

GUARANTEED EQUITY BONDS – CASH BACK EXPLAINED

- This document should be read in conjunction with our standard terms of business.
- Please return all completed application forms to us to ensure you obtain your cash back.
- If you need any help please call us on free phone 0800 409 6060.
- Write to: My Personal Finances Ltd, FREEPOST NAT14846, EDINBURGH, EH6 6ZQ.

This document explains the benefits of using My Personal Finances Limited cash back service to purchase your new guaranteed equity bond.

DISCOUNT DIRECT CASH BACK SERVICE

Our discount direct cash back service is designed for any investor who wants to make his or her own investment decisions, who does not require any advice and who does not require any ongoing service.

The example below shows the advantage of dealing through our discount direct cash back service.

EXAMPLES OF DEALING DIRECTLY WITH AN INSURANCE COMPANY

Investment Amount	£50,000	£75,000	£150,000
Participation Rate	130%	130%	130%
Total Invested	£50,000	£75,000	£150,000

EXAMPLES OF DEALING THROUGH OUR DISCOUNT DIRECT SERVICE

Investment Amount	£50,000	£75,000	£150,000
Our Cash Back Gift	£1,001	£1,751	£4,001
Participation Rate	130%	130%	130%
Total Invested	£51,001	£76,751	£154,001

Immediate Benefit	£1,001	£1,751	£4,001
--------------------------	---------------	---------------	---------------

Our cash back can be added to your investment or if you prefer you can receive your cash back as a direct payment.

If you invest directly with an insurance company the standard charges and participation rate are the same for investments made via our discount direct cash back service.

If you invest directly with an insurance company then typically they will keep the commission for themselves. Commission is automatically included in the total level of charges applied to your investments, it is not charged in addition to the insurance companies own charges.

If you have requested a direct payment, cash back is paid one month after receipt of the commission from the insurance company.

NO INVESTMENT ADVICE

Using our discount direct service means you will not receive advice on your investment. Other than asking some questions to narrow down the selection of products that we have provided details on, we will not provide you with any advice, or comment on the suitability, or affordability, of your investment.

You will need to make your own choice about how to proceed.

If you require advice on your investment with an individual recommendation, our private client division provide fee based independent investment advice. Please refer to the cost of our service document for details of our fee structure and costs.

NO ONGOING SERVICE

To provide you with the best possible discounts we will not provide you with any on going service on your guaranteed equity bond. Although we will be registered as the servicing agent we are NOT acting as your financial advisers.

We will act as your agent to ensure your investment is set up on the correct basis but once we have issued your policy documentation you will need to deal directly with the insurance company for any future administration issues. Please remember that at all times your investment is held and administered directly by the insurance company, we are simply acting as your agent to set up the investment.

PRODUCTS AVAILABLE

All commission paying guaranteed equity bonds including;

Abbey	HSBC	Morgan Stanley
Barclays International	HSBC International	NDF
Barclays UK	Key Data	Norwich Union
Britannia International	Legal & General	Scottish Widows
Dawnay Day Quan	Manor Park	Woolwich

*others by negotiation

THE CASH BACK DISCOUNT

We guarantee **we will only take a fixed commission of £499 for investments in excess of £20,000 regardless of the size of your investment** and the investment company you choose. All commission in excess of this will be given to you as our cash back discount. Typically this is 2% - 3% of the amount invested. We do not pay cash back for investments less than £20,000.

We will confirm the exact amount of cash back in writing before you invest.

LOYALTY CASH BACK SERVICE

If you hold existing investments consider joining our loyalty cash back service. Please call us on free phone 0800 409 6060 for more details, alternatively, full details can be found on our website: www.mypersonalfinances.co.uk