For investors

A leading platform for your financial future

Contents

Hello from Transact

Your financial adviser, who we refer to simply as 'adviser' in this brochure, operates independently of Transact and is recommending the use of our investment platform service on your behalf.

This brochure is designed to help you understand who we are and what we do, together with what you will gain by using our service. It also demonstrates why we are trusted by thousands of UK advisers as the leading platform on which to manage financial plans.

Our online platform, combined with our expert personal customer service, enables you and your adviser to manage all of your assets and tax wrappers (such as ISAs, pensions and life insurance bonds) within your investment portfolio from one, centralised place.

Launched in 2000, Transact was the first revolutionary investment technology solution known as a 'wrap service' to be introduced to advisers in the UK. To achieve this, we used our own in-depth knowledge of the UK investment market, plus a wealth of insight derived from Australia, where wraps were originally developed. The result is Transact – a highly refined, award-winning wrap service.

Since 2000, we have continued to go from strength to strength and now look after:

£74.2bn

Funds under direction

246,000

Client portfolios

(as at 30 September 2025).

Invest with Transact – and you will see why we are the UK's leading platform for your financial future.

Transact is a smarter, simpler way to manage your financial future

Secure online access to your financial portfolio, daily valuations and fund information

What is Transact, and why is your adviser recommending it?

Transact provides a smarter, more efficient and convenient way to hold your assets and manage your financial plan on one secure, integrated platform.

As a result, your adviser has more time to deal with the important matter of planning your financial future – identifying what your personal and financial goals are, and developing an appropriate strategy to help you achieve them.

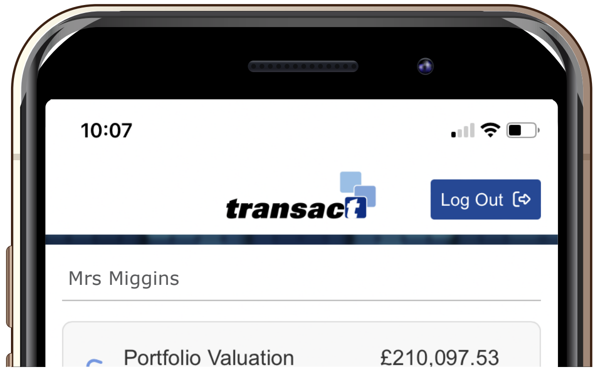
A flexible way to hold your investments

Transact gives you and your adviser access to an extensive range of assets, and enables you to allocate these assets to the most appropriate tax-efficient wrappers, including ISAs, pensions and life insurance bonds via our online platform.

You can read more about the investment options we offer on page 6 in **How Transact works**.

Providing a wealth of information on your financial investments

Transact offers secure online access to your financial portfolio, daily valuations and fund information. You can also instruct us to make a buy, sell, withdrawal or deposit. In addition, you receive transaction confirmations and reports, generated by us or your adviser, to keep you informed and up to date.



How Transact works

Once you have agreed your financial goals with your adviser, together you can use Transact to manage your investment portfolio online by implementing the investment choices and allocating these to the most tax-efficient wrappers.

You can be involved as much or as little as you like in making investment decisions.

1 ADVICE

Your adviser determines your financial goals with you and develops a plan to meet them

2 IMPLEMENTATION

Your adviser implements the agreed plan and manages your investment portfolio using Transact

3 INVESTMENT MANAGEMENT

Transact actions your adviser's instructions directly with the fund and investment managers

What are tax wrappers and how can they be used?

Tax wrappers are tax-efficient vehicles that you can, subject to certain rules, 'wrap' around your assets to help minimise the tax that you pay on your returns. Your adviser can use our service to allocate your investment assets to the most appropriate and tax-efficient wrappers on your behalf.

Please note that levels of taxation and tax relief are subject to change. Your tax liability will depend on your individual circumstances and may change at any time.

The group companies which provide the Transact wrappers are fully regulated by the appropriate bodies; including the UK Financial Conduct Authority (FCA), the Isle of Man Financial Services Authority and the UK Prudential Regulation Authority. We treat all cash we hold on your behalf in accordance with the client money rules set by the FCA and we provide the highest levels of client data security.

Which wrappers does Transact offer?

General Investment Account

ISAs
- Flexible (Stocks & Shares and Cash ISA)
- Junior (Stocks & Shares and Cash ISA)
- Lifetime

Pensions
- Personal Pension (& Junior)
- SIPP (& Junior)
- Section 32 Buy Out Bond
- Flexi-access Drawdown, UFPLS & Phased Drawdown

Bonds
- Onshore
- Offshore
- Trust solutions

Income Withdrawal Facility / Create sub-wrappers

What assets can be included?

With Transact, you and your adviser have access to over 400 investment managers and can select from an extensive range of around 16,000 assets, including:

- Unit trusts
- Open-ended investment companies (OEICs)
- Exchange traded funds (ETFs)
- Investment trusts
- Venture capital trusts (VCTs)
- Structured products
- Shares
- Bank term deposits
- Cash
- Government bonds (gilts)
- Corporate bonds.

Transact also links with a wide range of third-party providers, including discretionary investment mangers (DIMs) and self-invested personal pension (SIPP) providers, to deal with the complexity of real-world financial plans.

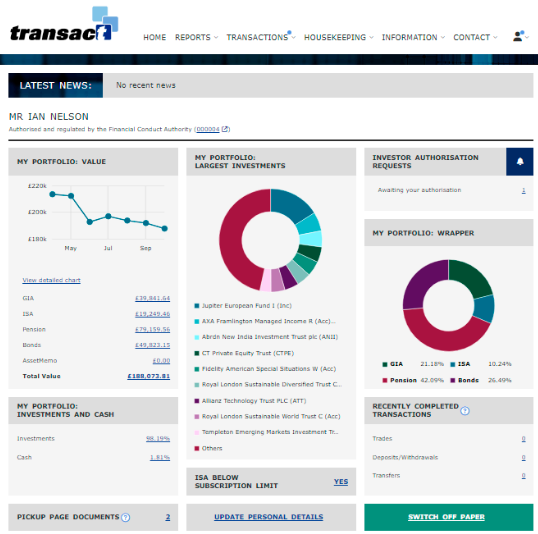
Benefits of using Transact

An award-winning platform solution

As an independent wrap platform, we offer an enviable combination of value, service and experience. We pride ourselves on our high levels of personal customer service, and constantly look for ways to further enhance the service we provide.

Features and benefits

- Investor Dashboard – a complete picture of your current portfolio in one place, however complex your investment position.

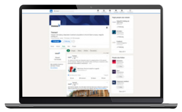


Sample Investor Dashboard (desktop view)

- Ability to buy, sell, withdraw and deposit as regular or one-off transactions – be as involved as much as you like, or leave everything to your adviser.
- Notify us of a forthcoming bank transfer and tee-up any buys at the same time, if you wish, using Expected Deposits.
- Ability to view all your linked family members' portfolios using 'Family View'.
- A clear, transparent charging structure.
- A choice of around 8,000 funds, plus assets listed on major stock markets.
- Access to a wide range of tax-efficient wrappers.
- Ability to open sub-wrappers and set fee payment wrappers with just a few clicks via 'Housekeeping'.
- Access to details of your various assets and investment plans at any time.

We offer an enviable combination of value, service and experience

- Confirmation of all purchases, sales, deposits and withdrawals.
- Peace of mind, as we only make withdrawal payments to your nominated bank account.
- A comprehensive audit trail of all activity on your portfolio.
- Enhanced security with multi-factor authentication – an optional additional platform log in credential which can be received via email, SMS or authentication app.
- Investor Authorisation – you can review and authorise transactions recommended by your adviser via the platform in a secure, timely and convenient way.
- Regular reporting, including comprehensive quarterly statements.
- An annual consolidated income tax report to help you, or your accountant, complete your tax return at the end of the financial year.
- Capital gains analysis, available for the current year and the previous four years.
- Minimal paper – documents are available online via your 'Pickup Page'.
- Proprietary software – as we own and develop our platform technology, we constantly develop our platform and make improvements to benefit you and your adviser.
- Access to Transact Online via mobile (to view your portfolio valuation and access documents in your Pick Up page), and desktop (for full platform functionality including reports, transactions, and more).



Looking after you and your money

In this rapidly changing world, we work hard to ensure your money is protected from the threat of cyber crime. We stay up to date with best practice in the industry and the standards established by the National Cyber Security Centre.

All data is stored securely and we employ multi-factor authentication technology to ensure your investments are strongly guarded at all times.

Our charges

Transact offers outstanding value with clear and transparent charges

The charges you pay depend on the amount you have invested as well as the investments and wrappers you choose.

We apply an annual charge for using Transact, which operates on a sliding scale where the rate reduces as your portfolio grows. We do not charge on the initial deposit of cash, or the movement of assets onto Transact.

We allow you to consolidate the value of your portfolio with those of your immediate family members, to create a higher portfolio value which can enable you to benefit from lower overall charges.

We periodically review our charges and have implemented price reductions every year since 2008, benefiting new and existing clients.

1 Annual charge

Single or consolidated portfolios of less than £100,000	
£0 – <£60,000	0.50%
>£60,000 – <£100,000	0.26%

Single or consolidated portfolios of £100,000 and above	
£0 – £600,000	0.26%
>£600,000 – <£1,200,000	0.17%
>£1,200,000 – £5,000,000	0.07%
On the remainder	0.05%

2 Wrapper charges

We only charge once per wrapper type, regardless of how many secondary wrappers (of the same type) you wish to open.

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

Notes on wrapper charges

ISA includes the Cash ISA, Stocks and Shares ISA and Lifetime ISA.

There is no quarterly fee for the children's SIPP, Personal Pension Plan and JISA wrappers in a linked family group until they reach age 18.

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.

3 Additional charges

Transact facilitates the payment of fees from your portfolio for the advice you receive from your adviser.

We also levy dealing charges when investments listed on or admitted to a stock exchange are traded on your behalf.

You can access full details of all our charges by visiting ***www.transact-online.co.uk*** and downloading our **Charges Schedule**. Your adviser can also provide you with full information concerning our charges, and will be able to assist you in determining whether Transact is right for you.

Cash interest

We'll pay you the full rate of interest on any cash you hold in your portfolio – unlike some of our competitors, who may retain a portion of the interest.

The risk factors

We offer a wide range of investments on our platform. As with any cash put into investments there are risks – i.e. the value of these investments can fall as well as rise and you may get back less than your original investment. Please note that past performance is not a guide to the returns you will receive in the future.

Charges made by us, your adviser, and the managers of the underlying investments will have an impact upon the value of your investments. We make our charges clear to you from the outset, but they are subject to change.

What happens if I no longer have an adviser?

Transact is designed to work in conjunction with the advice provided by professional advisers.

If for any reason you no longer have an adviser in place, we recommend that you appoint another as soon as possible.

Non-advised investors are charged additional fees, to cover the additional costs required to service your portfolio, after a notice period of 12 months. These additional charges can be found in the Terms and Conditions of our Wrap Service.

For help finding another adviser visit ***www.vouchedfor.co.uk*** or the FCA regulator's website ***www.register.fca.org.uk***.

What our clients say...

Client testimonials from our Client Survey speak for themselves:

> Extremely satisfied with Transact and our financial adviser together giving us confidence and trust in looking after our finances and achieving a consistent, robust portfolio.

> I really value the professional, direct and functional “clean” approach offered by the Transact platform: it differs significantly from the big name consumer-orientated platforms.

> Service is excellent, easy to use and navigate. Report selection is great as allows flexibility to produce own report and help with own knowledge too. I was nervous moving to such a platform on early retirement, but this has given me the opportunity to be included in managing my funds.

> I especially like the fact that you pay interest on cash in my accounts at a good rate.

> I was initially wary when my IFA advised using Transact. However, I have seen the benefits, and I’m now very happy with having agreed to use your services, and would confidently advise others to use this platform for management of their portfolio.

Transact Client Survey 2024 and 2025

Our awards

Thanks to our advisers' continued support and the hard work of our teams, we've picked up many awards over the years

2012

FTADVISER.COM
5 Star Winner – Online Investment Providers

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
- Tools and Functionality
- Charging and Service
- Investment

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

2013

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

MONEY MARKETING
Best Wrap or Platform

PLATFORUM
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2014

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

MONEY MARKETING
Best Wrap or Platform

PLATFORUM
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2015

PROFESSIONAL ADVISER
Best Adviser Platform

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

MONEYFACTS
Best Online Service Award

PLATFORUM
Best Adviser Platform over £10bn

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider/Packager

2016

PLATFORUM
- Best Adviser Platform over £10bn
- Best Adviser Platform for Service
- Best Platform Partner Voted by DFMs

THE LANG CAT
- Platform of the Year
- Best for Centralised Investment Proposition

MONEYFACTS
Best Wrap/Platform

UK PLATFORM AWARDS
Platform of the Decade

FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
5 Star Investment Provider

MONEY MARKETING
Best Platform Award

ADVISER ASSET
Platinum Platform Rating

2017

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)

PROFESSIONAL PARAPLANNER
Best Overall Service for New Business

MONEY MARKETING
Best Platform Award

FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
- Investment Innovation Award
- 5 Star Investment Award

MONEYFACTS
Best Wrap/Platform

MONEY OBSERVER RETIREMENT INCOME AWARDS
Best Flexi Access Drawdown

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

2018

PLATFORUM
Best Adviser Platform over £10bn

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA above £15bn)

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service – Existing Business

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

ADVISER ASSET
Platinum Platform Rating

2019

PROFESSIONAL ADVISER
Best Platform for Advisers (AUA over £20bn)

PROFESSIONAL PARAPLANNER
Best Platform

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

ADVISER ASSET
Platinum Platform Rating

2020

ADVISER ASSET
Platinum Platform Rating

FINANCIAL ADVISER SERVICE AWARDS
5 Star Platform

2021

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – Existing Business

MONEYFACTS
Best Wrap/Platform

SCHRODERS
Best Platform Provider AUM +£40bn

2022

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL ADVISER
Best Platform for Advisers (AUM above £25bn)

PROFESSIONAL ADVISER
(Time4Advice) Best Technology Provider

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – New Business

PROFESSIONAL PARAPLANNER
Best Platform

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

2023

ADVISER ASSET
Platinum Platform Rating

PROFESSIONAL PARAPLANNER
Best Platform

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – Existing Business

SCHRODERS
Platform of the Year

SCHRODERS
Leading Platform for Discretionary Management

2024

PROFESSIONAL ADVISER
Best Platform for Advisers

PROFESSIONAL PARAPLANNER
Best Overall Service to Paraplanners – New Business

SCHRODERS
Best Platform Provider (AUM over £40bn)

SCHRODERS
Leading Platform for Discretionary Management

2025

PROFESSIONAL PARAPLANNER
Best Platform

MONEY MARKETING
Best Platform

SCHRODERS
Best Use of Platform Technology

Get in touch

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

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It should not be viewed as a recommendation to use or rely on any features contained therein. It does not, and is not intended to, constitute or substitute professional advice. For further details please speak to your adviser.

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