

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	0.70%
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 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)	4.11%	\$205.91
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	3.82%	\$191.39
Product Fees total	7.94%	\$397.30
Total after 5 years		\$5,838.70
Total impact of fees	-7.84%	-\$392.21
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)	4.11%	\$205.19
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	3.82%	\$190.72
Product Fees total	7.94%	\$395.91
Total after 5 years		\$5,818.26
Total impact of fees	-8.25%	-\$412.65
Total after 5 years without fees		\$6,230.91