

Ex-Ante Costs & Charges Disclosure

Robo-Advisor

The aim of the cost calculator is to explain to you the impact of various costs and charges on your investments by providing examples on an illustrative basis. It is being reviewed and updated on an annual basis, or when material changes occur. For more information, see explanations below the table.

RESET	Initial investment, EUR		
Investment strategy	Expected annual return, %	0%	
	Holding period Gross Return, EUR ⁽¹⁾		
Initial investment, EUR	Holding period Gross Return, %		
	(1) Management fee, EUR		
Holding period, months	(4) Total expense ratio (TER), EUR		
	Total costs, EUR		
	Total costs, %		
Recurring investment per month, EUR	Holding period Net Return, EUR ⁽²⁾		
	Holding period Net Return, %		
Expected annual return, %	Final investment value, (end of period, EUR)		
Total expense ratio ⁽³⁾ , %			

	EUR	% (of initial investment)
TOTAL costs⁽⁴⁾		
Investment services and/or ancillary services costs and charges (i.e., management fee (including VAT) charged by RSEUAB)		
Financial instrument costs charged by the Fund Manager (Total expense ratio)		
Third party payments received by the firm		

To calculate total costs related to investments, press the "RESET" button and manually edit input fields with your case. Use Adobe Acrobat PDF reader for best experience.

(1) **Gross Return** - earnings before cost and charges

(2) **Net Return** - earnings after cost and charges

(3) Calculated as weighted average of all ETFs in portfolio

(4) Values are calculated for positive expected return

Revolut

Revolut Securities Europe UAB (“RSEUAB”, “we”, “our”, “us”) provides you with the ability to subscribe to our Robo-Advisor services (a MiFID II portfolio management service), whereby the investment portfolio construction, management and rebalancing is performed by professional portfolio managers on your behalf. Currently, the financial instruments in which our Robo-Advisor invests are limited to ETFs (Exchange Traded Funds).

Generally, costs & charges related to Robo-Advisor services can be classified into investment services and/or ancillary services costs and charges and financial instrument costs and charges:

Cost category	Cost type	Specific costs
Investment services and/or ancillary services costs	All on-going costs and charges paid to RSEUAB for the services provided to you ¹	<p><u>(1) Management fee:</u></p> <p>a) RSEUAB charges an annual management fee of 0.75% / 75 bps of the market value of the portfolios;</p> <p>b) The above mentioned management fee is charged monthly - which is 0.0625% / 6.25 bps of the market value of the portfolios. Other than management fee, RSEUAB does not charge custody, administration or any other fee in relation to Robo-Advisor services. The Robo-Advisor management fee might be subject to VAT. In such a case, a 21% rate would be applicable. VAT is included in the management fee.</p> <p><u>2) Commissions per transactions:</u></p> <p>RSEUAB does not charge any commission for transactions or rebalancing related to Robo-Advisor services.</p> <p><u>3) FX fees:</u></p> <p>a) All orders in your Portfolio will be executed in EUR as we mainly trade EUR denominated ETFs when managing your Portfolio.</p> <p>b) In order to invest into the Robo-Advisor model portfolio, you may need to convert the currency in your primary Revolut account to the currency of the model portfolio, therefore a foreign exchange fee may apply. You can see the current exchange rate in the Revolut app. Once you have converted a currency, your transaction history in the Revolut app will show the exchange rate your Revolut account offering entity has used. Please note that Revolut uses the rate that applies at the time the conversion is carried out.</p> <p>c) FX fees apply when transferring the trading sale proceeds to the current account with different currency than model portfolio.</p>

¹ There are no entry (i.e. on-boarding), exit (i.e. off-boarding) or other one-off charges and no charges related to ancillary services or incidental costs charged by RSEUAB in relation to Robo-Advisor services.

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Financial instrument costs	All costs and charges that were incurred as a result of the acquisition and disposal of investment	<p><u>4) Total expense ratio (TER):</u></p> <p>a) The total expense ratio (TER) is specific to the ETFs which are part of the portfolios and measures the total costs related to managing an ETF and is charged on a Fund Manager level;</p> <p>b) TER for model portfolio is calculated as weighted average total expense ratio of all ETFs within the portfolio;</p> <p>c) TER for separate ETF include all management fees, trading fees and any additional fees the Fund Manager incurs whilst operating the ETF;</p> <p>d) TER is presented as a percentage, calculated by dividing the total annual cost incurred by the fund against the funds total assets averaged over the span of one year;</p> <p>d) TER is deducted from the relevant ETF assets value and is already reflected in the price of the ETF;</p> <p>e) TER varies depending on the ETF, therefore please refer to the relevant Key Information Document (“KID”) for the respective ETF in order to check the fund specific TER applied by the Fund Manager;</p> <p>f) TER is added into the table automatically. Latest date when TER was checked and updated - 01/01/2024.</p>
Third party payments:		<p><u>Third party payments:</u></p> <p>RSEUAB does not receive and does not expect to receive any third party payments. If we ever receive any third party payment in relation to Robo-Advisor services provided to you, we will disclose them separately in your ex-post costs and charges report and will transfer all such payments in full to you.</p>

Costs and Charges Illustration for Robo-Advisor

This document aims to provide you with certain scenarios in order to illustrate how the costs and associated charges will impact your investment returns. Although these examples are based on actual incurred costs (or reasonable estimations of such costs) as a proxy for expected costs and charges, actual costs and charges incurred in respect of any future transaction may be different.

For simplification and ease of understanding, the calculations are based on the following assumptions:

- Client is able to add the following parameters based on which personalized scenarios are presented: initial investment amount, holding period, recurring investment per month, expected annual return, model portfolio’s annual total expense ratio (TER).
- Three scenarios based on expected annual income are presented:
 - First, where annual expected return (%) is 0%;
 - Second, where annual expected return is the one added by client;
 - Third, where the annual expected return is the one added by the client, just negative.
- All amounts are in EUR.
- For FX transactions above the FX exchange limits, a fee of 1% above the basic FX fee is charged for Standard plan customers and 0.5% for Plus plan customers.

Revolut

Each Revolut customer has to choose a subscription plan - Revolut cannot be used without having a plan. Revolut offers 5 subscription plans, where each has a certain number of free transaction allowances. Table (1) summarises the monthly subscription fees, free transactions and FX exchange allowance.

However, subscription plans have no impact on the management fee paid by the client for Robo-Advisor service.

Table 1 - Overview of the Revolut Bank UAB subscription plans and monthly free transaction allowance and FX change limits

Revolut plan	Monthly cost	Monthly free trading transaction allowance	FX exchange limit	FX fee
Standard	€0.00	1	€1,000.00	1%
Plus	From €2.99	3	€1,000.00	0.5%
Premium	From €7.99	5	Unlimited	N/A
Metal	From €13.99	10	Unlimited	N/A
Ultra	From €45.00	10	Unlimited	N/A