

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	0.03%
Product – One-off costs	0.00%
Product – Ongoing charges	0.40%

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)	0.17%	\$8.94
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.36%	\$118.34
Product Fees total	2.54%	\$127.28
Total after 5 years		\$6,103.76
Total impact of fees	-2.54%	-\$127.15
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)	0.17%	\$8.91
One-off costs (one-off)	0.00%	\$0.00
Ongoing charges (on-going)	2.36%	\$117.93
Product Fees total	2.54%	\$126.84
Total after 5 years		\$6,082.40
Total impact of fees	-2.97%	-\$148.51
Total after 5 years without fees		\$6,230.91