Your one-stop, online, integrated, multi-account
Financial Services Management System

transact
take control

A leading platform for your financial future

Affinity Finance
Independent Financial Advisors

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 over £55bn of funds in 230,000 client portfolios (as at September 2023).

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

CONTENTS

TRANSACT IS A SMARTER, SIMPLER WAY TO MANAGE YOUR FINANCIAL FUTURE

ACCESS AN EXTENSIVE RANGE OF ASSETS AND TAX-EFFICIENT WRAPPERS

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.

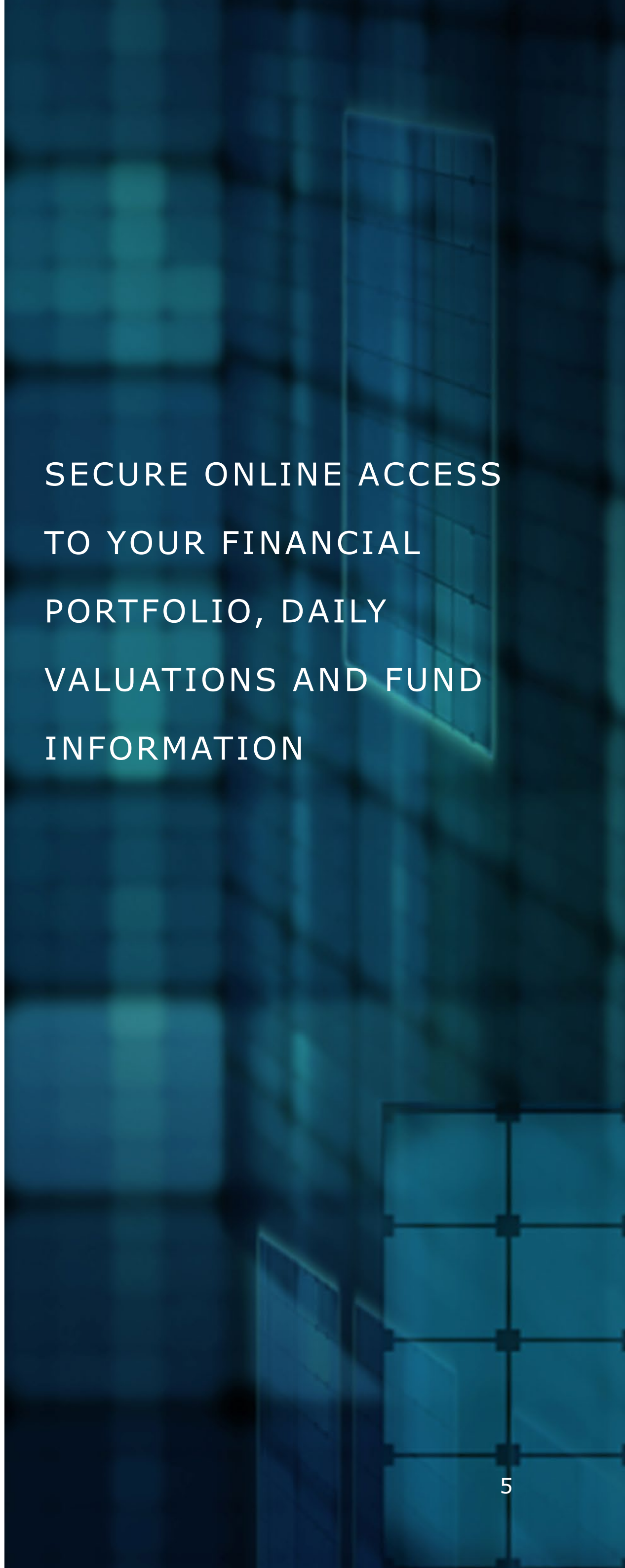
As a result, your adviser has more time to deal with the important matter of planning your financial future – identifying what your personal and financial goals are, and developing an appropriate strategy to help you achieve them.

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 overleaf 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.



SECURE ONLINE ACCESS TO YOUR FINANCIAL PORTFOLIO, DAILY VALUATIONS AND FUND INFORMATION

WE PROVIDE THE HIGHEST LEVELS OF CLIENT DATA SECURITY

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	ISA	PENSIONS			BONDS	
	ISA, LISA, JISA	Personal	SIPP	S32	Onshore	Offshore
All wrappers allow income withdrawal						

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.

CREATING THE RIGHT BALANCE BETWEEN TECHNOLOGY AND PERSONAL CUSTOMER SERVICE

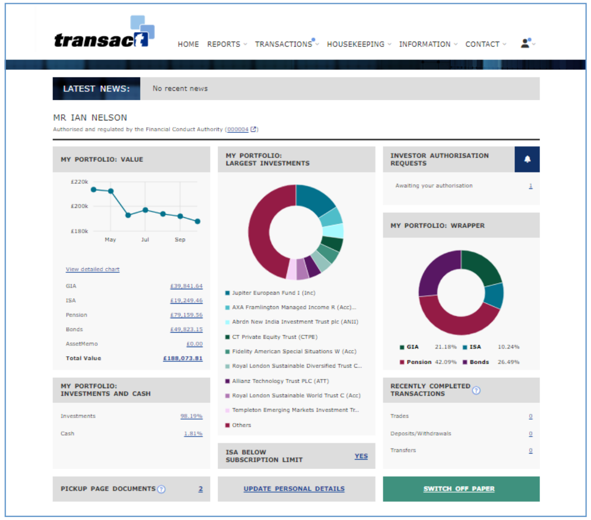
BENEFITS OF USING TRANSACT

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.



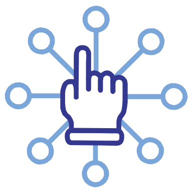
Sample Investor Dashboard (desktop view)

- 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.

WE OFFER AN ENVIABLE COMBINATION OF VALUE, SERVICE AND EXPERIENCE

- 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 'Houskeeping'.
- Access to details of your various assets and investment plans at any time.
- 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 two-step verification – 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).



TRANSACT OFFERS OUTSTANDING VALUE WITH CLEAR AND TRANSPARENT CHARGES

OUR CHARGES

The charges you pay depend on the amount you have invested as well as the investments and wrappers you choose, and are shown below. We charge an annual commission 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 charges

SINGLE OR CONSOLIDATED PORTFOLIOS OF LESS THAN £100,000	
£0-£60,000	0.50%
>£60,000 and <£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 remaining balance	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 TYPES	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

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

**There is no £20 quarterly fee for JISA, SIPP and Personal Pension Plan Wrappers for children in a linked family group until they reach age 18.

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.

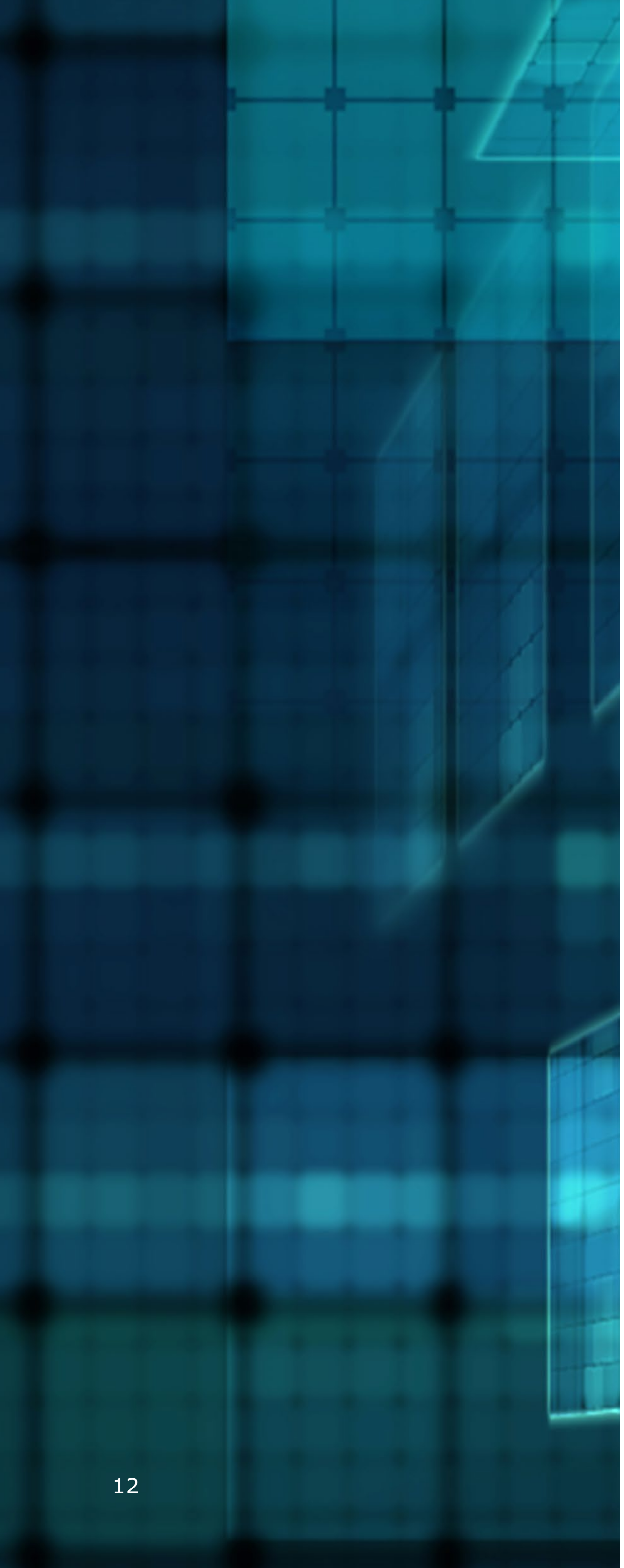
You can access full details of all our charges by visiting *www.transact-online.co.uk* and downloading our Commissions and Charges Schedule. Your adviser can also provide you with full information concerning our charges, and will be able to assist you in determining whether Transact is right for you.

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 regulators website *https://register.fca.org.uk.*

WHAT OUR CLIENTS SAY...

Client testimonials from our Client Survey speak for themselves:

"I've always found the staff at Transact are very helpful and friendly."

"The best platform I have ever used."

"Very pleased with the service from Transact since switching to them several years ago."

"The Transact platform is fantastic."

"Great service and easy website."

Client Survey 2023

OUR AWARDS

A testament to our highly regarded platform, over the years we've picked up many accolades and awards for

2010

CITYWIRE SERVICE INDEX
Winner of the Wrap/Platform Award

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

TAS
Wrap/Platform Winner

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Open Architecture Wrap Platform

FINANCIAL ADVISER
e-Commerce Product of the Year

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

2011

CITYWIRE SERVICE INDEX
Winner of the Wrap/Platform Award

FTADVISER.COM
5 Star Winner – Investment Provider/Packager

INVESTMENT ADVISER
Most Diverse Product Range

INVESTMENT ADVISER
Most Transparent Platform

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Open Architecture Wrap Platform

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

FINANCIAL ADVISER
e-Commerce Product of the Year

2012

FTADVISER.COM
5 Star Winner – Online Investment Providers

INVESTMENT LIFE & PENSIONS MONEYFACTS
Best Online Service

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Tools and Functionality

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Charging and Service

CITYWIRE ADVISERS' CHOICE PLATFORM AWARDS
Investment

FINANCIAL ADVISER
5 Star Winner – Investment Provider/Packager

2013

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider and Packager

FT ADVISER ONLINE SERVICE AWARDS
Consistent Service Excellence

FT ADVISER ONLINE SERVICE AWARDS
5 Star Investment Provider

UK PLATFORM AWARDS
Best Platform for Adviser Service

UK PLATFORM AWARDS
Best Large Platform Provider (over £10bn of assets)

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

PLATFORUM
Best Adviser Platform for Service

PLATFORUM
Best Platform Partner Voted by DFMs

THE LANG CAT
Platform of the Year

THE LANG CAT
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

FINANCIAL ADVISER SERVICE AWARDS
5 Star Investment Provider

our wrap service

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

FT ADVISER ONLINE INNOVATION AND SERVICE AWARDS
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

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AffinityFinance

T: 0330 999 0393
E: advice@affinityfinance.co.uk
W: www.affinityfinance.co.uk

Contact Transact:

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W: transact-online.co.uk
E: salessupport@integrafin.co.uk

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

This marketing communication is for general guidance only and 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 financial adviser.

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AffinityFinance
Independent Financial Advisors