

Fee summary

	Value
Tax - Stamp duty or transaction Tax	0.00%
Lightyear - Execution Fee	£0.00
Lightyear - FX fee	0.35%
Lightyear - MMF fee	0.15%
Product - Transaction Costs	0.00%
Product - One-off costs	0.00%
Product - Ongoing charges	0.10%

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)	0.89%	£44.59
Lightyear Fees total	0.89%	£44.59
Transaction Costs (on-going)	0.00%	£0.00
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	0.59%	£29.76
Product Fees total	0.59%	£29.76
Total after 5 years		£6,156.73
Total impact of fees	-1.48%	-£74.18
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)	0.89%	£44.44
Lightyear Fees total	1.24%	£61.94
Transaction Costs (on-going)	0.00%	£0.00
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	0.59%	£29.65
Product Fees total	0.59%	£29.65
Total after 5 years		£6,135.18
Total impact of fees	-1.91%	-£95.73
Total after 5 years without fees		£6,230.91