

**A smarter, simpler way to  
manage your financial future.**

**General Investment, ISA, and Pension Accounts**



Integrated Financial Arrangements Plc  
29 Clements Lane, London EC4N 7AE



## Key Features Document

**Transact Online :**

**Your internet gateway to the world of Savings Plans,  
Investment Accounts, and Pension Plans..**

## What is Transact?

Transact is not a product, it is a service designed to deliver a better way of doing things – with the help of your appointed personal financial adviser.

Transact provides a smarter, more effective and efficient way to hold your assets and manage your financial plans. It works by bringing your assets and investments together, enabling your financial adviser to take a more holistic approach to planning your financial future. So rather than you and your adviser spending all of your time working out what investments you hold and what they are worth, the emphasis and focus can be shifted to identifying what your personal goals are and developing a strategy to achieve them. You'll also find Transact is a flexible way to hold investments.

Transact is what is known by financial experts and advisers as a 'wrap service'. In many respects what it is called isn't really what's important. What is important is how our wrap service, in tandem with your financial adviser, can transform the management of your financial affairs.

## It saves you time and cuts down on unnecessary paperwork

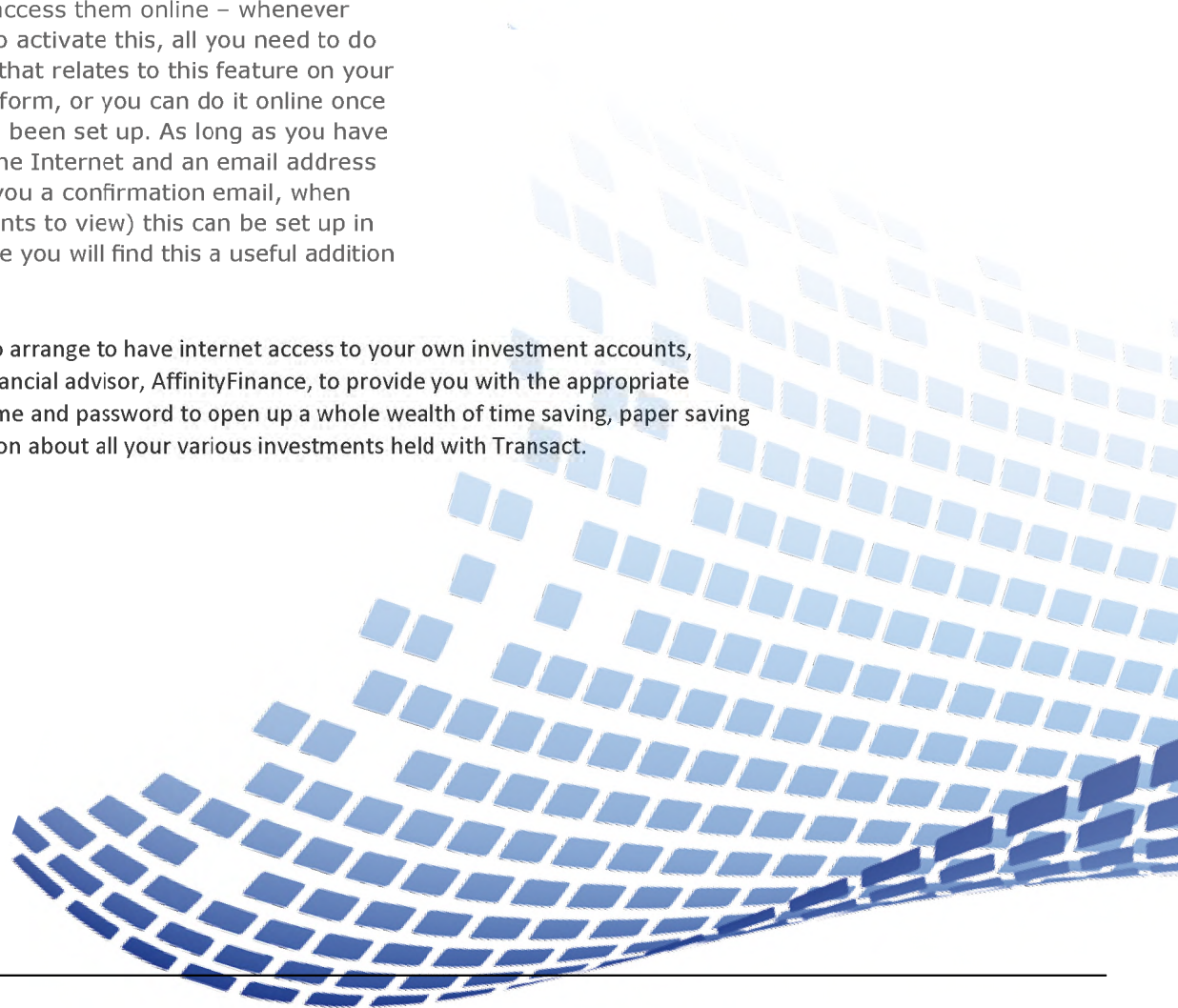
Transact can save you and your financial adviser a significant amount of time by releasing you both from much of the seemingly endless, time-consuming paperwork and administration that is generally involved in managing complex financial plans.

Secure Internet access, daily valuations and fund information are all online whenever it suits you, all at the click of a mouse. In addition, you'll receive comprehensive six-monthly statements and total documentation of all purchases, sales, deposits and withdrawals. You'll also benefit from a single consolidated income tax report to help you or your accountant complete your tax return at the end of the financial year.

One feature that many investors have found particularly useful is our 'PickUp Page', this helps you to cut down the amount of paper you receive from us about your investments. You can turn off most of the paper you would have received – such as contract notes, deposit confirmations and annual reports.

But you can still access them online – whenever you like – 24/7. To activate this, all you need to do is to tick the box that relates to this feature on your initial application form, or you can do it online once your Portfolio has been set up. As long as you have ready access to the Internet and an email address (so we can send you a confirmation email, when you have documents to view) this can be set up in minutes – we hope you will find this a useful addition to our service.

If you would like to arrange to have internet access to your own investment accounts, please ask your financial advisor, AffinityFinance, to provide you with the appropriate webserver username and password to open up a whole wealth of time saving, paper saving valuable information about all your various investments held with Transact.



## Here are just a few of the benefits of using Transact

- You are able to get a complete picture of your current Transact Portfolio all in one place – however complex your investment position
- Paperwork is kept to a minimum – once your Portfolio is managed on Transact
- You can access details of your various assets and investment plans, from anywhere in the world – any time of the day or night – via a special personalised web portal
- You get accurate and reliable reporting from a single trustworthy source
- You choose, with the help of your financial adviser, from an extensive range of assets and a wide range of tax efficient wrappers
- All charges you pay are clear and transparent – and not hidden
- It is also simple to buy and sell investments

- Restructuring your Portfolio with your adviser, to take advantage of changes in the world's economies and stock markets, or as your personal circumstances change, is easier and often more cost effective.

All in all, Transact offers an enviable combination of value, service and experience. We also pride ourselves on our administrative excellence and high levels of customer service.

## The risk factors:

Transact offers a wide range of different investments on its platform. As with any money put into investments there are risks e.g. 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 may receive in the future. Charges made by Transact, your adviser, and the managers of the underlying investment(s) will impact on the value of your investment(s). We make our charges clear to you from the outset but they are subject to change.

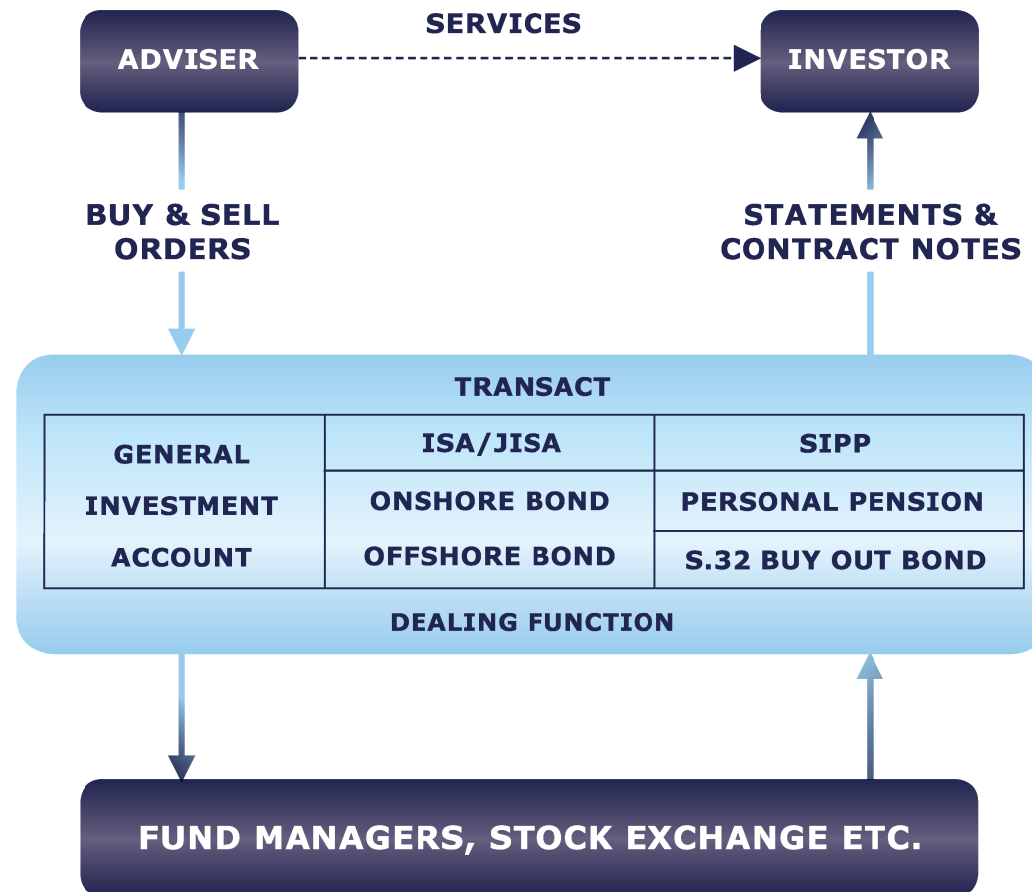


## How Transact works

We treat all money held on behalf of our clients in accordance with the rules set by the Financial Conduct Authority.

Your money is directly invested and, where you have chosen collective investments such as unit trusts and OEICs, in the investment companies you choose and their funds. Any funds held as cash within Transact are held on deposit with a minimum of four different banks unless clients opt to place cash in term deposits.

We also provide the highest levels of client data security.



## What assets can be included?

Transact enables you and your adviser to select from an extensive range of funds and assets – including unit trusts, OEICs, investment trusts, listed equities, cash and bonds.

Transact offers almost endless choice for Sterling investors. Our current clients hold more than 8,000 different securities and investment funds from more than 450 different managers.



## What are tax Wrappers and how can they be used?

Your financial adviser can use our service to allocate your investment assets to the most appropriate and tax efficient Wrappers on your behalf – including ISAs, pensions and insurance policies. 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 the returns that your money and investments earn\*.

General Investment Account	ISA	Pensions				Bonds	
		S32	Personal	SIPP	EPP	Onshore	Offshore**
Income Withdrawal Facility							

\* Levels of taxation and tax relief are subject to change. The value of any tax relief will depend on your own circumstances.

\*\* The Transact Offshore Bond is provided by IntegraLife International Ltd which is registered in the Isle of Man – authorized and regulated by the Isle of Man Insurance and Pensions Authority.

## Annual commission charges

Single or consolidated Portfolios of less than £100,000	
£0 - £60,000	0.50%
>£60,000 and <£100,000	0.29%

Single or consolidated Portfolios of £100,000 and above	
£0 - £600,000	0.29%
>£600,000 - £1,200,000	0.19%
>£1,200,000 - £5,000,000	0.07%
On the remaining balance	0.05%

We make a charge for administering certain Wrappers for you. These are set out on the right.

There is no Wrapper administration charge for the Transact General Investment Account.

Should you decide to leave Transact there are no exit charges.

Further information about these charges and commissions can be found on [transact-online.co.uk](https://transact-online.co.uk), under the "Information" tab, "Transact Documents", "Transact Commissions and Charges Schedule".

Your adviser will provide you with full information and Key Features Documents concerning our charges and will be able to assist you in determining whether Transact is right for you.

Additionally, there will be the charges that you agree with your adviser for the advice you receive and dealing charges applied when investments are purchased on your behalf.

Investment Wrapper	Quarterly Fee*
General Investment Account	£0
Transact ISA	£3
Transact JISA	£3
Transact Onshore Bond	£18
Transact SIPP	£20
Transact Personal Pension Plan	£20
Transact Section 32 Buy-Out Bond	£20
Transact Offshore Bond	£60

\*Quarterly fee deducted once if multiple Wrappers of the same type are held.

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## GET IN TOUCH

**T: (020) 7608 4900**  
**W: [transact-online.co.uk](http://transact-online.co.uk)**  
**E: [salessupport@integran.co.uk](mailto:salessupport@integran.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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