

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	0.01%
Product – One-off costs	0.00%
Product – Ongoing charges	0.45%

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 USD
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)	0.05%	\$2.98
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.66%	\$133.01
Product Fees total	2.71%	\$135.99
Total after 5 years		\$6,094.97
Total impact of fees	-2.71%	-\$135.94
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 USD
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 USD
MMF Fee (on-going)	0.00%	\$0.00
Lightyear Fees total	0.35%	\$17.50
Transaction Costs (on-going)	0.05%	\$2.97
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.66%	\$132.54
Product Fees total	2.71%	\$135.51
Total after 5 years		\$6,073.64
Total impact of fees	-3.14%	-\$157.27
Total after 5 years without fees		\$6,230.91