

## 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	0.71%
Product – One-off costs	0.00%
Product – Ongoing charges	0.65%

## 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)	4.17%	£208.82
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	3.82%	£191.39
Product Fees total	8.00%	£400.20
<b>Total after 5 years</b>		<b>£5,835.87</b>
Total impact of fees	-7.90%	-£395.04
<b>Total after 5 years without fees</b>		<b>£6,230.91</b>

## 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)	4.17%	£208.08
One-off costs (one-off)	0.00%	£0.00
Ongoing charges (on-going)	3.82%	£190.72
Product Fees total	8.00%	£398.80
<b>Total after 5 years</b>		<b>£5,815.44</b>
Total impact of fees	-8.30%	-£415.46
<b>Total after 5 years without fees</b>		<b>£6,230.91</b>