

## 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         | 0.22% |
| Product – One-off costs             | 0.00% |
| Product – Ongoing charges           | 0.18% |

## 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)            | 1.30%                      | €65.31           |
| One-off costs (one-off)                 | 0.00%                      | €0.00            |
| Ongoing charges (on-going)              | 1.06%                      | €53.48           |
| Product Fees total                      | 2.37%                      | €118.79          |
| <b>Total after 5 years</b>              |                            | <b>€6,112.57</b> |
| Total impact of fees                    | -2.36%                     | -€118.34         |
| <b>Total after 5 years without fees</b> |                            | <b>€6,230.91</b> |

## 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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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.

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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)            | 1.30%                      | €65.08           |
| One-off costs (one-off)                 | 0.00%                      | €0.00            |
| Ongoing charges (on-going)              | 1.06%                      | €53.29           |
| Product Fees total                      | 2.37%                      | €118.38          |
| <b>Total after 5 years</b>              |                            | <b>€6,091.17</b> |
| Total impact of fees                    | -2.79%                     | -€139.74         |
| <b>Total after 5 years without fees</b> |                            | <b>€6,230.91</b> |