

Access to cash you didn't know you had

Fatten your wallet with an unexpected reward

THIS MONTH'S EXCLUSIVE offer for *Money* readers could get you a \$50 bonus cash-back plus a chance to win an iPad2.

All you need to do is register any of your existing or new eligible investments with commission rebate specialist YourShare.com.au, a three-time winner in *Money*'s Best of the Best awards as Best Cash-Back Provider.

But first up, just what is a cash-back service provider and how can they give you access to money you didn't even know existed?

It's important to know there are very few financial products that don't have some kind of trailing commission or fee and in some cases an upfront fee.

If you've got a mortgage you may be surprised to learn that you're probably paying around 0.2% in commission every year. That may not sound like much but on a \$350,000 loan it's about \$700 in the first year. Look at your super statements and you'll discover that somebody is collecting a trailing commission of around 0.5% of the balance.

For home and contents insurance it's around a 20% commission and for managed funds it can be as high as 1.25%.

Most big financial product providers – banks, fund managers and retail super funds – use financial advisers or brokers as their sales force. They pay them a commission for your investments, usually for as long as you stay invested in a particular product.

If you're not getting service or advice from a broker or adviser, or if the only time you've ever seen them was to originally set up your investment, buy an insurance policy or get

a mortgage, don't fret. You can put a halt to all those fees. Rebate service providers such as YourShare.com.au can help you get back your commissions.

By registering eligible financial products with a rebate service provider, they contact your product providers to ask that your entry fees be reduced (normally to zero) and future trailing commission paid to them instead of your present adviser.

The cash-back provider then shares these payments with you. How much you get comes down to the rebate service provider you use.

YourShare refunds 50% of the commissions collected until your refund amounts to \$295, then you get 100% of the commissions refunded above that amount every year. So, the most YourShare will retain is \$295.

For example, if your accounts generate \$1400 a year in fees and commissions, you'll be getting a cheque from them for \$1105 each year.

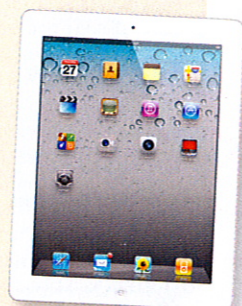
Eligible products include

- Retail superannuation and pension funds
- Investment funds, managed funds, master trusts, wrap accounts, margin loans and more
- Personal insurance policies (income, life etc)
- General insurance policies (home, car, landlord etc)
- New or refinanced home loans



How to get this offer

Get **\$50 BONUS** and go into the draw to win an **Apple iPad2** worth **\$579**



Here's an exclusive offer for *Money* readers who choose **YourShare.com.au** as their nominated broker.

Register eligible products online at **YourShare.com.au** before August 31, 2011 and return your signed forms to YourShare, postmarked on or before August 31, 2011 and you will automatically go into the draw to win an Apple iPad2, worth \$579.

What could you get for registering with YourShare?

- A yearly cash-back cheque
- \$50 bonus to kick-start your cash-back
- A chance to win a \$579 Apple iPad2!

Simply log onto **www.yourshare.com.au**

1. Click 'Start Now' to fill in your details online
2. Print, complete and sign the nomination form
3. Enter the following promotional code on the last line of the nomination form: **MONEY MAG AUG 2011**
4. Send back to:
YourShare Financial Services
Reply Paid 394
Sydney NSW 2011
Or scan and email to:
customer.service@yourshare.com.au
Fax: 1300 553 443

Call 1300 554 774 if you have any questions.

See help page (78) for terms and conditions. Full terms and conditions are available at www.yourshare.com/terms.aspx
PERMIT NUMBER: LTPS/11/05781


YourShare
THE COMMISSION REBATE SPECIALIST