

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	0.04%
Product – One-off costs	0.00%
Product – Ongoing charges	0.38%

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)	0.23%	\$11.92
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.24%	\$112.47
Product Fees total	2.48%	\$124.38
Total after 5 years		\$6,106.70
Total impact of fees	-2.48%	-\$124.21
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)	0.23%	\$11.87
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.24%	\$112.07
Product Fees total	2.48%	\$123.95
Total after 5 years		\$6,085.32
Total impact of fees	-2.91%	-\$145.59
Total after 5 years without fees		\$6,230.91