

Transact Portfolio 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	£452.5	£452.5	£45.25 x 3	£1,131.25
With linking	The charges for the combined Portfolio of £960k is prorated for each of the husband, wife, children and SIPP GIA: Portfolio charges are = £2,172 Saving = £2,640 - £2,172 = £468 per year.			

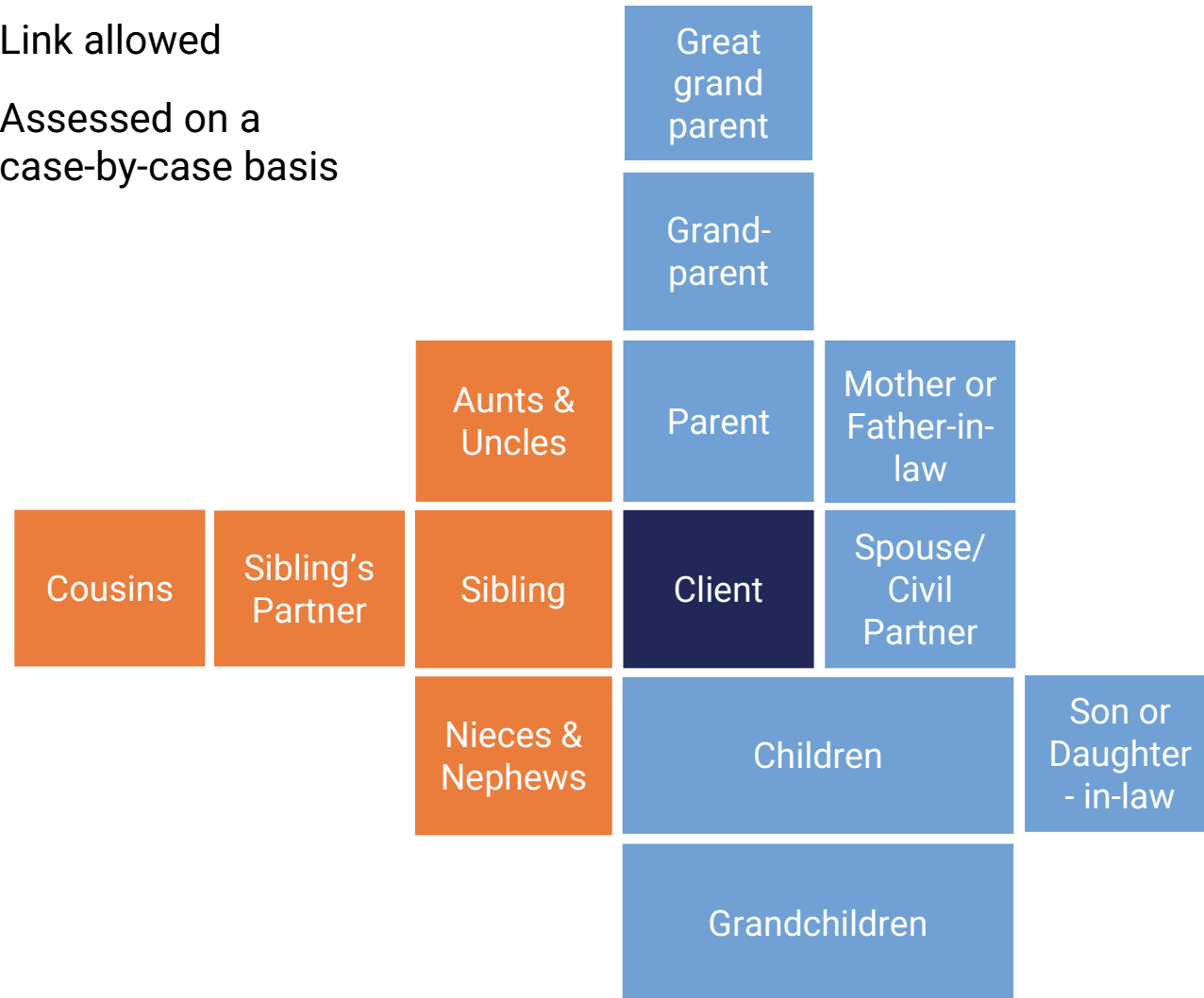
In addition, the quarterly fee for the Personal Pension Plan, SIPP and JISA Wrappers will be waived for a client in a linked family group until they reach age 18, at which point the quarterly Fee will become effective.

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 June 2025. 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.

Family Linking

- Link allowed
- Assessed on a case-by-case basis



Notes:

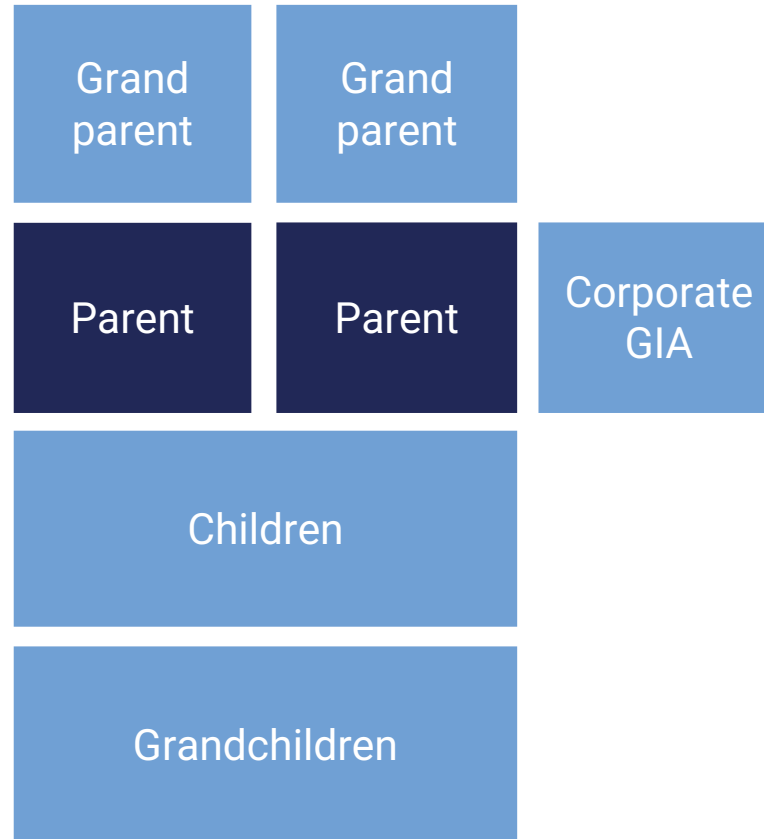
- Linking must be requested and is at our discretion.
- All linked clients must be advised by the same firm.
- Cohabitees are considered to be partners for linking purposes.
- All cases exceeding 10 links will be assessed on a case-by-case basis. This is a rare occurrence, and our normal practice is to split the group.
- A spouse's extended family is usually excluded unless there is a direct link between the spouse and client via a joint portfolio.
- A spousal link will be broken on divorce.
- Children can link to both a parent and their spouse or civil partner, until either remarries or has a new partner.
- 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.
- Step-relations will be considered on a case-by-case basis.

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

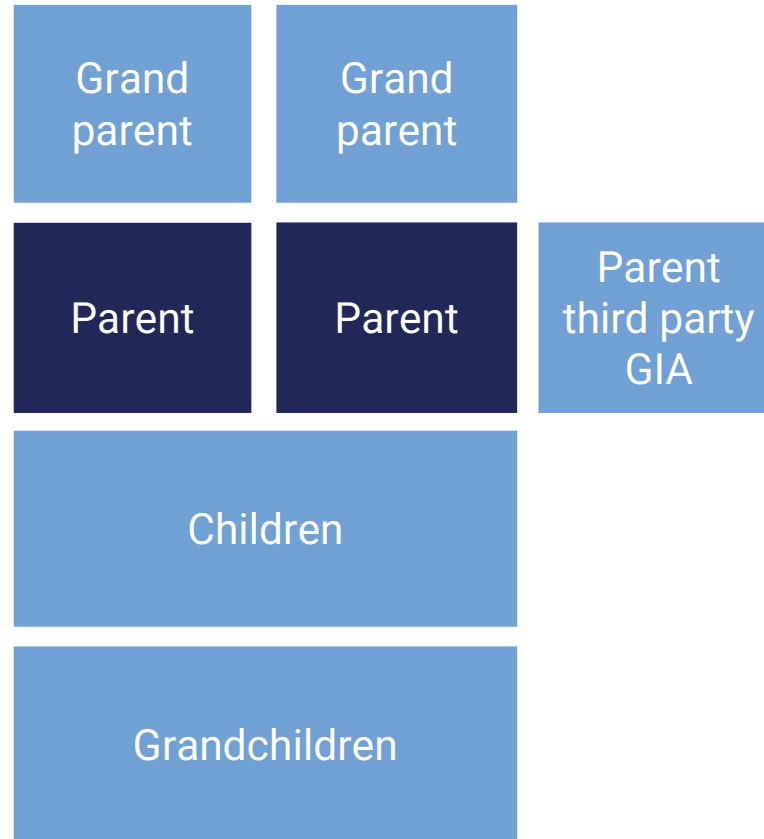


Third party clients

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.

We will consider each on a case-by-case basis.

● Link allowed

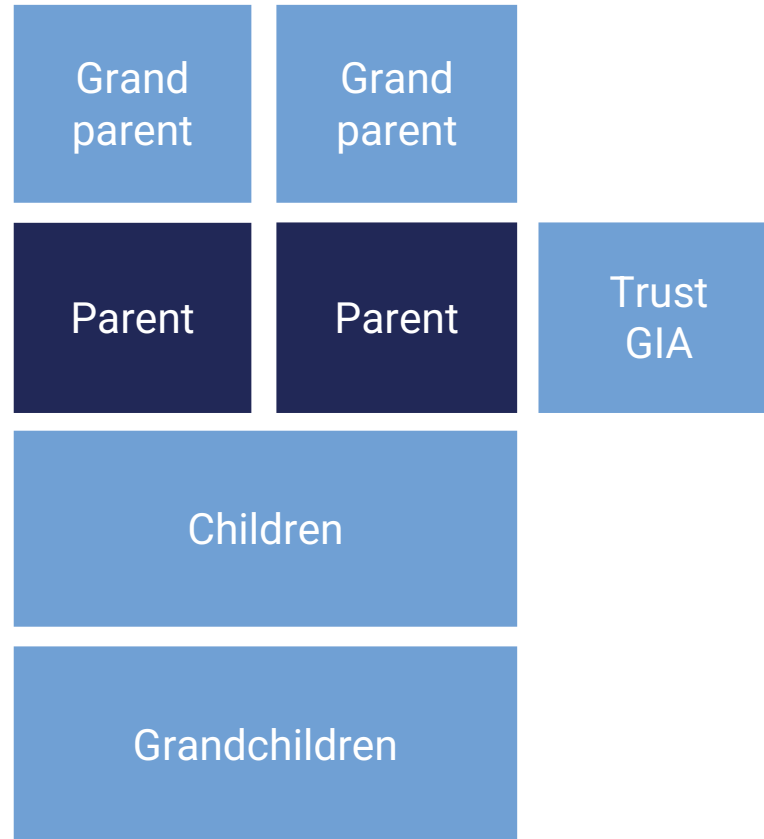


Trust Clients

Linking is permitted where e.g. parents (settlers) take out a bare trust to pass their assets on to their children (beneficiaries).

Other trust arrangements are available and linking will be considered on a case-by-case basis.

● 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. This does not have any impact on any tiered discount structure you may have in place and only those within a group who have a tiered discount will receive your discount rather than the entire linked group.

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.

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