adviser lunch programme and its new theme. Watch this space!

Our regular **MPS webinars** have also provided a great way for advisers to stay up to date from a leading fund manager with BlackRock's latest market views, portfolio positioning and performance. In response to popular demand, we are now recording the sessions and making them available to watch back, giving advisers more flexibility to keep up to date.

New: Investment outlook video to share with your clients

We know how important it is to have clear, engaging content to support your client conversations. BlackRock's latest investment outlook video is now available and, importantly, has been specifically approved for advisers to share directly with clients.

The short video provides an accessible update on the key themes influencing markets and how these are reflected in the positioning of the Transact–BlackRock MPS. An accompanying client-approved transcript is also available, giving you a flexible resource to use in client communications.

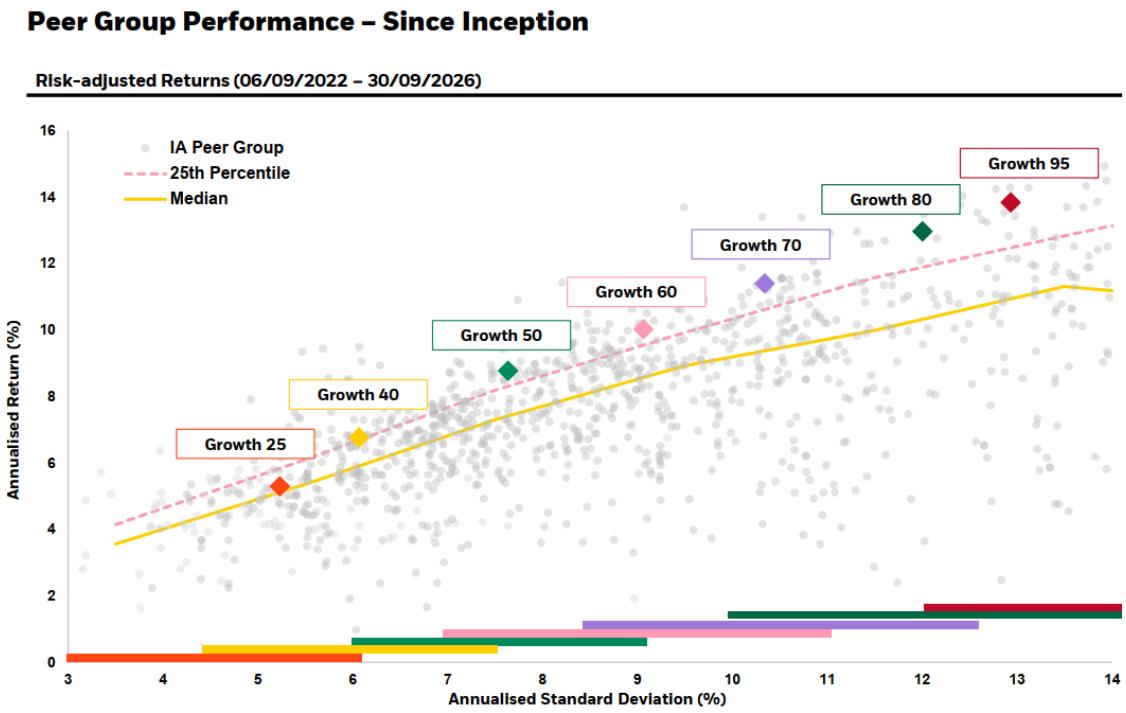
View and share the video and Transcript: Q4 Investment Outlook

The video forms part of the wider range of materials available to help you explain the service, keep clients updated and support your ongoing due diligence. The latest Transact–BlackRock MPS factsheets, Quarterly Investment Summary and Rebalance Commentary are also available from our dedicated landing page on Transact. Together, these provide regular information on portfolio performance, positioning, market developments and the thinking behind any changes made across the range.

To access simply log in to Transact and go to Templates > Transact–BlackRock MPS.

Latest peer group performance

The latest peer-group performance comparison provides an overview of how each Transact - BlackRock models has performed against its respective peer group. It should be considered alongside each portfolio's intended risk level and investment objective.



The figures shown relate to past performance. Past performance is not a reliable indicator of current or future results. *BlackRock, Morningstar as at 31/09/2026. For illustrative purposes only. Performance numbers are in GBP, official net with inception date of the model portfolio range at 6 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.*

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@integrafin.co.uk* **Telephone**: 020 7603 8025

For financial adviser use only. The value of investments and any income from them can fall as well as rise. Clients may not get back the amount originally invested. Past performance is not a reliable indicator of future performance.

6. Budget 2026: what it means for pensions, ISAs and investment bonds

The Chancellor's Budget on 28 October 2026 contained a number of measures that affect the tax treatment of the wrappers available on our platform.

For ISAs, the planned cut to the cash ISA limit has been reversed, and a new First Time Buyer ISA has been confirmed. For pensions, there are several helpful changes to the taxation and payment of death benefits and serious ill-health lump sums. For Investment bonds, the increase in savings income tax rates from April 2027 will affect the taxation of chargeable event gains, although the impact will differ between onshore and offshore bonds. The ability to defer personal tax until a chargeable event occurs remains an important feature of both.

At a glance

Measure	Wrapper	Takes effect
Savings income tax rates rise to 24% / 44% / 49% (trust rate 49%)	Onshore and offshore bonds	6 April 2027
Onshore bond tax treated as paid and life fund rate linked to the 24% savings basic rate	Onshore bond	6 April 2027
Cash ISA limit kept at £20,000; anti-circumvention rules to be revoked	ISA	Regulations due November 2026
New incentive for first-time stocks and shares ISA investors	ISA	To be designed with industry
LISA withdrawal charge cut to 20% for above-cap first-home purchases	ISA (LISA)	29 October 2026
First Time Buyer ISA replaces the LISA for new savers	ISA	April 2029
Two-year rule for pension death benefits removed	Pension	Payments on or after 28 October 2026
New standalone tax charge on lump sum death benefits above the LSDBA	Pension	Retrospective to 6 April 2024
Serious ill-health lump sum test relaxed; overseas medical evidence accepted	Pension	Royal Assent to Finance Bill 2026–27
Technical changes to IHT on pensions	Pension	6 April 2027

Investment bonds

Savings income tax rates from 6 April 2027

The Budget 2025 had already legislated for a two-percentage-point rise in the savings rates for 2027/28. The Budget 2026 adds a further two percentage points from the same date. Because chargeable event gains are taxed as savings income, the change applies directly to gains on both onshore and offshore bonds. The rates apply UK-wide, including in Scotland.

Savings rate	2026/27	2027/28 (Budget 2025)	2027/28 (Budget 2026)
Savings basic rate	20%	22%	24%
Savings higher rate	40%	42%	44%
Savings additional rate	45%	47%	49%
Savings trust rate	45%	47%	49%

Dividend tax rates are not changing again, having already increased from April 2026.

Onshore bonds

The Finance Act 2026 linked three bond-specific rates to the savings basic rate rather than the main basic rate. As a result, each of them follows the savings basic rate to 24% from 2027/28:

- Tax credit – tax treated as paid on a gain (the non-reclaimable credit) rises from 20% to 24%;
- Top-slicing – the rate of tax treated as paid at the relevant steps of the top-slicing calculation also becomes 24%;
- Life fund tax – the life company's tax on non-dividend income and gains within policyholder funds will rise to 24%. UK dividends received within the fund remain exempt.

HMRC will also amend the legislation so that chargeable event certificates refer to the savings basic rate for events on or after 6 April 2027. Bond providers will need to update certificate wording.

For clients, the further tax on an onshore bond gain is broadly unchanged, because the higher credit matches the higher rates:

Client's marginal rate on the gain	Further tax 2027/28
Non-taxpayer / basic rate	Nil
Higher rate	20% (44% – 24%)
Additional rate	25% (49% – 24%)

The impact of the change for onshore bond investors is the higher tax on non-dividend income and gains (realised and unrealised) inside the fund, increasing the drag on investment performance.

Our September 2026 article on onshore bond reserve charges was based on a 22% savings basic rate. We will confirm the revised reserve rates and any additional top-up schedule in a forthcoming adviser update.

Offshore bonds

Offshore bond gains carry no tax credit, so the full increase passes through to the policyholder. A gain falling in the basic rate band will be taxed at 24% from 2027/28 rather than 20% now, and at 44% or 49% for higher and additional rate taxpayers. Gross roll-up within the bond is unaffected. Top-slicing relief continues to use the savings basic rate as the rate treated as paid in the relief calculation, so 24% from 2027/28.

Bonds held in trust

Where a gain is assessed on trustees – for example where the settlor has died or is not UK resident – the savings trust rate of 49% applies from 2027/28. For an onshore bond, the 24% credit leaves the trustees with further tax of 25%; for an offshore bond, trustees pay the full 49%. Unlike income tax paid on trust income, this tax cannot be recovered later through distributions to beneficiaries. Assigning segments to beneficiaries before encashment, so that gains are assessed on them at their own rates, remains an important planning point.

ISAs

Cash ISA limit stays at £20,000

The planned reduction of the cash ISA limit to £12,000 for under-65s from April 2027 will not go ahead. The cash ISA limit stays at £20,000 for all adult savers, within the overall £20,000 ISA allowance. The change will be made by secondary legislation, which is expected to be laid before Parliament in November 2026.

It has also been confirmed that anti-circumvention rules designed to support the lower cash limit will be revoked. These included the ban on transfers from stocks and shares ISAs to cash ISAs for under-65s, the 22% charge on interest from cash held in a stocks and shares ISA, and the restrictions on money market funds.

New incentive for first-time investors

The government will work with industry on a new incentive for people investing in a stocks and shares ISA for the first time. No design details have been published yet.

Lifetime ISA: lower withdrawal charge for above-cap purchases

From 29 October 2026, the LISA withdrawal charge falls from 25% to 20% where the funds are used for a first-home purchase that meets all the qualifying conditions except that the price is above the £450,000 cap. All other unauthorised withdrawals remain subject to the 25% charge.

First Time Buyer ISA from April 2029

A new First Time Buyer (FTB) ISA will replace the LISA for new savers from April 2029. The announced design includes:

- contributions of up to £4,000 a year, counting towards the £20,000 ISA allowance, from age 18 with no upper age limit;
- a 25% government bonus on the final account balance, including growth, capped at £20,000 and paid only when funds are used for a qualifying first-home purchase;
- a £450,000 property price cap, with the purchase funded using a mortgage;

- no withdrawal charge, as the bonus is only paid on a qualifying purchase;
- cash and stocks and shares versions.

Existing LISA holders can continue to pay in and use their accounts under the current rules. Legislation and technical specifications are still to come.

Pensions

Two-year rule for death benefits removed

For a member who dies before age 75, certain death benefits are currently only tax-free if paid or designated within two years of the scheme administrator first knowing (or being reasonably expected to know) of the death. For payments made on or after 28 October 2026, this time limit is removed. A late payment will no longer become taxable solely because of the delay.

Tax on lump sum death benefits above the LSDBA

Where a member dies before 75 and a lump sum death benefit exceeds their available LSDBA, the excess is currently taxed as pension income of the beneficiary. In future, the excess will not be treated as pension income. HMRC will instead raise a standalone charge on each beneficiary's share, at the marginal rate that would apply if the excess were added to their other income for the year of payment.

The excess will not count towards the beneficiary's total, net or adjusted net income. This means it will not reopen their wider tax position or affect allowances and income-related benefits. The change has retrospective effect for payments made on or after 6 April 2024, with transitional rules applying the same approach to 2023/24.

Serious ill-health lump sums

From the Royal Assent to Finance Bill 2026–27, a serious ill-health lump sum can be paid from uncrystallised funds where the member can **reasonably be expected** to live for less than a year. This replaces **the current requirement for written evidence** that the member is expected to live for less than one year. The test applies whether or not the member has reached 75, although the lump sum remains taxable as pension income at 75 and over. The definition of a registered medical practitioner will also be widened, so a practitioner based outside the UK can provide evidence where the member lives in the country where they practice. Scheme rules still determine whether a scheme offers the benefit.

IHT on pensions: technical amendments

From 6 April 2027, a prospective personal representative will be able to direct pension scheme administrators to pay IHT due directly to HMRC, subject to conditions still to be published. Personal representatives will also be able to choose whether pension property sits in the general component of the estate or a separate component when testing for the 36% charity rate.

Further information

This update reflects announcements made on 28 October 2026 and is not exhaustive. It should be read alongside the published Budget documents, the draft legislation and subsequent HMRC guidance.

- **Budget 2026 tax-related documents:** https://www.gov.uk/government/collections/budget-2026-tax-related-documents

- **Overview of tax legislation and rates:** https://www.gov.uk/government/publications/budget-2026-overview-of-tax-legislation-and-rates-ootlar/budget-2026-overview-of-tax-legislation-and-rates-ootlar.

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 below 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 16 November 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. SS&C Platform Solutions (formerly Hubwise) altered their approach from the 1 August and have moved 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
Transact	3.76%	✓	×	N/A	N/A	0%	-	n/a
P1	3.25%	✓	×	N/A	N/A	0%	-	Link 1
Soderberg	3.25%	✓	×	N/A	N/A	0%	-	Link 1
Wealthtime Classic	2.85%	✓	×	N/A	N/A	0%	-	Link 1 & Link 2
Quilter	2.49%	×	✓	Yes	Yes	1.19%	-	Link 1
Aviva	2.48%	×	✓	Yes	Yes	1.18%	-	Link 1
Fidelity[2]	2.35%	×	✓	Yes	No	-	Unknown	Link 1
Fundment	2.25%	×	✓	Yes	No	-	Unknown	Link 1
Morningstar	2.10%	×	✓	Yes	Yes	1.40%		Link 1
Aegon	2.00%	×	✓	Yes	No	-	Unknown	Link 1
M&G Wealth	1.98%	×	✓	Yes	Yes	1.68%	-	Link 1 & Link 2

Nucleus Wrap	1.94%	✗	✓	Yes	Yes	2.11%	-	Link1
Parmenion[1]	1.88%	✗	✓	Yes	Yes	2.08%	-	Link 1
Aberdeen	1.85%	✗	✓	Yes	No	-	2.51%	Link 1 & Link 2
7IM	1.75%	✗	✓	Yes	No	-	Unknown	Link 1
AJ Bell[1]	1.28%	✗	✓	Yes	No	-	2.26%	Link 1 & Link 2
Wealthtime	1.04%	✗	✓	Yes	Yes	2.67%	-	Link 1

Note 1: assumes a £25,000 cash balance held in a SIPP
Note 2: Fidelity's SIPP cash rate is 2.40%; the table shows the standard cash rate of 2.35%.

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 October 2026 was 3.76% (paid monthly) and this has been credited to client portfolios. As the Bank of England base rate has moved to 4% we hope to see it increase further in the coming months. At the end of August 2026, clients held on average 7.63% 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 2027

Join us at a event in 2027. At each event you gain access to our **Head of Sales, Stuart Fleat**, your regional ASM and BDM and some of your regional client service operational staff.



Some events are hosted by **Andrew Cullen-Jones, CDO**, and include guest speakers and the day typically includes:

- Welcome, Objectives and Agenda
- Priorities & Progress
- Breakout sessions
- Technical update
- Transact CEO Q&A

Attending an event can also count towards CPD. Look out for the schedule in the next issues of Adviser Update. More event information is available on our website.

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