

ISA'S & UNIT TRUSTS – ON LINE SERVICE 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 discounts.
- If you need any help please call us on free phone 0800 409 6060.
- Write to: My Personal Finances Ltd, FREEPOST RRKX-UEAL-XKAL, EDINBURGH, EH6 6SS.

This document explains the benefits of using the My Investment Centre online discount fund site to purchase your new ISA, Investment Funds & Unit Trusts.

MY INVESTMENT CENTRE SERVICE

Our online discount fund site 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 advice.

The example below shows the advantage of dealing through our online discount fund site.

EXAMPLES OF DEALING DIRECTLY WITH AN INVESTMENT MANAGER

Investment Amount	£20,000	£75,000	£200,000
Initial Charge	5%	5%	5%
Total Invested	£19,000	£71,250	£190,000

EXAMPLES OF DEALING THROUGH OUR ONLINE FUND SITE

Investment Amount	£20,000	£75,000	£200,000
Initial Charge	5%	5%	5%
Our Commission Gift	£600	£2,250	£6,000
Negotiated Discount	£200	£750	£2,000
Total Invested	£19,800	£74,250	£198,000

Immediate Benefit	£800	£3,000	£8,000
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If you invest directly with an investment manager the annual fund management charge is the same as investments made via our fund site. There are no extra or hidden charges in using our on line discount fund site.

If you invest directly with an investment manager 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 investment manager's own charges.

Investments made through our on line discount fund site are still eligible for any enhancements offered by the investment manager, and all of our discounts are in addition to standard product and special offers we negotiate with the investment managers.

NO INVESTMENT ADVICE

Using our on line discount fund site means you will not receive advice on your investment. Other providing details on the funds available, 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.

NO ONGOING ADVICE

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

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.

ON LINE TRADING SERVICE

The on line discount fund site at www.myinvestmentcentre.co.uk is a full on line trading facility. It allows you to purchase new funds using your debit card, switch existing funds and view your holdings 365 days a year 24 hours a day.

TELEPHONE TRADING

If you prefer to deal with a 'real person' then we can complete all purchases over the telephone. The same discounts apply. Please remember we will not provide advice, our telephone trading service is an execution only service. An on line account will be created to allow you to switch existing funds and view your holdings 365 days a year 24 hours a day.

FUNDS AVAILABLE

All the ISA and Unit Trust funds (approx 1000) available in our on line discount fund site can be found at www.myinvestmentcentre.co.uk If you wish to invest in a fund that is not included in our on line discount fund site please refer to us for our latest terms.

THE DISCOUNT

We guarantee to reinvest all of our initial commission to discount or totally remove the initial charge. Typically our commission is between 3% and 4%.

The exact discount is confirmed to you before you pay for your investment.

There are no extra or hidden charges in using our on line discount fund site.

WEBSITE SECURITY

The My Investment Centre trading facility is powered by Cofunds, a group managing £14.1 billion of assets (at 28/02/08).

All information held by My Investment Centre and Cofunds is held on secure web servers. You can check our site security with Geotrust.