

This document provides an overview of Money Market Funds Ex-ante Costs & Charges Disclosure for Irish residents

Introduction

The aim of this document is to provide our clients (“you”, “your”) with indicative information on the cost and charges applicable to (transactions in) financial instruments and related services, in accordance with MiFID II. The disclosure aims to explain to you the impact of various costs and charges on returns of your investments by providing examples on an illustrative basis. This document is reviewed and updated on an annual basis or when a material change occurs.

Revolut Securities Europe UAB (“RSEUAB”, “we”, “our”, “us”) provides you with the ability to buy and sell Money Market Funds (“MMFs”, “Funds”) on a non-advised (i.e. execution-only) basis via the Revolut App. We perform the investment service of “executing on behalf of clients” as defined in MiFID II, whereby we receive orders from you and enter into transactions with a Third Party (i.e. the Fund manager) on your behalf for execution and further processing. Currently, the Money Market Funds offered by us are limited to non-complex financial instruments.

Costs and Charges Report for Money Market Funds

Generally, costs & charges can be classified into those associated to the investment and/or ancillary services and those associated to the financial instrument:

Table 1 - Overview of the costs and charges that RSEUAB or third parties may charge in connection with the investment service provided¹

| Cost Type | Description | Specific Costs |
|---------------|---|---|
| Ongoing Costs | Relates to recurring costs and charges for the investment service(s) provided to the client | <p><u>(1)Subscription plan Charges</u></p> <p>(a) Depending on the subscription plan of the client, different on-going charges related to the subscription may apply. Please find below an overview</p> <ul style="list-style-type: none"> i) Standard: Free ii) Plus: €3.99/month iii) Premium: €8.99/month iv) Metal: €15.99/month v) Ultra: €45/month |

¹ One-off charges such as entry (i.e. on-boarding) or exit (i.e. off-boarding) costs, ancillary services costs and incidental costs are not applicable to RSEUAB investment services related to MMF.

More details on the subscription plans costs and benefits, are available on our [Compare Plan website](#).

Please note that the above mentioned subscription plans are offered by Revolut Bank UAB. Each plan provides different benefits (including trading benefits) to the clients and may be subject to change by Revolut Bank UAB. These charges are paid monthly or annually by the client directly to Revolut Bank UAB.

(2) Revolut fee

- (a) Depending on the subscription plan of the client, RSEUAB charges a different annual fee expressed as percentage [%] of the value of client's assets invested in MMFs.

Below are the rates per subscription plan for the EUR Fund

- (i) Standard - 0.47%/47 bps
- (ii) Plus - 0.42%/42 bps
- (iii) Premium - 0.22%/22 bps
- (iv) Metal - 0.12%/12 bps
- (v) Ultra - 0.02%/2 bps

Below are the rates per subscription plan for the USD Fund

- (i) Standard - 0.82%/82 bps
- (ii) Plus - 0.72%/72 bps
- (iii) Premium - 0.62%/62 bps
- (iv) Metal - 0.47%/47 bps
- (v) Ultra - 0.12%/12 bps

Below are the rates per subscription plan for the GBP Fund

- (i) Standard - 0.67%/67 bps
- (ii) Plus - 0.57%/57 bps
- (iii) Premium - 0.37%/37 bps
- (iv) Metal - 0.22%/22 bps
- (v) Ultra - 0.07%/7 bps

- (b) The Revolut fee is charged daily and is based on the value of the Fund units held with the Fund manager.
(c) The Revolut fee will be charged in the same currency as of the Fund in which the client decided to invest in.

| | | |
|-------------------|---|--|
| | | <p><u>(3) Fund service fee</u></p> <ul style="list-style-type: none"> (a) The Fund manager charges an annual fee of 0.03% of the value of the client's assets invested in the Fund. (b) The Fund service fee is charged daily and is based on the value of the Fund units the client invested in. (c) The Fund service fee will be charged in the same currency as of the Fund in which the client decided to invest in. (d) This fee will be withheld by Revolut and paid to the Fund manager on the client's behalf. |
| Transaction Costs | All costs and charges related to the transaction performed by RSEUAB or third parties when providing the investment service to the client | <p><u>(4) FX fees:</u></p> <ul style="list-style-type: none"> (a) The currency in which the order is settled is determined by the currency in which the Fund is offered (i.e. EUR for EUR Fund, GBP for GBP Fund, USD for USD Fund). (b) In order to execute the order you may need to convert the currency in your primary Revolut account to the currency of the Fund you are investing in, 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 used. Please note that Revolut uses the rate that applies at the time the conversion is carried out. <p>Please note that foreign exchange services are offered by Revolut Bank UAB. Any fees charged for exceeding your subscription plan FX limits and/or for out of market hours exchanges are paid directly by the client to Revolut Bank UAB when executing each transaction -after the applicable FX rate and fees have been disclosed to the client in the app-.</p> <p><u>(5) Exit Liquidity fee:</u></p> <ul style="list-style-type: none"> (a) Low Volatility Net Asset Value (LVNAV) MMF must keep the proportion of weekly maturing assets at a threshold above 30% and the proportion of daily maturing assets at a threshold above 10%. (b) In "stressed market environments", when an LVNAV MMF's proportion of maturing assets falls below the 30% weekly threshold or the 10% daily threshold, the fund's board of directors may decide to apply a fee on MMF units sell orders with the aim to protect the performance of the Fund and its investors. (c) The Liquidity fee on redemptions will be defined ad-hoc by the Fund's board to reflect the cost to the MMF of achieving liquidity and ensure that investors who remain in the Fund are not unfairly disadvantaged when other investors redeem their units. |

Table 2 - Overview of the costs and charges that RSEUAB or third parties may charge in connection with the financial instrument (MMFs)²

| Cost Type | Description | Specific Costs |
|-------------------|---|--|
| Ongoing Costs | Relates to ongoing costs that are deducted from the value of the financial instrument during the investment in the financial instrument | <p><u>(1) Income withholding tax³:</u></p> <p>(a) Irish Funds are required to withhold tax at the source of income on the payment of returns/distributions to Irish tax residents who are MMF unit holders.</p> <p>(b) The amount of income withholding tax is calculated by applying the relevant tax rate (41%) to the income earned by the client from holding units in the MMF. The amount of income withholding tax is deducted from the gross returns/distributions before being paid to the MMF unit holders.</p> <p>Please note that income tax liabilities stemming from the returns/distributions of MMF units you hold are withheld by the Fund manager and paid directly to the Irish Revenue Commissioner on your behalf.</p> |
| Transaction Costs | Relates to ongoing costs that are incurred as a result of the acquisition and disposal of the financial instrument | <p><u>(2) Capital gains withholding tax³:</u></p> <p>(a) Irish Funds are required to withhold tax at the source of capital gains on the sale of MMF units by Irish tax residents.</p> <p>(b) The amount of capital gains withholding tax is calculated by applying the relevant tax rate (41%) to the capital gain earned by the client from selling units in the MMF (i.e. on the positive difference between the buy and sell price of the MMF units). The amount of income withholding tax is deducted from the gross capital gains before being paid to the client.</p> <p>(c) The MMFs in RSEUAB offering are Low Volatility Net Asset Value Funds (LVNAV) which seek to maintain a constant unit price. As long as the NAV is maintained constant, the MMF unit price will not change and capital gains will not be earned by the client.</p> <p>Please note that capital gains tax liabilities that could stem from MMF units you sell -if the MMF units price changed- are withheld by the Fund manager and paid directly to the Irish Revenue Commissioner on your behalf.</p> |

RSEUAB does not receive any third party payments. If we ever receive any third party payment in relation to execution-only services provided to you, relevant information will be disclosed in your Ex-post Costs and Charges Report.

² One-off charges (e.g. distribution fees) and incidental costs (e.g. performance fees) are not applicable to the MMF in RSEUAB offering.

³ You should be aware that various tax regimes may apply to your investments in Funds depending on your personal tax status and the rules and regulations in force from time to time. We don't provide tax advice and nothing in this Ex-ante Costs & Charges Disclosure should be considered as such advice, you should seek independent advice if you have any questions in this respect.

Costs and Charges Report Illustration

This section 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 simulated scenarios are based on following assumptions:

- The client does not incur in any FX fees when investing in the selected MMF, which means the client already has the required cash balance in the respective currency and amount available for investing before entering into transactions in MMFs;
- The subscription plan is being paid in EUR. In the presented scenarios for GBP and USD MMFs, the equivalent cost of the relevant subscription plan is converted into GBP and USD, with no fees applied;
- All scenarios represent a one time investment during a holding period of twelve months. During the period no top-ups or withdrawals are being made;
- The yield of the Fund doesn't fluctuate and remains constant during the whole holding period (which is not true in actual basis, as the yield changes daily);
- The Funds' unit price remains constant, hence, income withholding tax applies for all clients at the rate of 41% when returns/distributions are paid to the client while capital gains withholding tax is not applicable.
- Normal market circumstances are considered during the whole holding period where the LVNAV MMFs do not encounter drops in maturing proportions that could lead the Fund to apply an Exit Liquidity fee.

Each Revolut customer has to choose a subscription plan - Revolut cannot be used without having a plan. Revolut offers 4 subscription plans, where each has a different monthly subscription fees and FX exchange allowance.

You can find a summary of all scenarios considered, together with the underlying parameters in Table 3.

Table 3 - Costs and Charges Scenario Assumptions

| Scenario Name | Plan | Monthly Subscription Plan Fee | Fund Selected | Expected return on funds | Amount Invested | Annual Revolut fee (%) | Fund service fee (%) |
|---------------|----------|-------------------------------|---------------|--------------------------|----------------------------|------------------------|----------------------|
| A | Standard | €0 | EUR | -1%, 0.5% and 3% | €100, €1000, or €10,000 | 0.47% | 0.03% |
| B | Plus | €3.99 | EUR | -1%, 0.5% and 3% | €100, €1000, or €10,000 | 0.42% | 0.03% |
| C | Premium | €8.99 | EUR | -1%, 0.5% and 3% | €100, €1000, or €10,000 | 0.44% | 0.03% |
| D | Metal | €15.99 | EUR | -1%, 0.5% and 3% | €100, €1000, or €10,000 | 0.12% | 0.03% |
| E | Standard | €0 | GBP | 0%, 1% and 4% | £100, £1000, or £10,000 | 0.67% | 0.03% |
| F | Plus | €3.99 | GBP | 0%, 1% and 4% | £100, £1000, or £10,000 | 0.57% | 0.03% |
| G | Premium | €8.99 | GBP | 0%, 1% and 4% | £100, £1000, or £10,000 | 0.37% | 0.03% |
| H | Metal | €15.99 | GBP | 0%, 1% and 4% | £100, £1000, or £10,000 | 0.22% | 0.03% |
| I | Standard | €0 | USD | 0%, 1% and 5% | \$100, \$1000, or \$10,000 | 0.82% | 0.03% |
| J | Plus | €3.99 | USD | 0%, 1% and 5% | \$100, \$1000, or \$10,000 | 0.72% | 0.03% |
| K | Premium | €8.99 | USD | 0%, 1% and 5% | \$100, \$1000, or \$10,000 | 0.62% | 0.03% |
| L | Metal | €15.99 | USD | 0%, 1% and 5% | \$100, \$1000, or \$10,000 | 0.47% | 0.03% |
| M | Ultra | €45 | EUR | -1%, 0.5% and 3% | €100, €1000, or €10,000 | 0.02% | 0.03% |
| N | Ultra | €45 | GBP | 0%, 1% and 4% | £100, £1000, or £10,000 | 0.07% | 0.03% |
| O | Ultra | €45 | USD | 0%, 1% and 5% | \$100, \$1000, or \$10,000 | 0.12% | 0.03% |

Table 4 (a) - Standard Plan EUR Fund

| Standard Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | | |
|---|---|---|--------|-------|--------|---------|-------|---------|----------|--------|---------|---------|
| Amount Invested | | €100 | | | €1,000 | | | €10,000 | | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | | |
| Gross Returns | Gross Yield (EUR) | | -€1.00 | €0.50 | €3.00 | -€10.00 | €5.00 | €30.00 | -€100.00 | €50.00 | €300.00 | |
| | Gross Yield (%) | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | |
| | | (2) Revolut Fee (EUR) | | €0.47 | €0.47 | €0.47 | €4.70 | €4.70 | €4.70 | €47.00 | €47.00 | €47.00 |
| | | (3) Fund Service Fee (EUR) | | €0.03 | €0.03 | €0.03 | €0.30 | €0.30 | €0.30 | €3.00 | €3.00 | €3.00 |
| | | (4) Revolut Fee (% of AUM) | | 0.47% | 0.47% | 0.47% | 0.47% | 0.47% | 0.47% | 0.47% | 0.47% | 0.47% |
| | | (5) Fund Service Fee (% of AUM) | | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (EUR) | | €0.50 | €0.50 | €0.50 | €5.00 | €5.00 | €5.00 | €50.00 | €50.00 | €50.00 |
| | | Total Ongoing Costs (%) | | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs & Charges | Total Costs (EUR) | | €0.50 | €0.50 | €0.50 | €5.00 | €5.00 | €5.00 | €50.00 | €50.00 | €50.00 |
| | | Total Costs (%) | | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | | €0.50 | €0.50 | €0.50 | €5.00 | €5.00 | €5.00 | €50.00 | €50.00 | €50.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (EUR) | | €0.00 | €0.21 | €1.23 | €0.00 | €2.05 | €12.30 | €0.00 | €20.50 | €123.00 |
| | | Tax Amount (%) | | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third Party payments received by the firm | Total Third Party Payments (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | |
| | Total Third Party Payments (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Total Costs & Charges | Total Costs (EUR) | | €0.50 | €0.71 | €1.73 | €5.00 | €7.05 | €17.30 | €50.00 | €70.50 | €173.00 | |
| | Total Costs (%) | | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% | |
| | Total Costs Excluding Subscription Plan fee (EUR) | | €0.50 | €0.71 | €1.73 | €5.00 | €7.05 | €17.30 | €50.00 | €70.50 | €173.00 | |
| | Total Costs Excluding Subscription Plan fee (%) | | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% | |

| | | | | | | | | | | |
|-------------|---|--------|--------|---------|---------|---------|-----------|-----------|-----------|------------|
| Net Returns | Final Investment Value (EUR) | €98.50 | €99.80 | €101.27 | €985.00 | €997.95 | €1,012.70 | €9,850.00 | €9,979.50 | €10,127.00 |
| | Net Yield (EUR) | -€1.50 | -€0.20 | €1.27 | -€15.00 | -€2.05 | €12.70 | -€150.00 | -€20.50 | €127.00 |
| | Net Yield (%) | -1.50% | -0.20% | 1.27% | -1.50% | -0.20% | 1.27% | -1.50% | -0.21% | 1.27% |
| | Net Yield Without Subscription Plan Fee (EUR) | -€1.50 | -€0.20 | €1.27 | -€15.00 | -€2.05 | €12.70 | -€150.00 | -€20.50 | €127.00 |
| | Net Yield Without Subscription Plan Fee (%) | -1.50% | -0.20% | 1.27% | -1.50% | -0.20% | 1.27% | -1.50% | -0.21% | 1.27% |

Table 4 (b) - Plus Plan EUR Fund

| Plus Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | |
|---|-------------------------|--------------------------------------|--------|--------|---------|--------|--------|----------|--------|---------|--------|
| Amount Invested | | €100 | | | €1,000 | | | €10,000 | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | Gross Yield (EUR) | -€1.00 | €0.50 | €3.00 | -€10.00 | €5.00 | €30.00 | -€100.00 | €50.00 | €300.00 | |
| | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (EUR) | €47.88 | €47.88 | €47.88 | €47.88 | €47.88 | €47.88 | €47.88 | €47.88 | €47.88 |
| | | (2) Revolut Fee (EUR) | €0.42 | €0.42 | €0.42 | €4.20 | €4.20 | €4.20 | €42.00 | €42.00 | €42.00 |
| | | (3) Fund Service Fee (EUR) | €0.03 | €0.03 | €0.03 | €0.30 | €0.30 | €0.30 | €3.00 | €3.00 | €3.00 |
| | | (4) Revolut Fee (% of AUM) | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% | 0.42% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (EUR) | €48.33 | €48.33 | €48.33 | €52.38 | €52.38 | €52.38 | €92.88 | €92.88 | €92.88 |
| | | Total Ongoing Costs (%) | 48.33% | 48.33% | 48.33% | 5.24% | 5.24% | 5.24% | 0.93% | 0.93% | 0.93% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (EUR) | €48.33 | €48.33 | €48.33 | €52.38 | €52.38 | €52.38 | €92.88 | €92.88 | €92.88 |

| | | | | | | | | | | | |
|--|---------------|---|---------|---------|---------|---------|---------|---------|-----------|-----------|------------|
| | | Total Costs (%) | 48.33% | 48.33% | 48.33% | 5.24% | 5.24% | 5.24% | 0.93% | 0.93% | 0.93% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | €0.45 | €0.45 | €0.45 | €4.50 | €4.50 | €4.50 | €45.00 | €45.00 | €45.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.45% | 0.45% | 0.45% | 0.45% | 0.45% | 0.45% | 0.45% | 0.45% | 0.45% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (EUR) | €0.00 | €0.21 | €1.23 | €0.00 | €2.05 | €12.30 | €0.00 | €20.50 | €123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | | Total 3P Payments (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (EUR) | €48.33 | €48.54 | €49.56 | €52.38 | €54.43 | €64.68 | €92.88 | €113.38 | €215.88 |
| | | Total Costs (%) | 48.33% | 48.54% | 49.56% | 5.24% | 5.44% | 6.47% | 0.93% | 1.13% | 2.16% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | €0.45 | €0.66 | €1.68 | €4.50 | €6.55 | €16.80 | €45.00 | €65.50 | €168.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.45% | 0.66% | 1.68% | 0.45% | 0.66% | 1.68% | 0.45% | 0.66% | 1.68% |
| Net Returns | | Final Investment Value (EUR) | €50.67 | €51.97 | €53.44 | €937.62 | €950.57 | €965.32 | €9,807.12 | €9,936.62 | €10,084.12 |
| | | Net Yield (EUR) | -€49.33 | -€48.04 | -€46.56 | -€62.38 | -€49.43 | -€34.68 | -€192.88 | -€63.38 | €84.12 |
| | | Net Yield (%) | -49.33% | -48.04% | -46.56% | -6.24% | -4.94% | -3.47% | -1.93% | -0.63% | 0.84% |
| | | Net Yield Without Subscription Plan Fee (EUR) | -€1.45 | -€0.16 | €1.32 | -€14.50 | -€1.55 | €13.20 | -€145.00 | -€15.50 | €132.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -1.45% | -0.16% | 1.32% | -1.45% | -0.15% | 1.32% | -1.45% | -0.15% | 1.32% |

Table 4 (c) - Premium Plan EUR Fund

| Premium Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | |
|--|-------------------|-----------------------------|---------|---------|---------|---------|---------|----------|---------|---------|---------|
| Amount Invested | | €100 | | | €1,000 | | | €10,000 | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | Gross Yield (EUR) | -€1.00 | €0.50 | €3.00 | -€10.00 | €5.00 | €30.00 | -€100.00 | €50.00 | €300.00 | |
| | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (EUR) | €107.88 | €107.88 | €107.88 | €107.88 | €107.88 | €107.88 | €107.88 | €107.88 | €107.88 |
| | | (2) Revolut Fee (EUR) | €0.22 | €0.22 | €0.22 | €2.20 | €2.20 | €2.20 | €22.00 | €22.00 | €22.00 |

| | | | | | | | | | | | | |
|---|--|---|------------------|----------|----------|----------|---------|-----------|-----------|------------|---------|---------|
| | | (3) Fund Service Fee (EUR) | €0.03 | €0.03 | €0.03 | €0.30 | €0.30 | €0.30 | €3.00 | €3.00 | €3.00 | |
| | | (4) Revolut Fee (% of AUM) | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (EUR) | €108.13 | €108.13 | €108.13 | €110.38 | €110.38 | €110.38 | €132.88 | €132.88 | €132.88 | |
| | | Total Ongoing Costs (%) | 108.13% | 108.13% | 108.13% | 11.04% | 11.04% | 11.04% | 1.33% | 1.33% | 1.33% | |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (EUR) | €108.13 | €108.13 | €108.13 | €110.38 | €110.38 | €110.38 | €132.88 | €132.88 | €132.88 | |
| | | Total Costs (%) | 108.13% | 108.13% | 108.13% | 11.04% | 11.04% | 11.04% | 1.33% | 1.33% | 1.33% | |
| | | Total Costs Excluding Subscription Plan fee (EUR) | €0.25 | €0.25 | €0.25 | €2.50 | €2.50 | €2.50 | €25.00 | €25.00 | €25.00 | |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | |
| | Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (EUR) | €0.00 | €0.21 | €1.23 | €0.00 | €2.05 | €12.30 | €0.00 | €20.50 | €123.00 |
| | | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | Total 3P Payments (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | | |
| | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | |
| Total Costs & Charges | Total Costs (EUR) | €108.13 | €108.34 | €109.36 | €110.38 | €112.43 | €122.68 | €132.88 | €153.38 | €255.88 | | |
| | Total Costs (%) | 108.13% | 108.34% | 109.36% | 11.04% | 11.24% | 12.27% | 1.33% | 1.53% | 2.56% | | |
| | Total Costs Excluding Subscription Plan fee (EUR) | €0.25 | €0.46 | €1.48 | €2.50 | €4.55 | €14.80 | €25.00 | €45.50 | €148.00 | | |
| | Total Costs Excluding Subscription Plan fee (%) | 0.25% | 0.46% | 1.48% | 0.25% | 0.46% | 1.48% | 0.25% | 0.46% | 1.48% | | |
| Net Returns | Final Investment Value (EUR) | -€9.13 | -€7.84 | -€6.36 | €879.62 | €892.57 | €907.32 | €9,767.12 | €9,896.62 | €10,044.12 | | |
| | Net Yield (EUR) | -€109.13 | -€107.84 | -€106.36 | -€120.38 | -€107.43 | -€92.68 | -€232.88 | -€103.38 | €44.12 | | |
| | Net Yield (%) | -109.13% | -107.84% | -106.36% | -12.04% | -10.74% | -9.27% | -2.33% | -1.03% | 0.44% | | |
| | Net Yield Without Subscription Plan Fee (EUR) | -€1.25 | €0.05 | €1.52 | -€12.50 | €0.45 | €15.20 | -€125.00 | €4.50 | €152.00 | | |
| | Net Yield Without Subscription Plan Fee (%) | -1.25% | 0.05% | 1.52% | -1.25% | 0.05% | 1.52% | -1.25% | 0.05% | 1.52% | | |

Table 4 (d) - Metal Plan EUR Fund

| Metal Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | | |
|---|-------------------------|---|---------|---------|---------|---------|---------|---------|----------|---------|---------|---------|
| Amount Invested | | €100 | | | €1,000 | | | €10,000 | | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | | |
| Gross Returns | Gross Yield (EUR) | | -€1.00 | €0.50 | €3.00 | -€10.00 | €5.00 | €30.00 | -€100.00 | €50.00 | €300.00 | |
| | Gross Yield (%) | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (EUR) | | €191.88 | €191.88 | €191.88 | €191.88 | €191.88 | €191.88 | €191.88 | €191.88 | |
| | | (2) Revolut Fee (EUR) | | €0.12 | €0.12 | €0.12 | €1.20 | €1.20 | €1.20 | €12.00 | €12.00 | €12.00 |
| | | (3) Fund Service Fee (EUR) | | €0.03 | €0.03 | €0.03 | €0.30 | €0.30 | €0.30 | €3.00 | €3.00 | €3.00 |
| | | (4) Revolut Fee (% of AUM) | | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% | 0.12% |
| | | (5) Fund Service Fee (% of AUM) | | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (EUR) | | €192.03 | €192.03 | €192.03 | €193.38 | €193.38 | €193.38 | €206.88 | €206.88 | €206.88 |
| | | Total Ongoing Costs (%) | | 192.03% | 192.03% | 192.03% | 19.34% | 19.34% | 19.34% | 2.07% | 2.07% | 2.07% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (EUR) | | €192.03 | €192.03 | €192.03 | €193.38 | €193.38 | €193.38 | €206.88 | €206.88 | €206.88 |
| | | Total Costs (%) | | 192.03% | 192.03% | 192.03% | 19.34% | 19.34% | 19.34% | 2.07% | 2.07% | 2.07% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | | €0.15 | €0.15 | €0.15 | €1.50 | €1.50 | €1.50 | €15.00 | €15.00 | €15.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (EUR) | | €0.00 | €0.21 | €1.23 | €0.00 | €2.05 | €12.30 | €0.00 | €20.50 | €123.00 |
| | | Tax Amount (%) | | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | Total 3P Payments (EUR) | | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | |
| | Total 3P Payments (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Total Costs & Charges | Total Costs (EUR) | | €192.03 | €192.24 | €193.26 | €193.38 | €195.43 | €205.68 | €206.88 | €227.38 | €329.88 | |
| | Total Costs (%) | | 192.03% | 192.24% | 193.26% | 19.34% | 19.54% | 20.57% | 2.07% | 2.27% | 3.30% | |

| | | | | | | | | | | |
|-------------|---|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| | Total Costs Excluding Subscription Plan fee (EUR) | €0.15 | €0.36 | €1.38 | €1.50 | €3.55 | €13.80 | €15.00 | €35.50 | €138.00 |
| | Total Costs Excluding Subscription Plan fee (%) | 0.15% | 0.36% | 1.38% | 0.15% | 0.36% | 1.38% | 0.15% | 0.36% | 1.38% |
| Net Returns | Final Investment Value (EUR) | -€93.03 | -€91.74 | -€90.26 | €796.62 | €809.57 | €824.32 | €9,693.12 | €9,822.62 | €9,970.12 |
| | Net Yield (EUR) | -€193.03 | -€191.74 | -€190.26 | -€203.38 | -€190.43 | -€175.68 | -€306.88 | -€177.38 | -€29.88 |
| | Net Yield (%) | -193.03% | -191.74% | -190.26% | -20.34% | -19.04% | -17.57% | -3.07% | -1.77% | -0.30% |
| | Net Yield Without Subscription Plan Fee (EUR) | -€1.15 | €0.14 | €1.62 | -€11.50 | €1.45 | €16.20 | -€115.00 | €14.50 | €162.00 |
| | Net Yield Without Subscription Plan Fee (%) | -1.15% | 0.14% | 1.62% | -1.15% | 0.15% | 1.62% | -1.15% | 0.15% | 1.62% |

Table 4 (e) - Standard Plan GBP Fund

| Standard Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | |
|---|-------------------|--------------------------------------|-------|-------|-----------|-------|--------|------------|--------|---------|--------|
| Amount Invested | | £100.00 | | | £1,000.00 | | | £10,000.00 | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | Gross Yield (GBP) | -£1.00 | £0.50 | £3.00 | -£10.00 | £5.00 | £30.00 | -£100.00 | £50.00 | £300.00 | |
| | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | (2) Revolut Fee (GBP) | £0.67 | £0.67 | £0.67 | £6.70 | £6.70 | £6.70 | £67.00 | £67.00 | £67.00 |
| | | (3) Fund Service Fee (GBP) | £0.03 | £0.03 | £0.03 | £0.30 | £0.30 | £0.30 | £3.00 | £3.00 | £3.00 |
| | | (4) Revolut Fee (% of AUM) | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% | 0.67% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (GBP) | £0.70 | £0.70 | £0.70 | £7.00 | £7.00 | £7.00 | £70.00 | £70.00 | £70.00 |
| | | Total Ongoing Costs (%) | 0.70% | 0.70% | 0.70% | 0.70% | 0.70% | 0.70% | 0.70% | 0.70% | 0.70% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & | Total Costs (GBP) | £0.70 | £0.70 | £0.70 | £7.00 | £7.00 | £7.00 | £70.00 | £70.00 | £70.00 | |

| | | | | | | | | | | |
|--|-------------------------|---|---------|---------|---------|---------|---------|---------|-----------|-----------|
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (GBP) | £41.51 | £41.51 | £41.51 | £46.91 | £46.91 | £46.91 | £100.91 | £100.91 |
| | | Total Ongoing Costs (%) | 41.51% | 41.51% | 41.51% | 4.69% | 4.69% | 4.69% | 1.01% | 1.01% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (GBP) | £41.51 | £41.51 | £41.51 | £46.91 | £46.91 | £46.91 | £100.91 | £100.91 |
| | | Total Costs (%) | 41.51% | 41.51% | 41.51% | 4.69% | 4.69% | 4.69% | 1.01% | 1.01% |
| | | Total Costs Excluding Subscription Plan fee (GBP) | £0.60 | £0.60 | £0.60 | £6.00 | £6.00 | £6.00 | £60.00 | £60.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.60% | 0.60% | 0.60% | 0.60% | 0.60% | 0.60% | 0.60% | 0.60% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (GBP) | £0.00 | £0.21 | £1.23 | £0.00 | £2.05 | £12.30 | £0.00 | £20.50 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% |
| Third party payments received by the firm | | Total 3P Payments (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (GBP) | £41.51 | £41.72 | £42.74 | £46.91 | £48.96 | £59.21 | £100.91 | £121.41 |
| | | Total Costs (%) | 41.51% | 41.72% | 42.74% | 4.69% | 4.90% | 5.92% | 1.01% | 1.21% |
| | | Total Costs Excluding Subscription Plan fee (GBP) | £0.60 | £0.81 | £1.83 | £6.00 | £8.05 | £18.30 | £60.00 | £80.50 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.60% | 0.81% | 1.83% | 0.60% | 0.81% | 1.83% | 0.60% | 0.81% |
| Net Returns | | Final Investment Value (GBP) | £57.49 | £58.78 | £60.26 | £943.09 | £956.04 | £970.79 | £9,799.09 | £9,928.59 |
| | | Net Yield (GBP) | £-42.51 | £-41.22 | £-39.74 | £-56.91 | £-43.96 | £-29.21 | £-200.91 | £-71.41 |
| | | Net Yield (%) | -42.51% | -41.22% | -39.74% | -5.69% | -4.40% | -2.92% | -2.01% | -0.71% |
| | | Net Yield Without Subscription Plan Fee (GBP) | £-1.60 | £-0.31 | £1.17 | £-16.00 | £-3.05 | £11.70 | £-160.00 | £-30.50 |
| | | Net Yield Without Subscription Plan Fee (%) | -1.60% | -0.31% | 1.17% | -1.60% | -0.30% | 1.17% | -1.60% | -0.31% |

Table 4 (g) - Premium Plan GBP Fund

| Premium Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | | |
|--|---|---|--------|--------|-----------|---------|--------|------------|----------|---------|---------|--------|
| Amount Invested | | £100.00 | | | £1,000.00 | | | £10,000.00 | | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | | |
| Gross Returns | Gross Yield (GBP) | | -£1.00 | £0.50 | £3.00 | -£10.00 | £5.00 | £30.00 | -£100.00 | £50.00 | £300.00 | |
| | Gross Yield (%) | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (GBP) | | £92.19 | £92.19 | £92.19 | £92.19 | £92.19 | £92.19 | £92.19 | £92.19 | |
| | | (2) Revolut Fee (GBP) | | £0.37 | £0.37 | £0.37 | £3.70 | £3.70 | £3.70 | £37.00 | £37.00 | £37.00 |
| (3) Fund Service Fee (GBP) | | £0.03 | £0.03 | £0.03 | £0.30 | £0.30 | £0.30 | £3.00 | £3.00 | £3.00 | | |
| (4) Revolut Fee (% of AUM) | | 0.37% | 0.37% | 0.37% | 0.37% | 0.37% | 0.37% | 0.37% | 0.37% | 0.37% | | |
| (5) Fund Service Fee (% of AUM) | | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | | |
| Total Ongoing Costs (GBP) | | £92.59 | £92.59 | £92.59 | £96.19 | £96.19 | £96.19 | £132.19 | £132.19 | £132.19 | | |
| Total Ongoing Costs (%) | | 92.59% | 92.59% | 92.59% | 9.62% | 9.62% | 9.62% | 1.32% | 1.32% | 1.32% | | |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (GBP) | | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | |
| | | Total Transaction Costs (GBP) | | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | |
| | | Total Transaction Costs (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (GBP) | | £92.59 | £92.59 | £92.59 | £96.19 | £96.19 | £96.19 | £132.19 | £132.19 | |
| | | Total Costs (%) | | 92.59% | 92.59% | 92.59% | 9.62% | 9.62% | 9.62% | 1.32% | 1.32% | 1.32% |
| | | Total Costs Excluding Subscription Plan fee (GBP) | | £0.40 | £0.40 | £0.40 | £4.00 | £4.00 | £4.00 | £40.00 | £40.00 | £40.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (GBP) | | £0.00 | £0.21 | £1.23 | £0.00 | £2.05 | £12.30 | £0.00 | £20.50 | |
| | | Tax Amount (%) | | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | Total 3P Payments (GBP) | | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | |
| | Total 3P Payments (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Total Costs & Charges | Total Costs (GBP) | | £92.59 | £92.79 | £93.82 | £96.19 | £98.24 | £108.49 | £132.19 | £152.69 | £255.19 | |
| | Total Costs (%) | | 92.59% | 92.79% | 93.82% | 9.62% | 9.82% | 10.85% | 1.32% | 1.53% | 2.55% | |
| | Total Costs Excluding Subscription Plan fee (GBP) | | £0.40 | £0.61 | £1.63 | £4.00 | £6.05 | £16.30 | £40.00 | £60.50 | £163.00 | |
| | Total Costs Excluding Subscription Plan fee (%) | | 0.40% | 0.61% | 1.63% | 0.40% | 0.61% | 1.63% | 0.40% | 0.61% | 1.63% | |

| | | | | | | | | | | |
|-------------|---|---------|---------|---------|----------|---------|---------|-----------|-----------|------------|
| Net Returns | Final Investment Value (GBP) | £6.41 | £7.71 | £9.18 | £893.81 | £906.76 | £921.51 | £9,767.81 | £9,897.31 | £10,044.81 |
| | Net Yield (GBP) | -£93.59 | -£92.29 | -£90.82 | -£106.19 | -£93.24 | -£78.49 | -£232.19 | -£102.69 | £44.81 |
| | Net Yield (%) | -93.59% | -92.29% | -90.82% | -10.62% | -9.32% | -7.85% | -2.32% | -1.03% | 0.45% |
| | Net Yield Without Subscription Plan Fee (GBP) | -£1.40 | -£0.11 | £1.37 | -£14.00 | -£1.05 | £13.70 | -£140.00 | -£10.50 | £137.00 |
| | Net Yield Without Subscription Plan Fee (%) | -1.40% | -0.11% | 1.37% | -1.40% | -0.10% | 1.37% | -1.40% | -0.11% | 1.37% |

Table 4 (h) - Metal Plan GBP Fund

| Metal Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | |
|---|-------------------------|---|---------|---------|-----------|---------|---------|------------|---------|---------|---------|
| Amount Invested | | £100.00 | | | £1,000.00 | | | £10,000.00 | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | Gross Yield (GBP) | -£1.00 | £0.50 | £3.00 | -£10.00 | £5.00 | £30.00 | -£100.00 | £50.00 | £300.00 | |
| | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (GBP) | £163.97 | £163.97 | £163.97 | £163.97 | £163.97 | £163.97 | £163.97 | £163.97 | £163.97 |
| | | (2) Revolut Fee (GBP) | £0.22 | £0.22 | £0.22 | £2.20 | £2.20 | £2.20 | £22.00 | £22.00 | £22.00 |
| | | (3) Fund Service Fee (GBP) | £0.03 | £0.03 | £0.03 | £0.30 | £0.30 | £0.30 | £3.00 | £3.00 | £3.00 |
| | | (4) Revolut Fee (% of AUM) | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% | 0.22% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (GBP) | £164.22 | £164.22 | £164.22 | £166.47 | £166.47 | £166.47 | £188.97 | £188.97 | £188.97 |
| | | Total Ongoing Costs (%) | 164.22% | 164.22% | 164.22% | 16.65% | 16.65% | 16.65% | 1.89% | 1.89% | 1.89% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (GBP) | £164.22 | £164.22 | £164.22 | £166.47 | £166.47 | £166.47 | £188.97 | £188.97 | £188.97 |
| | | Total Costs (%) | 164.22% | 164.22% | 164.22% | 16.65% | 16.65% | 16.65% | 1.89% | 1.89% | 1.89% |
| | | Total Costs Excluding Subscription Plan fee (GBP) | £0.25 | £0.25 | £0.25 | £2.50 | £2.50 | £2.50 | £25.00 | £25.00 | £25.00 |

| | | | | | | | | | | | |
|--|---------------|---|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| | | Total Costs Excluding Subscription Plan fee (%) | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (GBP) | £0.00 | £0.21 | £1.23 | £0.00 | £2.05 | £12.30 | £0.00 | £20.50 | £123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | | Total 3P Payments (GBP) | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| | | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (GBP) | £164.22 | £164.43 | £165.45 | £166.47 | £168.52 | £178.77 | £188.97 | £209.47 | £311.97 |
| | | Total Costs (%) | 164.22% | 164.43% | 165.45% | 16.65% | 16.85% | 17.88% | 1.89% | 2.09% | 3.12% |
| | | Total Costs Excluding Subscription Plan fee (GBP) | £0.25 | £0.46 | £1.48 | £2.50 | £4.55 | £14.80 | £25.00 | £45.50 | £148.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.25% | 0.46% | 1.48% | 0.25% | 0.46% | 1.48% | 0.25% | 0.46% | 1.48% |
| Net Returns | | Final Investment Value (GBP) | -£65.22 | -£63.93 | -£62.45 | £823.53 | £836.48 | £851.23 | £9,711.03 | £9,840.53 | £9,988.03 |
| | | Net Yield (GBP) | -£165.22 | -£163.93 | -£162.45 | -£176.47 | -£163.52 | -£148.77 | -£288.97 | -£159.47 | -£11.97 |
| | | Net Yield (%) | -165.22% | -163.93% | -162.45% | -17.65% | -16.35% | -14.88% | -2.89% | -1.59% | -0.12% |
| | | Net Yield Without Subscription Plan Fee (GBP) | -£1.25 | £0.05 | £1.52 | -£12.50 | £0.45 | £15.20 | -£125.00 | £4.50 | £152.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -1.25% | 0.05% | 1.52% | -1.25% | 0.05% | 1.52% | -1.25% | 0.05% | 1.52% |

Table 4 (i) - Standard Plan USD Fund

| Standard Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | | |
|---|---------------|---------------------------------|---------|--------|------------|----------|--------|-------------|-----------|---------|----------|
| Amount Invested | | \$100.00 | | | \$1,000.00 | | | \$10,000.00 | | | |
| Expected Yield | | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | | Gross Yield (USD) | -\$1.00 | \$0.50 | \$3.00 | -\$10.00 | \$5.00 | \$30.00 | -\$100.00 | \$50.00 | \$300.00 |
| | | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | (2) Revolut Fee (USD) | \$0.82 | \$0.82 | \$0.82 | \$8.20 | \$8.20 | \$8.20 | \$82.00 | \$82.00 | \$82.00 |
| | | (3) Fund Service Fee (USD) | \$0.03 | \$0.03 | \$0.03 | \$0.30 | \$0.30 | \$0.30 | \$3.00 | \$3.00 | \$3.00 |
| | | (4) Revolut Fee (% of AUM) | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% | 0.82% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (USD) | \$0.85 | \$0.85 | \$0.85 | \$8.50 | \$8.50 | \$8.50 | \$85.00 | \$85.00 | \$85.00 |

| | | | | | | | | | | | |
|--|-------------------------|---|---------|---------|----------|----------|----------|------------|------------|------------|-------------|
| | | Total Ongoing Costs (%) | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total Transaction Costs (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (USD) | \$0.85 | \$0.85 | \$0.85 | \$8.50 | \$8.50 | \$8.50 | \$85.00 | \$85.00 | \$85.00 |
| | | Total Costs (%) | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.85 | \$0.85 | \$0.85 | \$8.50 | \$8.50 | \$8.50 | \$85.00 | \$85.00 | \$85.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% | 0.85% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (USD) | \$0.00 | \$0.21 | \$1.23 | \$0.00 | \$2.05 | \$12.30 | \$0.00 | \$20.50 | \$123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | | Total Third Party Payments (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total Third Party Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (USD) | \$0.85 | \$1.06 | \$2.08 | \$8.50 | \$10.55 | \$20.80 | \$85.00 | \$105.50 | \$208.00 |
| | | Total Costs (%) | 0.85% | 1.06% | 2.08% | 0.85% | 1.06% | 2.08% | 0.85% | 1.06% | 2.08% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.85 | \$1.06 | \$2.08 | \$8.50 | \$10.55 | \$20.80 | \$85.00 | \$105.50 | \$208.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.85% | 1.06% | 2.08% | 0.85% | 1.06% | 2.08% | 0.85% | 1.06% | 2.08% |
| Net Returns | | Final Investment Value (USD) | \$98.15 | \$99.45 | \$100.92 | \$981.50 | \$994.45 | \$1,009.20 | \$9,815.00 | \$9,944.50 | \$10,092.00 |
| | | Net Yield (USD) | -\$1.85 | -\$0.55 | \$0.92 | -\$18.50 | -\$5.55 | \$9.20 | -\$185.00 | -\$55.50 | \$92.00 |
| | | Net Yield (%) | -1.85% | -0.55% | 0.92% | -1.85% | -0.55% | 0.92% | -1.85% | -0.56% | 0.92% |
| | | Net Yield Without Subscription Plan Fee (USD) | -\$1.85 | -\$0.55 | \$0.92 | -\$18.50 | -\$5.55 | \$9.20 | -\$185.00 | -\$55.50 | \$92.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -\$0.02 | -\$0.01 | \$0.01 | -\$0.02 | -\$0.01 | \$0.01 | -\$0.02 | -\$0.01 | \$0.01 |

Table 4 (j) - Plus Plan USD Fund

| Plus Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | | |
|---|-------------------|---------|--------|------------|----------|--------|-------------|-----------|---------|----------|
| Amount Invested | \$100.00 | | | \$1,000.00 | | | \$10,000.00 | | | |
| Expected Yield | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% | |
| Gross Returns | Gross Yield (USD) | -\$1.00 | \$0.50 | \$3.00 | -\$10.00 | \$5.00 | \$30.00 | -\$100.00 | \$50.00 | \$300.00 |

| | | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% |
|--|---|---|----------|----------|----------|----------|----------|----------|------------|------------|-------------|
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (USD) | \$52.00 | \$52.00 | \$52.00 | \$52.00 | \$52.00 | \$52.00 | \$52.00 | \$52.00 | \$52.00 |
| | | (2) Revolut Fee (USD) | \$0.72 | \$0.72 | \$0.72 | \$7.20 | \$7.20 | \$7.20 | \$72.00 | \$72.00 | \$72.00 |
| (3) Fund Service Fee (USD) | | \$0.03 | \$0.03 | \$0.03 | \$0.30 | \$0.30 | \$0.30 | \$3.00 | \$3.00 | \$3.00 | |
| (4) Revolut Fee (% of AUM) | | 0.72% | 0.72% | 0.72% | 0.72% | 0.72% | 0.72% | 0.72% | 0.72% | 0.72% | |
| (5) Fund Service Fee (% of AUM) | | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | |
| Total Ongoing Costs (USD) | | \$52.75 | \$52.75 | \$52.75 | \$59.50 | \$59.50 | \$59.50 | \$127.00 | \$127.00 | \$127.00 | |
| Total Ongoing Costs (%) | | 52.75% | 52.75% | 52.75% | 5.95% | 5.95% | 5.95% | 1.27% | 1.27% | 1.27% | |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total Transaction Costs (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs and Charges | Total Costs (USD) | \$52.75 | \$52.75 | \$52.75 | \$59.50 | \$59.50 | \$59.50 | \$127.00 | \$127.00 | \$127.00 |
| | | Total Costs (%) | 52.75% | 52.75% | 52.75% | 5.95% | 5.95% | 5.95% | 1.27% | 1.27% | 1.27% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.75 | \$0.75 | \$0.75 | \$7.50 | \$7.50 | \$7.50 | \$75.00 | \$75.00 | \$75.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% | 0.75% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (USD) | \$0.00 | \$0.21 | \$1.23 | \$0.00 | \$2.05 | \$12.30 | \$0.00 | \$20.50 | \$123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | Total 3P Payments (USD) | | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | Total 3P Payments (%) | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | Total Costs (USD) | | \$52.75 | \$52.96 | \$53.98 | \$59.50 | \$61.55 | \$71.80 | \$127.00 | \$147.50 | \$250.00 |
| | Total Costs (%) | | 52.75% | 52.96% | 53.98% | 5.95% | 6.16% | 7.18% | 1.27% | 1.48% | 2.50% |
| | Total Costs Excluding Subscription Plan fee (USD) | | \$0.75 | \$0.96 | \$1.98 | \$7.50 | \$9.55 | \$19.80 | \$75.00 | \$95.50 | \$198.00 |
| | Total Costs Excluding Subscription Plan fee (%) | | 0.75% | 0.96% | 1.98% | 0.75% | 0.96% | 1.98% | 0.75% | 0.96% | 1.98% |
| Net Returns | Final Investment Value (USD) | | \$46.25 | \$47.54 | \$49.02 | \$930.50 | \$943.45 | \$958.20 | \$9,773.00 | \$9,902.50 | \$10,050.00 |
| | Net Yield (USD) | | -\$53.75 | -\$52.46 | -\$50.98 | -\$69.50 | -\$56.55 | -\$41.80 | -\$227.00 | -\$97.50 | \$50.00 |
| | Net Yield (%) | | -53.75% | -52.46% | -50.98% | -6.95% | -5.66% | -4.18% | -2.27% | -0.98% | 0.50% |
| | Net Yield Without Subscription Plan Fee (USD) | | -\$1.75 | -\$0.45 | \$1.02 | -\$17.50 | -\$4.55 | \$10.20 | -\$175.00 | -\$45.50 | \$102.00 |
| | Net Yield Without Subscription Plan Fee (%) | | -\$0.02 | \$0.00 | \$0.01 | -\$0.02 | \$0.00 | \$0.01 | -\$0.02 | \$0.00 | \$0.01 |

| | | | | | | | | | | | |
|--|-------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| | Total Costs and Charges | Total Costs (USD) | \$208.88 | \$208.88 | \$208.88 | \$213.38 | \$213.38 | \$213.38 | \$258.38 | \$258.38 | \$258.38 |
| | | Total Costs (%) | 208.88% | 208.88% | 208.88% | 21.34% | 21.34% | 21.34% | 2.58% | 2.58% | 2.58% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.50 | \$0.50 | \$0.50 | \$5.00 | \$5.00 | \$5.00 | \$50.00 | \$50.00 | \$50.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% | 0.50% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (USD) | \$0.00 | \$0.21 | \$1.23 | \$0.00 | \$2.05 | \$12.30 | \$0.00 | \$20.50 | \$123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | | Total 3P Payments (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (USD) | \$208.88 | \$209.08 | \$210.11 | \$213.38 | \$215.43 | \$225.68 | \$258.38 | \$278.88 | \$381.38 |
| | | Total Costs (%) | 208.88% | 209.08% | 210.11% | 21.34% | 21.54% | 22.57% | 2.58% | 2.79% | 3.81% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.50 | \$0.71 | \$1.73 | \$5.00 | \$7.05 | \$17.30 | \$50.00 | \$70.50 | \$173.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% | 0.50% | 0.71% | 1.73% |
| Net Returns | | Final Investment Value (USD) | -\$109.88 | -\$108.58 | -\$107.11 | \$776.62 | \$789.57 | \$804.32 | \$9,641.62 | \$9,771.12 | \$9,918.62 |
| | | Net Yield (USD) | -\$209.88 | -\$208.58 | -\$207.11 | -\$223.38 | -\$210.43 | -\$195.68 | -\$358.38 | -\$228.88 | -\$81.38 |
| | | Net Yield (%) | -209.88% | -208.58% | -207.11% | -22.34% | -21.04% | -19.57% | -3.58% | -2.29% | -0.81% |
| | | Net Yield Without Subscription Plan Fee (USD) | -\$1.50 | -\$0.21 | \$1.27 | -\$15.00 | -\$2.05 | \$12.70 | -\$150.00 | -\$20.50 | \$127.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -\$0.02 | \$0.00 | \$0.01 | -\$0.02 | \$0.00 | \$0.01 | -\$0.01 | \$0.00 | \$0.01 |

Table 4 (m) - Ultra Plan EUR Fund

| Ultra Plan - Amount Invested in beginning of the year and assumed it's held for 1 year | | | | | | | | | |
|--|------|-------|----|--------|-------|----|---------|-------|----|
| Amount Invested | €100 | | | €1,000 | | | €10,000 | | |
| Expected Yield | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% |

| | | | | | | | | | | | |
|--|-----------------------|---|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|
| Gross Returns | | Gross Yield (EUR) | -€1.00 | €0.50 | €3.00 | -€10.00 | €5.00 | €30.00 | -€100.00 | €50.00 | €300.00 |
| | | Gross Yield (%) | -1% | 0.50% | 3% | -1% | 0.50% | 3% | -1% | 0.50% | 3% |
| Costs & Charges related to investment service(s) | Ongoing Costs | (1) Subscription Plan (EUR) | €540.00 | €540.00 | €540.00 | €540.00 | €540.00 | €540.00 | €540.00 | €540.00 | €540.00 |
| | | (2) Revolut Fee (EUR) | €0.02 | €0.02 | €0.02 | €0.20 | €0.20 | €0.20 | €2.00 | €2.00 | €2.00 |
| | | (3) Fund Service Fee (EUR) | €0.03 | €0.03 | €0.03 | €0.30 | €0.30 | €0.30 | €3.00 | €3.00 | €3.00 |
| | | (4) Revolut Fee (% of AUM) | 0.02% | 0.02% | 0.02% | 0.02% | 0.02% | 0.02% | 0.02% | 0.02% | 0.02% |
| | | (5) Fund Service Fee (% of AUM) | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% | 0.03% |
| | | Total Ongoing Costs (EUR) | €540.05 | €540.05 | €540.05 | €540.50 | €540.50 | €540.50 | €545.00 | €545.00 | €545.00 |
| | | Total Ongoing Costs (%) | 540.05% | 540.05% | 540.05% | 54.05% | 54.05% | 54.05% | 5.45% | 5.45% | 5.45% |
| | Transaction Costs | (6) Currency Exchange (Fx) fee (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Transaction Costs (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | Total Costs & Charges | Total Costs (EUR) | €540.05 | €540.05 | €540.05 | €540.50 | €540.50 | €540.50 | €545.00 | €545.00 | €545.00 |
| | | Total Costs (%) | 540.05% | 540.05% | 540.05% | 54.05% | 54.05% | 54.05% | 5.45% | 5.45% | 5.45% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | €0.05 | €0.05 | €0.05 | €0.50 | €0.50 | €0.50 | €5.00 | €5.00 | €5.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% | 0.05% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (EUR) | €0.00 | €0.21 | €1.23 | €0.00 | €2.05 | €12.30 | €0.00 | €20.50 | €123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third Party payments received by the firm | | Total Third Party Payments (EUR) | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 | €0.00 |
| | | Total Third Party Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (EUR) | €540.05 | €540.26 | €541.28 | €540.50 | €542.55 | €552.80 | €545.00 | €565.50 | €668.00 |
| | | Total Costs (%) | 540.05% | 540.26% | 541.28% | 54.05% | 54.26% | 55.28% | 5.45% | 5.66% | 6.68% |
| | | Total Costs Excluding Subscription Plan fee (EUR) | €0.05 | €0.25 | €1.28 | €0.50 | €2.55 | €12.80 | €5.00 | €25.50 | €128.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.05% | 0.25% | 1.28% | 0.05% | 0.26% | 1.28% | 0.05% | 0.26% | 1.28% |
| Net Returns | | Final Investment Value (EUR) | -€441.05 | -€439.76 | -€438.28 | €449.50 | €462.45 | €477.20 | €9,355.00 | €9,484.50 | €9,632.00 |
| | | Net Yield (EUR) | -€541.05 | -€539.76 | -€538.28 | -€550.50 | -€537.55 | -€522.80 | -€645.00 | -€515.50 | -€368.00 |
| | | Net Yield (%) | -541.05% | -539.76% | -538.28% | -55.05% | -53.76% | -52.28% | -6.45% | -5.16% | -3.68% |
| | | Net Yield Without Subscription Plan Fee (EUR) | -€1.05 | €0.25 | €1.72 | -€10.50 | €2.45 | €17.20 | -€105.00 | €24.50 | €172.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -1.05% | 0.25% | 1.72% | -1.05% | 0.25% | 1.72% | -1.05% | 0.25% | 1.72% |

| | | | | | | | | | | | |
|--|-------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|
| | Total Costs and Charges | Total Costs (USD) | \$586.58 | \$586.58 | \$586.58 | \$587.93 | \$587.93 | \$587.93 | \$601.43 | \$601.43 | \$601.43 |
| | | Total Costs (%) | 586.58% | 586.58% | 586.58% | 58.79% | 58.79% | 58.79% | 6.01% | 6.01% | 6.01% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.15 | \$0.15 | \$0.15 | \$1.50 | \$1.50 | \$1.50 | \$15.00 | \$15.00 | \$15.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% | 0.15% |
| Costs & Charges related to financial instrument(s) | Ongoing Costs | Tax Amount (USD) | \$0.00 | \$0.21 | \$1.23 | \$0.00 | \$2.05 | \$12.30 | \$0.00 | \$20.50 | \$123.00 |
| | | Tax Amount (%) | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% | 0.00% | 0.21% | 1.23% |
| Third party payments received by the firm | | Total 3P Payments (USD) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| | | Total 3P Payments (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Total Costs & Charges | | Total Costs (USD) | \$586.58 | \$586.78 | \$587.81 | \$587.93 | \$589.98 | \$600.23 | \$601.43 | \$621.93 | \$724.43 |
| | | Total Costs (%) | 586.58% | 586.78% | 587.81% | 58.79% | 59.00% | 60.02% | 6.01% | 6.22% | 7.24% |
| | | Total Costs Excluding Subscription Plan fee (USD) | \$0.15 | \$0.35 | \$1.38 | \$1.50 | \$3.55 | \$13.80 | \$15.00 | \$35.50 | \$138.00 |
| | | Total Costs Excluding Subscription Plan fee (%) | 0.15% | 0.35% | 1.38% | 0.15% | 0.36% | 1.38% | 0.15% | 0.36% | 1.38% |
| Net Returns | | Final Investment Value (USD) | -\$487.58 | -\$486.28 | -\$484.81 | \$402.07 | \$415.02 | \$429.77 | \$9,298.57 | \$9,428.07 | \$9,575.57 |
| | | Net Yield (USD) | -\$587.58 | -\$586.28 | -\$584.81 | -\$597.93 | -\$584.98 | -\$570.23 | -\$701.43 | -\$571.93 | -\$424.43 |
| | | Net Yield (%) | -587.58% | -586.28% | -584.81% | -59.79% | -58.50% | -57.02% | -7.01% | -5.72% | -4.24% |
| | | Net Yield Without Subscription Plan Fee (USD) | -\$1.15 | \$0.15 | \$1.62 | -\$11.50 | \$1.45 | \$16.20 | -\$115.00 | \$14.50 | \$162.00 |
| | | Net Yield Without Subscription Plan Fee (%) | -\$0.01 | \$0.00 | \$0.02 | -\$0.01 | \$0.00 | \$0.02 | -\$0.01 | \$0.00 | \$0.02 |

Calculations

In order to help you to understand how the costs and commissions have been calculated for the above presented scenarios, we have prepared the below chart that explains the calculations logic behind each number and value.

Table 5 - Explanation of calculations, including formulas

| Value Category | Calculation Formula |
|----------------|---------------------|
|----------------|---------------------|

| | |
|---|--|
| Amount Invested | Assumed amount invested in each scenario as mentioned in Table 3 |
| Expected Yield | Assumed yield in each scenario as mentioned in Table 3 |
| Gross Yield (EUR/GBP/USD) | (Amount Invested)*(Expected Yield) |
| Gross Yield (%) | Expected Yield (EUR/GBP/USD) / Amount Invested |
| (1) Subscription Plan (EUR/GBP/USD) | As per Table 3 specific subscription plan * 12 months |
| (2) Revolut fee (EUR/GBP/USD) | Annual Revolut fee as per Table 3 * Amount Invested |
| (3) Fund service fee (EUR/GBP/USD) | Fee paid to the Fund manager as per Table 1 * Amount Invested |
| (4) Revolut fee (% of AUM) | Revolut fee as per Table 1 (EUR/GBP/USD) / Amount Invested |
| (5) Fund service fee (% of AUM) | Fund service fee (EUR/GBP/USD) / Amount Invested |
| Total Ongoing Costs (EUR/GBP/USD) | Revolut Fee (EUR/GBP/USD) + Fund service fee (EUR/GBP/USD) + Subscription Plan (EUR/GBP/USD) |
| Total Ongoing Costs (%) | Total Ongoing Costs (EUR/GBP/USD) / Amount Invested |
| (6) Currency Exchange (Fx) fee (EUR/GBP/USD) | <p>→ If, (Total initial investment) < FX exchange limits, then 0;</p> <p>→ If, (Total initial investment) > FX exchange limits, then (Total initial investment) - (FX exchange limit) * FX fee</p> |
| Total Transaction Costs (EUR/GBP/USD) | Currency Exchange (FX) fee (EUR/GBP/USD) |
| Total Transaction Costs (%) | Total Transaction Costs (EUR/GBP/USD) / Amount Invested |
| Total Costs (EUR/GBP/USD) | Revolut fee (EUR/GBP/USD) + Fund service fee (EUR/GBP/USD) + Subscription Plan (EUR/GBP/USD) + FX fee (EUR/GBP/USD) |
| Total Costs (%) | Total Costs (EUR/GBP/USD) / Amount Invested |
| Total Costs Excluding Subscription Plan fee (EUR/GBP/USD) | Revolut fee (EUR/GBP/USD) + Fund service fee (EUR/GBP/USD) + FX fee (EUR/GBP/USD) |
| Total Costs Excluding Subscription Plan fee (%) | Total Costs Excluding Subscription Plan fee (EUR/GBP/USD) / Amount Invested |
| Tax Amount (EUR/GBP/USD) | If Gross Yield (EUR/GBP/USD)>0, then 41%*Gross Yield (EUR/GBP/USD), else 0 |
| Tax Amount (%) | Tax Amount (EUR/GBP/USD) / Amount Invested |
| Total Third Party Payments (EUR/GBP/USD) | No Third party payments received by the firm (0) |

| | |
|---|--|
| Total Third Party Payments (%) | Total Third Party Payments (EUR/GBP/USD)/Amount Invested |
| Ending Investment Value (EUR/GBP/USD) | Amount Invested + Expected Yield (EUR/GBP/USD) - Total Costs (EUR/GBP/USD) |
| Net Yield (EUR/GBP/USD) | Ending Investment Value (EUR/GBP/USD) - Amount Invested |
| Net Yield (%) | Net Yield (EUR/GBP/USD) / Amount Invested |
| Net Yield Without Subscription Plan Fee (EUR/GBP/USD) | Amount Invested + Expected Yield (EUR/GBP/USD) - Total Costs Excluding Subscription Plan fee (EUR/GBP/USD) |
| Net Yield Without Subscription Plan Fee (%) | Net Yield Without Subscription Plan Fee (EUR/GBP/USD) / Amount Invested |

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