

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	0.04%
Product – One-off costs	0.00%
Product – Ongoing charges	0.09%

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)	0.23%	€11.92
One-off costs (one-off)	0.00%	€0.00
Ongoing charges (on-going)	0.53%	€26.79
Product Fees total	0.77%	€38.70
Total after 5 years		€6,192.25
Total impact of fees	-0.77%	-€38.66
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)	0.23%	€11.87
One-off costs (one-off)	0.00%	€0.00
Ongoing charges (on-going)	0.53%	€26.69
Product Fees total	0.77%	€38.57
Total after 5 years		€6,170.58
Total impact of fees	-1.20%	-€60.33
Total after 5 years without fees		€6,230.91