

Fee summary

	Value
Tax – Stamp duty or transaction Tax	0.00%
Lightyear – Execution Fee	£0.00
Lightyear – FX fee	0.35%
Lightyear – MMF fee	0.30%
Product – Transaction Costs	0.15%
Product – One-off costs	0.00%
Product – Ongoing charges	0.74%

How fees can affect your performance (same currency investment)

Hypothetical example assuming investing £5,000.00 for 5 years with 4.5% underlying growth of the instrument

	5Y % of initial investment	Value in GBP
Stamp Duty (one-off)	0.00%	£0.00
Taxes total	0.00%	£0.00
FX Fee (one-off)	0.00%	£0.00
Execution Fees (one-off)	0.00%	£0.00
MMF Fee (on-going)	0.00%	£0.00
Lightyear Fees total	0.00%	£0.00
Transaction Costs (on-going)	0.89%	£44.59
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	4.35%	£217.51
Product Fees total	5.24%	£262.10
Total after 5 years		£5,970.06
Total impact of fees	-5.21%	-£260.85
Total after 5 years without fees		£6,230.91

How fees can affect your performance (including FX transaction)

Hypothetical example assuming investing £5,000.00 for 5 years with 4.5% underlying growth of the instrument

	5Y % of initial investment	Value in GBP
Stamp Duty (one-off)	0.00%	£0.00
Taxes total	0.00%	£0.00
FX Fee (one-off)	0.35%	£17.50
Execution Fees (one-off)	0.00%	£0.00

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	5Y % of initial investment	Value in GBP
MMF Fee (on-going)	0.00%	£0.00
Lightyear Fees total	0.35%	£17.50
Transaction Costs (on-going)	0.89%	£44.44
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	4.35%	£216.75
Product Fees total	5.24%	£261.19
Total after 5 years		£5,949.16
Total impact of fees	-5.63%	-£281.75
Total after 5 years without fees		£6,230.91