



Integrated Financial Arrangements Ltd
A firm authorised and regulated by the Financial Conduct Authority

Key Features Document

Transact Self Invested Personal Pension



The Financial Conduct Authority ('FCA') is a financial services regulator. It requires us, Integrated Financial Arrangements Ltd, to give you this important information to help you to decide whether the Transact Self Invested Personal Pension (SIPP) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

If you have any questions or if there is anything you don't understand, please speak to your financial adviser ('adviser').

Key features of the Transact Self Invested Personal Pension

Its aims

- To provide you with a tax efficient way to save for your retirement.
- To allow you to invest in a wide range of investments.
- To give you the option of taking a tax free lump sum (known as 'Pension Commencement Lump Sum') at retirement in exchange for part of your pension.
- To allow you to take a regular income from your fund, while still remaining invested.
- To provide the flexibility to choose when to buy a pension (known as an annuity).
- To allow you to transfer benefits under existing registered pension schemes into your Transact SIPP.
- To provide your dependants or other individuals with a lump sum and/or income from your pension fund following your death.

Your commitment

- To make monthly, quarterly, half-yearly or annual payments or at least one single payment. However you can stop or reduce the payments into your Transact SIPP without penalty at any time.
- To tell us if you stop being eligible for tax relief on your payments or if your payments to all your pension arrangements in one tax year exceed the higher of your earnings and £3,600 for that tax year.
- Normally to wait until you're at least aged 55 (age 57 from 2028) before taking your benefits.
- To regularly review the payments you make, your investments and the amount of any income withdrawal to ensure your Transact SIPP continues to meet your needs and, in the case of any income withdrawals, complies with relevant limits and review requirements where these still apply to you. Your adviser will help you with this.
- You must maintain a minimum cash balance equal to 2% of the value of your Transact SIPP. If you do not, or if your cash balance is insufficient to cover regular withdrawals or pay our charges we may, at our discretion sell investments, to be chosen by us, within the Transact SIPP to restore the cash balance to 2% plus the value of any regular withdrawals planned for the next three calendar months.

Risks

When you open your Transact SIPP

- If you are transferring benefits from another pension scheme, there is no guarantee that the benefits we pay will be greater than the benefits you are giving up. When you open a Transact SIPP, you may also be giving up certain rights. See [‘Can I transfer in benefits from another pension scheme?’](#) for more information.
- Before transferring any existing pension benefits, you should consult your adviser who will provide you with all the necessary information, including a transfer analysis and comparison report if the transfer is from a previous employer’s final salary scheme.
- You should be aware that you can contribute to a Stakeholder pension and that this may provide you with benefits on competitive terms. Please note we do not offer Stakeholder pensions.
- Your Transact SIPP contains a cash balance which we use to make all debits from and all credits to your Transact SIPP. It is deposited with one or more banks or used to buy cash equivalent investments chosen by us and if a bank or counterparty were to fail, the value of your SIPP might fall.

Investments

- The value of the investments held within your Transact SIPP can fall as well as rise and you may get back less than you originally invested.
- Past performance is not a guide to future returns.
- There are risks associated with the types of investments you choose to hold within your Transact SIPP. Your adviser should ensure you understand the level of risk you are taking with your chosen investment. A more detailed overview of the types of risks associated with particular investments is set out in our Guide to Investment Risks, which is available on our website or from your adviser.
- Your adviser’s, your discretionary investment manager’s (where appointed) and our charges may increase.
- Purchases and sales of some investments must be reported to the FCA. If we do not hold sufficient information about you to submit transaction reports you may not be able to buy and sell these investments until the information is provided to us.
- Tax rules related to personal pension plans could change at any time. Any tax liability will depend on your personal circumstances.
- You should speak to your adviser if you are unsure about any of the risks associated in the investments held in your Transact SIPP.

Taking an income

- Before you decide to take an income you should satisfy yourself that your Transact SIPP is sufficiently large enough to support income withdrawal and/or you have other assets or income to live on. You should speak to your adviser before making your decision.
- You can obtain free guidance from MoneyHelper about taking benefits from your Transact SIPP. See www.moneyhelper.org.uk/en for more details.
- You can take regular income or lump sum payments from your accumulated funds. Twenty-five percent of the amount you request may be paid tax-free, subject to having sufficient Lump Sum Allowance available at the time of payment. The remainder will be subject to income tax under pay-as-you-earn (PAYE)

- You can arrange to receive regular payments using flexi-access drawdown. Any amounts withdrawn will be subject to income tax under PAYE.
- Any tax liability will depend on your individual circumstances and it may change at any time.
- The first time you take regular income or a lump sum from your accumulated funds or withdraw any amount of income from your flexi-access drawdown, contributions to money purchase schemes in excess of £10,000 will be subject to the Annual Allowance Charge. See [‘What about tax?’](#) for more details.
- If you were taking an income from your Transact SIPP using capped drawdown before 6 April 2015 this can continue to pay you an income under the same basis subject to the limits set by
- HM Revenue and Customs (HMRC). This will enable you to keep the full £60,000 Annual Allowance rather than the £10,000 that applies once you take income from your pensions under flexi-access drawdown (see below). See [‘Your income withdrawal options’](#) for details on how the income limit is calculated. You can also convert your capped drawdown into flexi-access drawdown.
- Taking an income will reduce the value of your Transact SIPP, especially if investment returns are poor and a high level of income is being taken.
- Any income you take is not guaranteed and, depending on investment returns, may not last for the rest of your life.
- If you take an income rather than purchase an annuity, the ‘mortality gain’ achieved through the pooling of risk when buying an annuity is given up in exchange for a higher initial death benefit. This can have the effect of providing a lower final pension.

Buying a pension (annuity)

- The value of your pension may be lower than shown in your personal illustration. This could happen for a number of reasons, including:
 - Investment performance is lower than illustrated
 - The cost of buying an annuity is higher than illustrated, for example because interest rates have fallen
 - Tax rules and legislation change
 - You stop or reduce your contributions
 - The charges increase above those illustrated
 - You take your pension earlier than the age you asked us to use in your illustration
 - You decide to take a level of income which is higher than we have illustrated.

Your questions answered

What is a SIPP?

- A SIPP is a pension plan for someone who wants to invest in a pension in a tax efficient way.
- You can make your own investment decisions with help from your adviser and you are free to invest in a wide range of investments.

Is this a Stakeholder pension?

- No. Where a Stakeholder pension is available it may meet your needs at least as well as the Transact SIPP.

How flexible is it?

- You can make one-off payments at any time as well as regular monthly, quarterly, half yearly or annual payments.
- You can increase or reduce your regular payments, or stop and restart them at a later date.
- You can transfer your pension fund from another pension scheme to your Transact SIPP.
- When you're ready to take your benefits, you can choose from an income or a pension, or a combination of the two. You can also take a tax-free cash lump sum.
- Where you take an income directly from your Transact SIPP this can be varied at any time. If you are subject to capped drawdown rules, the income can be varied between the minimum and maximum applicable at that time. There are no limits if you have a flexi-access drawdown or take withdrawals from your accumulated fund.

How much can be paid into my Transact SIPP each year?

- HMRC has set limits on the total amount that can be paid into a pension in a tax year (known as the 'Annual Allowance') on which tax relief can be granted. The Annual Allowance for 2025/2026 is £60,000.
- Your Annual Allowance may be reduced if the value of all income on which you pay income tax plus the value of any employer pension contributions plus any pension contributions deducted from your gross earnings, less certain allowances, exceeds £260,000. The amount of the reduction will depend on your total taxable income for that year. For every £2 of taxable income above £260,000 your Annual Allowance will reduce by £1 subject to a minimum Annual Allowance of £10,000.
- If the value of all income on which you pay income tax less any pension contributions you pay from taxed income (for example, to a personal pension) is less than £200,000 the reduced Annual Allowance will not apply. When calculating your total taxable income for these purposes you will need to include the value of any pension contributions arising from a salary sacrifice agreement entered into after 8 July 2015.
- You will be subject to an Annual Allowance of £10,000 if you make a withdrawal from your accumulated funds or take an income using flexi-access drawdown.
- Subject to the Annual Allowance, and provided you are a 'relevant UK individual', in each tax year you can invest:
 - Up to £3,600 (including basic-rate tax relief) regardless of your earnings, or
 - Up to 100% of your 'relevant UK earnings' (including basic-rate tax relief)
 - whichever is the greater and receive tax relief. If your earnings exceed the Annual Allowance then a tax charge may apply (see ['What about tax?'](#) below).
- You are a relevant UK individual in any tax year if:
 - You are resident in the UK for tax purposes, or
 - You have relevant UK earnings, or
 - You were UK resident when you joined the scheme and were UK resident at some time during the last five years

- You have, or your spouse or civil partner has, earnings from overseas Crown employment subject to UK tax.
- Relevant UK earnings means:
 - If you are employed, the income you receive from your employer, including any bonuses, commission or benefits in kind you receive, or
 - If you are self-employed, the income you receive in a tax year from carrying out your trade, profession or vocation, or from patent rights
 - The income must be taxable in the UK.
- Your employer can also make contributions but if these, whether alone or together with your contributions to all pension schemes, exceed the Annual Allowance, a tax charge may apply (see [What about tax?](#))
- Subject to the above tax relief limits, you may be able to carry forward any unused Annual Allowance from the last 3 tax years. (This is not possible once you have made a withdrawal from your accumulated funds or taken an income using flexi-access drawdown.)
- You cannot make personal contributions on or after your 75th birthday.

What are the Transact SIPP minimum payments?

- To set up your Transact SIPP the minimum payments are:
 - £100 per month, or
 - £300 per quarter, or
 - £600 per half-year, or
 - £1,200 per year.
- You can also make one-off contributions subject to an initial minimum of £1,000.
- Please be aware that your Transact SIPP forms part of your overall Transact Portfolio and is subject to the minimum requirement to open a Transact Portfolio, currently a minimum one-off investment of £5,000, or a minimum investment of £1,000 plus a direct debit mandate for at least £200 per month.

Can I vary my contributions?

- Yes, you and your employer (where applicable) can increase or decrease contributions at any time and at no cost, subject to the minimum payment requirements above.
- You can also stop payments altogether at any time without penalty. In this case, your Transact SIPP will remain invested and continue to participate in the performance of each investment selected. We will continue to deduct ongoing charges from your Transact SIPP. Please be aware that if the charges outstrip the level of growth of your fund, your retirement benefits will be lower. You should speak to your adviser for full details about this.
- If benefits are taken, you can continue to make payments if you are still eligible to do so and/or to receive additional transfer payments.

What investments can I make?

- You can invest in an extensive range of investments including:
 - Open ended investment companies (OEICs)
 - Unit trusts

- Investment trusts
- Exchange traded funds
- Structured products
- Stocks and shares
- Venture capital trusts
- Government securities
- Term deposits.

How can I buy and sell investments within my Transact SIPP?

- Please remember that we do not make recommendations or give investment advice about the suitability of any investments within your Transact SIPP. If you need such advice you should consult your adviser.
- Once your Transact SIPP is open, you or your adviser (if authorised by you to do so) may give us instructions to buy or sell investments by telephone or via your password-protected pages on our website (www.transact-online.co.uk), as well as by post. We will carry out your instructions within the time limits specified in the Terms and Conditions for the Transact Wrap Service.

How is income from investments dealt with?

- If you buy investments that make dividend or interest payments, these payments will be collected by us and added to the cash balance within your Transact SIPP.

How do I know how much my Transact SIPP is worth?

- We will provide transaction details, asset prices and valuations on the secure pages on our website. We will provide you with statements and/or valuations no less frequently than required by the FCA rules. Fund and share prices and yields are also available from some daily newspapers, such as the Financial Times.
- We do not normally forward copies of reports and accounts or scheme particulars issued by the investment providers unless we have agreed otherwise with you (this being a service for which there will be a charge).

Can I transfer in benefits from another pension scheme?

- Yes, however before you do so, you may want to think about such things as:
 - Can the Transact SIPP match the level of benefits you are giving up?
 - Are there any early retirement or ill health considerations?
 - What level of benefits do you want to provide for your dependants?
 - What are the transferring scheme's charges for any transfer, and will they transfer your investments in their current form or as cash?
 - If you transfer existing investments, please note that the investment provider may offer lower cost versions of these funds. If they are available on Transact, you can instruct us to convert your existing investments to these versions. Before taking any action, please speak to your financial adviser or contact us for more information.
- Speak to your adviser to ask whether transferring is right for you.

Can I transfer my Transact SIPP to another provider?

- Yes, you can transfer the value of your fund at any time to another pension scheme. However please bear in mind the following:

- The amount transferred may be less than the total payments to the plan, due to investment performance and the effect of our charges
- There may be charges associated with the selling and re-registering of underlying investments.

When can I take my benefits?

- You can normally choose to take benefits from age 55 (age 57 from 6 April 2028). However, in certain circumstances, such as serious ill-health or where you have a protected retirement age, you may be able to take your benefits earlier.

How can I take my benefits?

- You can:
 - Buy a pension (annuity), or
 - Take an income from your Transact SIPP, or
 - Take a combination of both.
- With these options you can also take a Pension Commencement Lump Sum.
- You should speak to your adviser before making your decision. MoneyHelper also publishes a consumer fact sheet, 'Your pension: your choices', which is available on their website www.moneyhelper.org.uk/en
- You can obtain free guidance from MoneyHelper about taking benefits from your pension. See www.moneyhelper.org.uk/en for more details.
- Before you decide to take an income you should satisfy yourself that your Transact SIPP is sufficiently large enough to support income withdrawal and/or you have other assets or income to live on. You should speak to your adviser before making your decision.

1. Buy a pension (annuity)

- This means that you pay some or all of your pension fund to an insurance company of your choice, who will pay you an income for the rest of your life.
- Please remember that the amount of income you receive will depend upon the size of your fund when you take your benefits, your age and annuity rates at that time. The size of your fund will depend upon contributions paid, how long you invest for, investment growth and any charges deducted.
- You may want to provide a pension for your spouse/civil partner or other beneficiaries when you die, or a pension that increases each year during your retirement. These options would reduce the initial level of income that you receive.

2. Take an income from your Transact SIPP

- Instead of buying a pension you can take an income from your Transact SIPP.
- The Transact SIPP will remain invested.
- You will be able to set up regular payments or request lump sum amounts.
- We may sell investments to obtain cash for income payments in accordance with the Terms and Conditions for the Transact Wrap Service.

Your income withdrawal options

A. Uncrystallised Funds Pension Lump Sum (UFPLS)

- UFPLS withdrawal allows you to take regular income or one-off lump sum payments from your pension fund without setting up a flexi-access drawdown. Twenty-five percent of the payment will be tax-free. The remaining 75% will be subject to income tax under PAYE.
- You will need to have some Lump Sum Allowance available to take UFPLS withdrawals.
- Your tax-free cash rights may be reduced if you are entitled to receive more than 25% as a lump sum. Please speak to your adviser for more details.
- These withdrawals will reduce the amount of future contributions that qualify for tax relief.

B. Flexi-access Drawdown

- Flexi-access drawdown allows you to take a Pension Commencement Lump Sum of normally up to 25% of the fund value and an income from the balance without purchasing a pension.
- Your Transact SIPP remains invested.
- There is currently no requirement for a minimum income.
- You can withdraw any amount at any time up to the full value of your Transact SIPP.
- You can set up regular income or take one-off lump sum payments.
- If you decide to take income there will be a reduction in the amount of future contributions that qualify for tax relief.

C. Capped Drawdown (only available for existing capped drawdown holders)

- If you have a drawdown plan that was set up prior to 6 April 2015 (capped drawdown) you may continue to use it to provide you with an income.
- You can also add additional amounts from your accumulated fund.
- There is currently no requirement for a minimum income.
- Whilst using capped drawdown the maximum level of income that you can withdraw from your fund is 150% of the limit set by GAD. These limits will be detailed on your personal illustration. You can ask us to review the limit each year and you can vary the level of income.
- Subject to these limits, you can set up regular income or take one-off lump sum payments.

D. Phased Drawdown

- Phased drawdown allows you to take your Pension Commencement Lump Sum and income in stages. This can be done using the UFPLS option or by moving funds into a drawdown plan. (Topping up an existing capped drawdown is also possible allowing the higher £60,000 Annual Allowance to be maintained.) Please be aware that where your Pension Commencement Lump Sum entitlement is greater than 25% and has been protected, there may be certain instances where it is not possible to phase benefits without losing this protection. Please speak to your adviser for more information.

What about tax?

The information set out in this section is based on our understanding of current law and practice, which may change at any time. Future changes in law and tax practice, or your personal financial circumstances, could affect

your pension or how much tax you have to pay. Your adviser can give you more information about your tax position.

1. Tax relief – pension contributions

- Your contributions are made net of basic rate tax and we will arrange for this amount of tax to be reclaimed from HMRC and credited to your Transact SIPP pending your investment instructions. Please note the process of reclaiming tax relief to your pension normally takes between six and ten weeks.
- If you're a higher tax payer, you claim your extra tax relief through your tax return.
- Your employer's contributions, if applicable, are received gross.
- You do not get tax relief for any money you transfer into your Transact SIPP from another scheme.

2. Annual allowance

- If the total contributions that you, your employer and any third party make to all your pension plans (excluding transfer payments) exceed your Annual Allowance (or where applicable the £10,000 Money Purchase Annual Allowance), the excess will be taxed at the highest rate you pay, effectively removing all tax relief from the excess amount.

3. Lump Sum Allowance and Lump Sum Death Benefits Allowance (LSDBA)

- The Lump Sum Allowance is £268,275, this was introduced on 6 April 2024.
- Any previous Lifetime Allowance used will reduce your available LSDBA
- From 6 April 2024 any Tax Free Lump sums, the tax free element of UFPLS payments and Serious ill health lump sums will count towards your LSDBA
- Lump Sum pension death benefits paid from uncrystallised funds and drawdown funds crystallised after 6 April 2024 will also count towards the LSDBA. Lump sum death payments in excess of the LSDBA will be subject to income tax at the beneficiaries marginal rate of tax, or for non-qualifying persons who are not subject to the higher or additional rates of income tax, this will be basic rate tax (or the trust rate if applicable).
- If you registered for 'Primary' and/or 'Enhanced' protection before 6 April 2009, or Fixed or Individual Protection since April 2012 you may have a higher Lump sum Allowance and LSDBA. Please consult your adviser for details on this
- New versions of Fixed and Individual protection have been available since April 2016. Please consult your financial adviser to see if this is appropriate for you.
- Individuals who crystallised benefits prior to 6 April 2024 may be eligible to apply for a Transitional Tax-Free Cash certificate. Please consult your financial adviser to see if this is appropriate for you. Please note, if you wish to apply for a Transitional Tax-Free Amount certificate, your application must be submitted before any request to take benefits after 5 April 2024.

4. Capital Gains Tax

- Any sales of investments held in your Transact SIPP do not generally attract capital gains tax.

5. Tax-free lump sum

- You can take your Pension Commencement Lump Sum tax-free.

6. Income tax

- If you take regular income or lump sums using UFPLS, 25% of the amount you request will be tax-free. The remaining 75% will be subject to income tax under PAYE.

- Any lump sum benefits in excess of your available Lump Sum Allowance will be subject to income tax at your marginal rates.
- Any income you take from your flexi-access drawdown or as a pension you receive will be taxed as earned income under normal PAYE rules.
- There is no income tax payable on investments held in your Transact SIPP.

7. Death benefits

- If you die under age 75 the value of your fund will normally be paid to your dependants or nominated beneficiaries. An expression of wish does not bind the Trustees of the Transact SIPP, but will help the Trustees to make a decision regarding the selection of beneficiaries. The benefit will be paid as a tax-free lump sum or tax-free flexi-access drawdown. Any lump sum death benefits in excess of your available Lump Sum Death Benefit Allowance will be subject to income tax at the beneficiary's marginal rates. For non-qualifying persons who are not subject to the higher or additional rates of income tax, this will be basic rate tax (or the trust rate if applicable).
- If you die after age 75 any lump sum death benefits will be subject to income tax at the beneficiary's marginal rate. For non-qualifying persons who are not subject to the higher or additional rates of income tax, this will be basic rate tax (or the trust rate if applicable). If a charity has been nominated, payment to the charity will be made tax free.
- Alternatively your dependants or any nominated beneficiaries can use the fund value to provide income using flexi-access drawdown. If you die before age 75 the income can be paid tax-free. If you die after age 75 the payments will be subject to income tax under PAYE.

What are the charges?

- The charges we make for setting up and running your Transact SIPP are set out in your personal illustration.
- The charges you may pay from your Transact Portfolio can be broken down as follows:
 - **Transact charges:** We have set out all our charges in the Transact Charges Schedule, which you can find on our website or obtain from your adviser.
 - **Adviser charges:** We can pay any charges agreed between you and your adviser from your Transact Portfolio. We require an express instruction from you before we can pay the adviser charge. Adviser charges can be 'initial' or 'ongoing'. Initial charges are deducted when cash is first used to purchase investments or when cash is paid into your portfolio. Ongoing charges are deducted every month based on the value of your portfolio and/or when investments are changed. You can specify the payment rate and frequency of payments to your adviser from your Transact Portfolio in our application form.
 - **Underlying investment charges:** There may be costs involved in the purchase and holding of investments in your Transact Portfolio, which will be payable by you directly to the investment product or asset provider. We may receive a rebate of some of these costs which we will allocate to your portfolio in its entirety. As cash rebates cannot be credited directly to your Transact Portfolio under FCA rules we will purchase units in one or more rebate re-investment funds and allocate these to your Transact Portfolio.
 - **Discretionary investment manager charges:** Where you appoint a discretionary investment manager on your Transact Portfolio, and have agreed to pay them for their service, the charges associated for their service can also be paid from your Transact Portfolio. You will need to give us an express instruction to pay your discretionary investment manager in our application form or otherwise authorise us to do so in writing.

What happens to my Transact SIPP when I die?

If you die before age 75

- On your death the full value of your fund can be paid, usually tax-free, as a lump sum to your nominated beneficiaries.
- Any lump sum death benefits in excess of your available Lump Sum Death Benefit Allowance will be subject to income tax at the beneficiary's marginal rates.
- Alternatively, your dependants or nominated beneficiaries can use the fund to provide regular income using flexi-access drawdown. All income paid to the beneficiaries will be tax-free.

If you die after age 75

- On your death the full value of the fund can be paid as a lump sum to your dependants or nominated beneficiaries. Lump sums paid will be subject to income tax at the beneficiary's marginal rate. For payments to non-qualifying persons who are not subject to the higher or additional rates of income tax, this will be basic rate tax (or the trust rate if applicable).
- Alternatively, your nominated beneficiaries can use the fund to provide regular income using flexi-access drawdown. Income payments will be subject to tax under PAYE.
- Please see '[Death Benefits](#)' more details of the potential tax consequences.

Can I change my mind?

When opening your Transact SIPP

Initial payment

- After we have opened your Transact SIPP, we will send you a letter confirming this. You will then have 30 days starting from when you make your first deposit to change your mind and cancel your Transact SIPP.
- If you decide to cancel, you should write to us via secure email or letter at the address given in the section titled '[How to contact us](#)' below. We will then cancel your Transact SIPP.
- Once we have received your notification, we will give you your money back less:
 - Any other payments, charges and fees in accordance with the Terms and Conditions for the Transact Wrap Service
 - Any fall in value of the investments in your Transact SIPP.

Transfer payment

- You have the same cancellation rights in respect of transfer payments. We will try to return the transfer payment to the transferring scheme less any fall in investment value. However, if your existing Personal Pension provider refuses to take your transfer back, you will need to arrange for another provider to receive the transfer value.

If you do not exercise your right to cancel, your Transact SIPP, it will continue in force in accordance with the Transact SIPP Terms and Conditions and the Terms and Conditions for the Transact Wrap Service.

How to contact us

- If you require any further information, please contact us at the address below. Please remember that we will not be able to give you investment advice; you will need to contact your adviser for this:

Letter:	Integrated Financial Arrangements Ltd 4th Floor, 2 Gresham Street London EC2V 7AD
Telephone:	020 7608 4900
Email:	info@transact-online.co.uk

- We may monitor your calls for training purposes or to improve our services. We are required to record incoming and outgoing calls for regulatory reasons and will retain recordings in accordance with the Privacy Policy. We will provide copies of calls to you upon request.

Other information

Complaints

- If for any reason you are not happy with our service, you may raise your concerns with us in the most convenient way for you. This includes in writing, by email, phone or in person. Please contact us at:

Letter:	Integrated Financial Arrangements Ltd 4th Floor, 2 Gresham Street London EC2V 7AD
Telephone:	020 7608 4900
Email:	info@transact-online.co.uk

- We will handle your complaint in line with our complaints procedure and the FCA rules governing complaints. We will provide a copy of our complaints procedure on request and will, in any case, send you a copy with our letter acknowledging your complaint.
- If we do not deal with your complaint to your satisfaction, you can refer the matter to the Financial Ombudsman Service (FOS) at:

Letter:	The Financial Ombudsman Service Exchange Tower London E14 9SR
Telephone:	0800 023 4567
Email:	complaint.info@financial-ombudsman.org.uk
Website:	www.financial-ombudsman.org.uk

Terms and conditions

- This Key Features Document provides a summary of the Transact SIPP. It doesn't include all the definitions, exclusions, and terms and conditions. These are shown in the Transact SIPP Terms and Conditions.
- If you would like a copy of this document please ask your adviser or us.

- The Transact SIPP is written under trust and is governed by the Trust Deed and incorporated Rules. In the event of any conflict between the documentation the order of precedence is 1) the Trust Deed, 2) the Terms and Conditions and 3) the Key Features Document.

Law and language

- The Transact SIPP is governed by the law of England and Wales and English courts will have exclusive jurisdiction to decide any disputes that may arise.
- The Transact SIPP Policy Provisions are in English, as all communications between us will be in English.

Compensation

- The Financial Services Compensation Scheme (the 'FSCS') covers your Transact SIPP. If we become insolvent and are unable to meet our obligations under the FSCS, the scheme will provide you with cover up to a maximum limit of £85,000. Further information is available from the FSCS by contacting:

Letter:	Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY
Telephone:	0800 678 1100
Website:	www.fscs.org.uk

Integrated Financial Arrangements Ltd

- Integrated Financial Arrangements Ltd is the provider and scheme administrator of the Transact SIPP. It is authorised and regulated by the FCA and is entered on the Financial Services Register under number 190856.

Transact Trustees Limited

- Transact Trustees Limited is the Trustee of the Transact SIPP.

Neither Integrated Financial Arrangements Ltd nor Transact Trustees Limited provide advice regarding the suitability of products and do not reward staff on the basis of the number or value of sales, transactions or services undertaken.

Your adviser or discretionary investment manager will provide you with information regarding their identity, the capacity in which they are acting and their address for future communications.



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"Transact" is operated by Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London EC2V 7AD | Tel: (020) 7608 4900 | Email: info@transact-online.co.uk | Web: www.transact-online.co.uk | (Registered office: as above; Registered in England and Wales under number: 03727592) | Authorised and regulated by the Financial Conduct Authority (entered on the Financial Services Register under number: 190856)