

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 | 0.08% |
| Product – One-off costs | 0.00% |
| Product – Ongoing charges | 0.45% |

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) | 0.47% | £23.81 |
| One-off costs (one-off) | 0.00% | £0.00 |
| Ongoing charges (on-going) | 2.66% | £133.01 |
| Product Fees total | 3.13% | £156.82 |
| Total after 5 years | | £6,074.50 |
| Total impact of fees | -3.12% | -£156.41 |
| 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) | 0.00% | £0.00 |
| Lightyear Fees total | 0.35% | £17.50 |
| Transaction Costs (on-going) | 0.47% | £23.73 |
| One-off costs (one-off) | 0.00% | £0.00 |
| Ongoing charges (on-going) | 2.66% | £132.54 |
| Product Fees total | 3.13% | £156.27 |
| Total after 5 years | | £6,053.23 |
| Total impact of fees | -3.55% | -£177.67 |
| Total after 5 years without fees | | £6,230.91 |