

Transact Family Linking Guide

FOR ADVISER USE ONLY

Savings from Family Linking

It is possible for portfolios to be linked together to potentially benefit from discounted Transact charges. The benefit to the client is that Transact uses the combined linked portfolio values when calculating the rate of annual Transact fees.

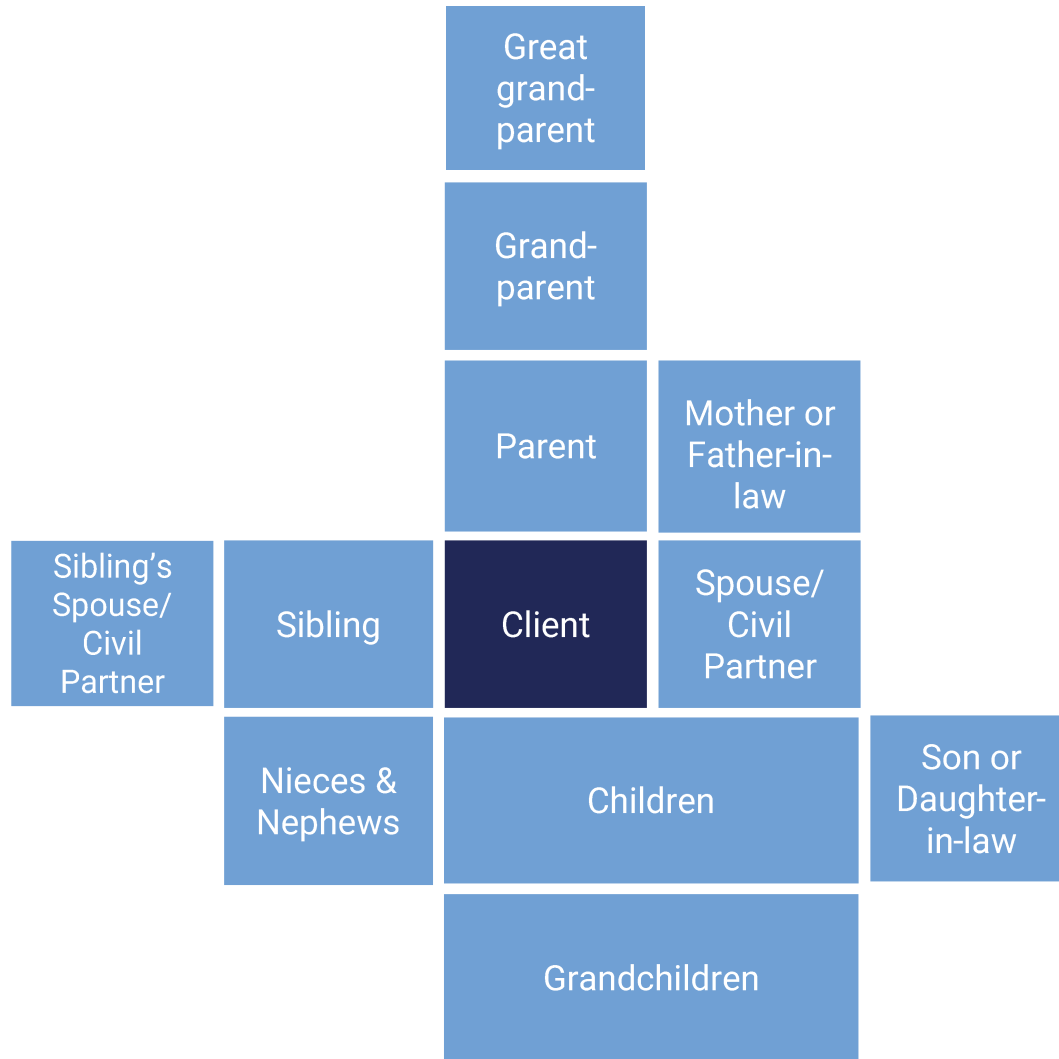
	Husband	Wife	3 Children	Third Party SIPP GIA
Portfolio Value	£200k	£200k	£20k each	£500k
Pre-linking charges	£520	£520	= £300 (£100 per child)	£1,300
Post-linking charges	£452.50	£452.50	£45.25 x 3	£1,131.25
With linking	<p>The charges for the combined Portfolio of £960k is prorated for each of the husband, wife, children and SIPP GIA:</p> <p>Portfolio charges are = £2,172 Saving = £2,640 - £2,172 = £468 per year.</p>			

In addition, the quarterly fee for the Personal Pension Plan, SIPP and JISA Wrappers will be waived for a client in a linked family group until they reach age 18, at which point the quarterly fee will become effective.

A single quarterly Personal Pension Plan or SIPP wrapper fee applies for clients in a linked family group. The fee is split equally among the number of members within the family group that hold an applicable wrapper. This discount applies to Personal Pension and SIPP wrappers separately

Charges based on rates available from 1 April 2026. For illustration purposes the charges calculation assumes all holdings are invested in GIAs, where no wrapper fees apply. All charges may be subject to change in future.

Accepted family links



Notes:

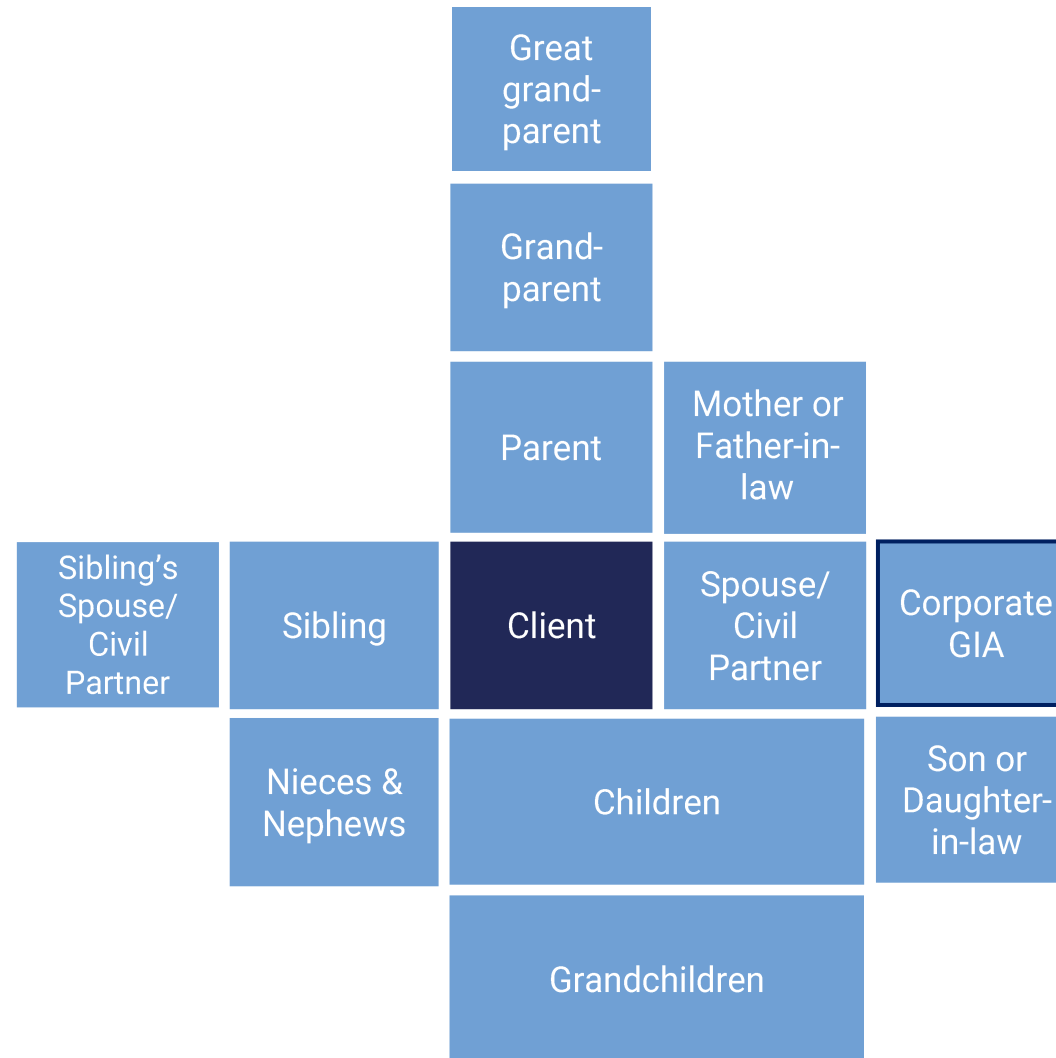
- Linking must be requested and is at our discretion.
- All linked clients must be advised by the same adviser firm.
- Cohabitees are considered partners for linking purposes.
- A spouse's extended family is usually excluded unless there is a direct link between the spouse and client via a joint portfolio.
- Clients cannot form multiple family links with different groups of relatives. For example, children can only link to one set of parents should there be a re-marriage or new partners. Similarly, the spousal link should be removed on divorce.

Corporate clients

The business must be entirely owned by the family. For example, linking is permitted where parents each own 50% of a family business.

We would not allow, for example, co-Directors of a business that are not blood-related or related by marriage.

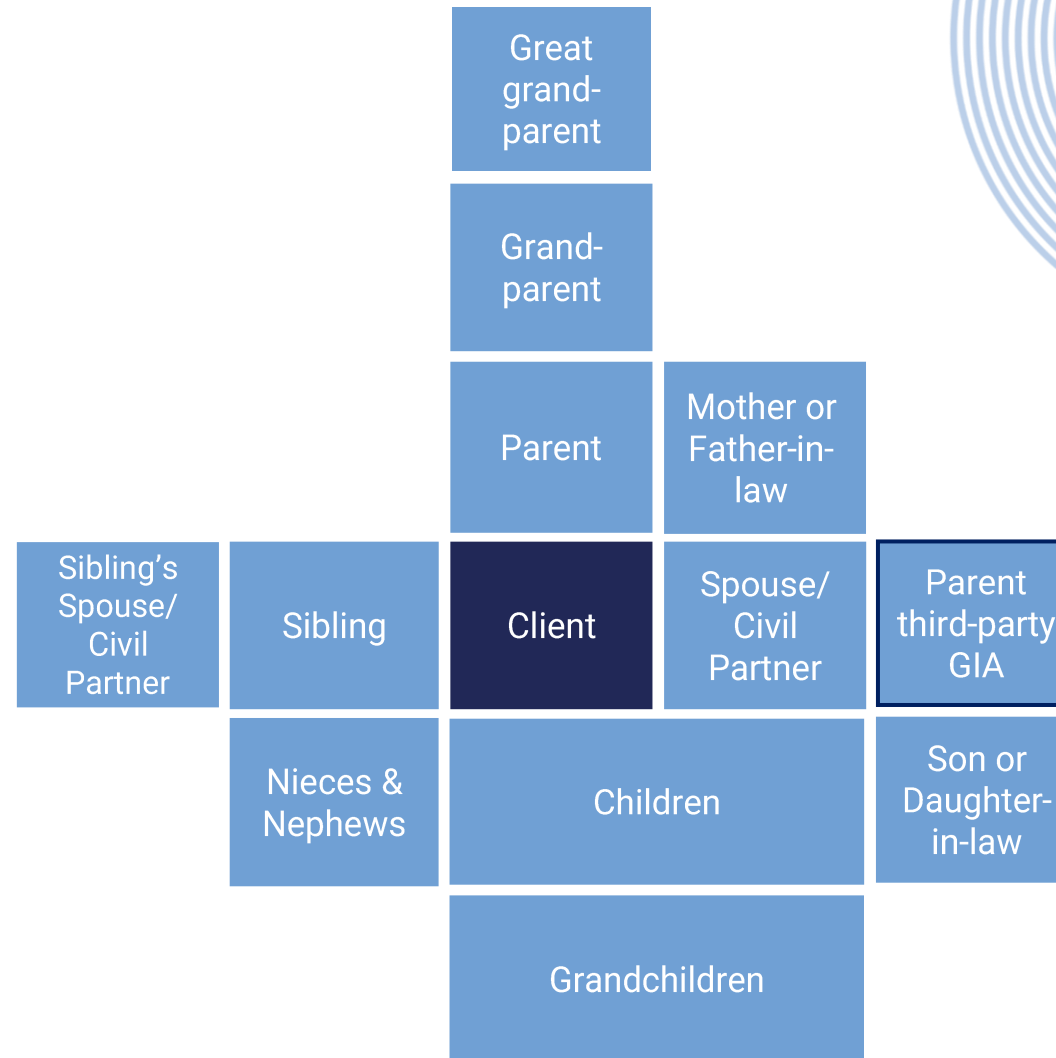
● Link allowed



Third party clients

Third party SIPPs/ SSAS / Offshore Bonds etc. can be linked to a family group e.g. Dentons SIPP – GIA c/o Mr John Smith, a beneficiary and also a named portfolio holder, can be linked to the John Smith family group of portfolios.

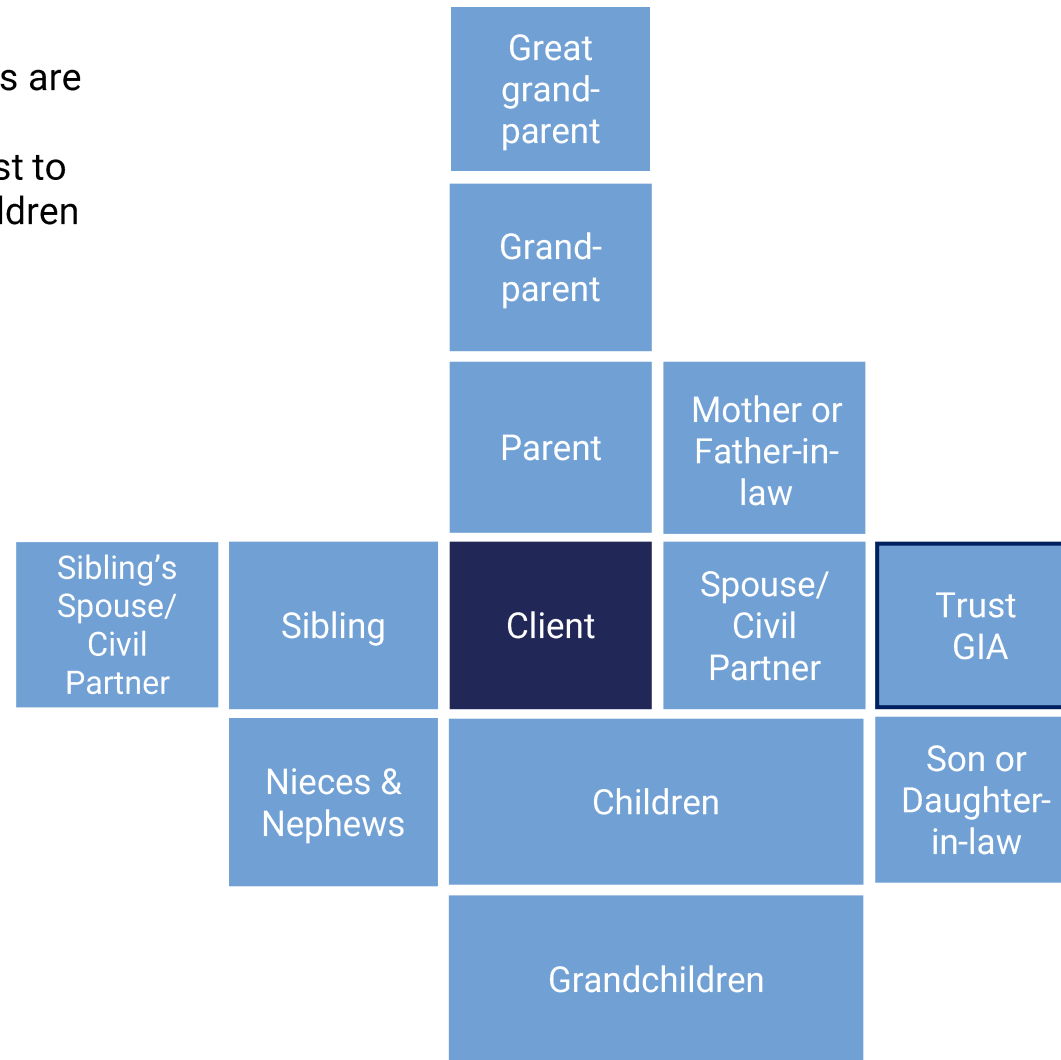
● Link allowed



Trust Clients

Linking is permitted where trusts are set up for family members. E.g. parents (settlers) take out a trust to pass their assets on to their children (beneficiaries).

● Link allowed



FAQs

1. Can you backdate linking requests?

No we cannot, but any links approved will be set up for future discounts.

2. How do adviser tiered fees work when you have approved family linking?

We base our annual charges on the combined value of a linked group and therefore apply discounts to all clients in the group. Please note that the combined value of a linked group may affect the fees you receive for a client if you use our tiered adviser charging feature.

3. When are your annual fee discounts applied?

The annual charge is calculated on a monthly basis and will take into account any linking discounts. This is applied in the early part of every month.

4. How are wrapper fees affected when part of a family group?

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

A single quarterly Personal Pension Plan or SIPP wrapper fee applies for clients in a linked family group. The fee is split equally among the number of members within the family group that hold an applicable wrapper. This discount applies to Personal Pension and SIPP wrappers separately.



If you would like to learn more you can contact our Sales & Online Support team, your local Adviser Support Manager and you can also initiate a Live Chat or Co-browse session using the number below.

Sales & Online Support
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