

### 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	0.18%
Product – One-off costs	0.00%
Product – Ongoing charges	0.31%

### 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)	1.06%	€53.48
One-off costs (one-off)	0.00%	€0.00
Ongoing charges (on-going)	1.83%	€91.87
Product Fees total	2.90%	€145.35
Total after 5 years		€6,086.19
Total impact of fees	-2.89%	-€144.72
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

Lightyear Europe AS (Lightyear EU) is a company registered in Estonia with company number 16235024 and registered office at Volta tn 1, Tallinn 10412, Estonia. Lightyear EU is authorised and regulated as an investment firm by the Estonian Financial Supervision Authority (Finantsinspektsioon) under activity licence number 4.1-1/31. Lightyear Financial Ltd (Lightyear UK) is a company registered in England and Wales with company number 12925823. Registered office 256–260 Old Street, London EC1V 9DD, United Kingdom. Lightyear UK is an appointed representative of RiskSave Technologies Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 775330). This ex-ante cost and charges statement is provided by Lightyear EU (and for UK customers also by Lightyear UK) to give you a better understanding on how different service and product fees can affect the performance of an investment. This information does not represent investment advice, recommendation, or inducement to buy or sell financial instruments, nor is it tax advice. The value of investment in financial instruments can fall as well as rise, so you may get back less than you invested. Past performance is no guarantee of future results.



Costs Preview

For: BNP Paribas Easy – Low Carbon 100 Europe PAB UCITS ETF Cap

	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)	1 . 06%	€53 . 29
One-off costs (one-off)	0 . 00%	€0 . 00
Ongoing charges (on-going)	1 . 83%	€91 . 55
Product Fees total	2 . 90%	€144 . 84
Total after 5 years		<b>€6,064.89</b>
Total impact of fees	-3 . 32%	-€166 . 02
Total after 5 years without fees		<b>€6,230.91</b>

Lightyear Europe AS (Lightyear EU) is a company registered in Estonia with company number 16235024 and registered office at Volta tn 1, Tallinn 10412, Estonia. Lightyear EU is authorised and regulated as an investment firm by the Estonian Financial Supervision Authority (Finantsinspektsioon) under activity licence number 4.1-1/31. Lightyear Financial Ltd (Lightyear UK) is a company registered in England and Wales with company number 12925823. Registered office 256–260 Old Street, London EC1V 9DD, United Kingdom. Lightyear UK is an appointed representative of RiskSave Technologies Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 775330). This ex-ante cost and charges statement is provided by Lightyear EU (and for UK customers also by Lightyear UK) to give you a better understanding on how different service and product fees can affect the performance of an investment. This information does not represent investment advice, recommendation, or inducement to buy or sell financial instruments, nor is it tax advice. The value of investment in financial instruments can fall as well as rise, so you may get back less than you invested. Past performance is no guarantee of future results.