

Family linking

Creating more value for families



Creating more value for families with family linking

For many people, their financial plan will be centred around their family's financial future.

Whether you're saving for your children's university fees, planning for retirement or considering how to pass down wealth efficiently, Transact can help you and your financial adviser with your family's financial goals.

As well as ISAs and Pensions, Transact offers products designed specifically for children, including Junior ISAs and Junior Pensions. Plus, our Onshore and Offshore Bonds and range of Trusts can be used for tax and estate planning, to maximise the amount of money that can be passed tax-efficiently to your loved ones.

Complementing these services is our family linking option, which helps support families who are looking to invest.

Family linking gives you the ability to link the assets your family holds with Transact to potentially reduce the platform charges your family pays. This is part of our responsible pricing policy, where we lower our charges over time, as our business grows.



How family linking could benefit you

- ✓ Potential reductions in platform fees for all linked family members.
- ✓ More money remains invested that could benefit from growth.*
- ✓ Makes investing more cost-effective for family members with less to invest.

How does family linking work?

When a link between family members is established, we use the value of the total linked assets when calculating the annual platform charge you pay for your Transact Portfolio.

As our annual charge is tiered, and the charge rate reduces the more you invest, family linking can potentially reduce the annual platform charge rate that you pay.

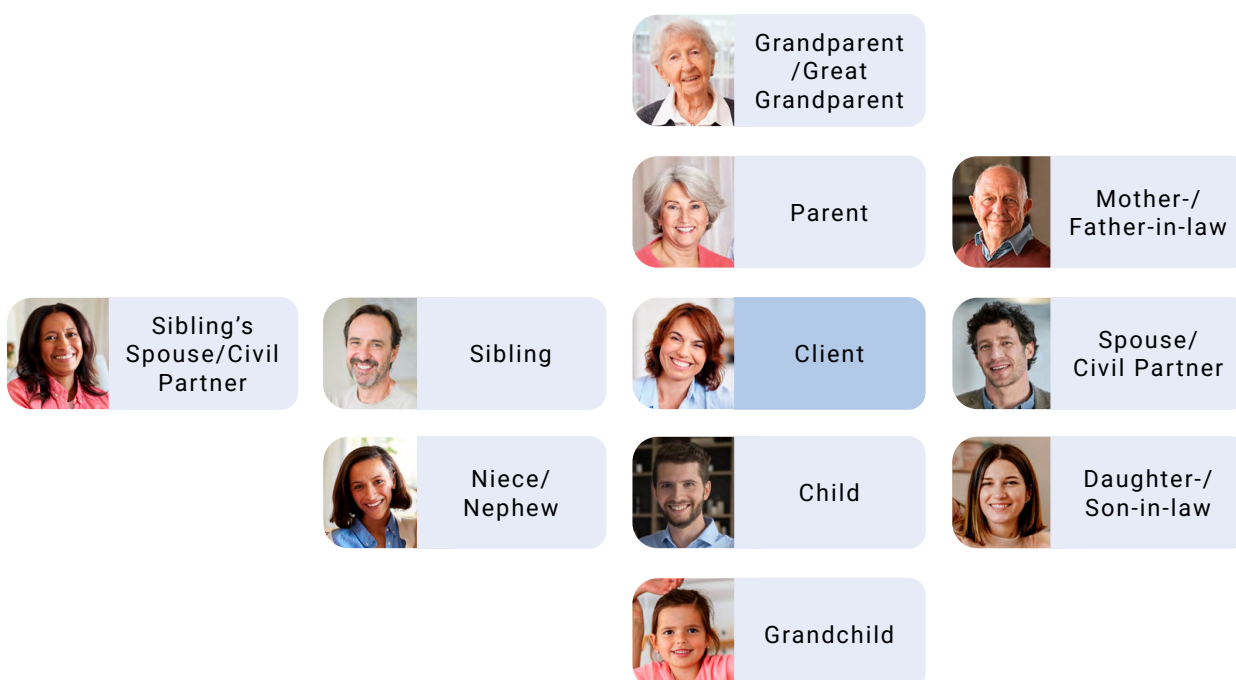
The wrapper fee we charge for each of the Personal Pension and SIPP wrappers is shared between clients in a family linked group where the same wrapper is held more than once.

Each of the JISA, Personal Pension or SIPP wrapper fees are waived for clients under the age of 18.

Who can be linked

Our extensive family linking means you can link a wide range of relationships, to form a single, family group, potentially linking up to six generations or more. We will also consider linking other close family members and Corporate, Trust or Third-Party clients upon request, where we deem there to be an appropriate relationship with the client and family group. More information on linking these types of portfolios is available from your financial adviser.

The image below shows how a family group can be linked from the client at the centre.



A reminder about our charges

Before we take a look at how much your family could save with family linking, here's a reminder of the annual platform charges that you would typically pay when you invest with Transact.

Annual charge

If your portfolio is worth **under £100,000** you will pay

0.50% on the first £60,000	0.26% on the next £40,000
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If your portfolio is worth **£100,000 and above** you will pay

0.26% on the first £600,000	0.17% on the next £600,000	0.07% on the next £3.8m	0.05% on everything above £5m
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Wrapper charges

Transact investment wrapper type	Quarterly fee
General Investment Account	£0
ISA, JISA	£3
Onshore Bond	£18
SIPP	£20
Personal Pension Plan	£20
Executive Pension Plan	£20
Section 32 Buy-Out Bond	£20
Offshore Bond	£60

If a client holds more than one wrapper of the same type, they will only be charged once for each wrapper type.

A single quarterly PP or SIPP wrapper fee will apply for clients in a linked family group, where multiple wrappers are held.

The quarterly fee for the Personal Pension (PP) Plan, SIPP and JISA Wrappers is waived for a client in a linked family group until they reach age 18, at which point the quarterly fee will become effective.







Dealing charges also apply if you choose to trade assets that are listed on a Stock Exchange. These are not affected by family linking. More information on these charges is available on our website.

How much could you save?

Example 1*

£850,000 total portfolio value

By linking their individual portfolios using family linking, the family's assets are combined to £850,000 when calculating the charge rate they pay. This has the effect of reducing their combined charges by a total of £585 or 23%. As Mrs Miggins' daughter and niece are both under 18, they would also pay no wrapper charges for their investments, if they hold a personal pension, SIPP or Junior ISA.

	 Mrs Miggins	 Mr Miggins	 Mrs Miggins' son	 Mrs Miggins' son	 Mrs Miggins' daughter	 Mrs Miggins' niece
Investment value	£500,000	£190,000	£60,000	£70,000	£20,000	£10,000
Linked investment value	£850,000					

Charges without family linking						
Charge rate	0.26%	0.26%	0.50%	0.50%	0.50%	0.50%
Annual charge	£1,300	£338	£300	£326	£100	£50
Total annual charge	£2,570					

Charges with family linking						
Total linked portfolio value of £850,000 is used to calculate an equivalent family charge rate. (£600,000 charged at 0.26% and £250,000 charged at 0.17% = £1,985) Equivalent rate = £1,985/£850,000 x 100 = 0.23%						
Charge rate	0.24%	0.24%	0.24%	0.24%	0.24%	0.24%
Annual charge	£1,200	£312	£144	£168	£48	£24
Total annual charge	£1,985					

Total saving with family linking £585 or 23%

Note: No wrapper fees have been included in this example.

*Examples are illustrative and your personal savings will depend on your individual circumstances.







How much could you save?

Example 2*

£3.3m total portfolio value

In this second example the family's combined portfolio value when family linked is £3,320,000.

This has the effect of reducing their combined charges by a total of £3,777 or 48%.

						
	Mrs Miggins	Mr Miggins	Mrs Miggins' son	Mrs Miggins' son	Mrs Miggins' daughter	Mrs Miggins' niece
Investment value	£1,200,000	£1,200,000	£600,000	£200,000	£60,000	£60,000
Linked investment value	£3,320,000					

Charges without family linking

Charge rate	0.22%	0.22%	0.26%	0.26%	0.50%	0.50%
Annual charge	£2,580	£2,580	£1,560	£520	£300	£300
Total annual charge	£7,840					

Charges with family linking

Total linked portfolio value of £3,320,000 is used to calculate an equivalent family charge rate.

(£600k charged at 0.26% + £600k charged at 0.17% + £2.12m charged at 0.07% = £4,063)

Equivalent rate = $\frac{£4,063}{£3,320,000} \times 100 = 0.12\%$

Charge rate	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Annual charge	£1,469	£1,469	£734	£245	£73	£73
Total annual charge	£4,063					

Total saving with family linking £3,777 or 48%

Note: No wrapper fees have been included in this example.

*Examples are illustrative and your personal savings will depend on your individual circumstances.

Benefit from family view

Our **family view** feature, which can be used alongside family linking, gives you the option to view all your family's portfolio valuations under a single login via Transact Online. Alternatively, you can keep your portfolios separate and still benefit from family linking, the choice is yours.

- 1 Log in to your portfolio via Transact Online.
- 2 Click on the Housekeeping menu at the top of your home screen and select 'Manage Family View'.
- 3 Click the 'Request to View' button.
- 4 Enter the family member's Transact Number and Postcode.
- 5 The family member will then have 30 days to approve the request via their own login. They can accept or decline the request via the same 'Manage Family View' option.

How to apply for family linking

Family linking can be set up quickly and easily by your financial adviser via our online platform, Transact Online.

Speak to your financial adviser today to find out more about how you can benefit from family linking and plan for your family's future with Transact.



Get in touch



020 7608 5350



[transact-online.co.uk](https://www.transact-online.co.uk)

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

Review us on  Trustpilot

uk.trustpilot.com/review/www.transact-online.co.uk



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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)

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For further details please speak to your financial adviser.