

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 | 0.33% |

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 EUR |
|---|----------------------------|------------------|
| 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) | 1.95% | €97.76 |
| Product Fees total | 1.95% | €97.76 |
| Total after 5 years | | €6,133.15 |
| Total impact of fees | -1.95% | -€97.76 |
| 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 EUR |
|--------------------------|----------------------------|--------------|
| 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 EUR |
|---|----------------------------|------------------|
| 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) | 1.95% | €97.42 |
| Product Fees total | 1.95% | €97.42 |
| Total after 5 years | | €6,111.68 |
| Total impact of fees | -2.38% | -€119.23 |
| Total after 5 years without fees | | €6,230.91 |