

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 | 0.00% |
| Product – One-off costs | 0.00% |
| Product – Ongoing charges | 0.20% |

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) | 0.00% | \$0.00 |
| One-off costs (one-off) | 0.00% | \$0.00 |
| Ongoing charges (on-going) | 1.18% | \$59.40 |
| Product Fees total | 1.18% | \$59.40 |
| Total after 5 years | | \$6,171.51 |
| Total impact of fees | -1.18% | -\$59.40 |
| 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) | 0.00% | \$0.00 |
| One-off costs (one-off) | 0.00% | \$0.00 |
| Ongoing charges (on-going) | 1.18% | \$59.19 |
| Product Fees total | 1.18% | \$59.19 |
| Total after 5 years | | \$6,149.91 |
| Total impact of fees | -1.61% | -\$81.00 |
| Total after 5 years without fees | | \$6,230.91 |