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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

This document provides an overview of Money Market Funds Ex-ante Costs & Charges Disclosure for EEA residents (excl. Ireland)

In the event of any inconsistency or conflict between the translated version of this Ex-Ante Costs & Charges Disclosure and the original version in English, the original version will apply. The translation is for reference only.

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 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, but the latter do not apply to investment services in relation to MMF. :

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

Cost Type	Description	Specific Costs
Ongoing Costs	Relates to recurring costs and	(1) Subscription Plan fee:

[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.

	charges for the investment service(s) provided to the client	(a) Depending on the subscription plan of the client, different ongoing charges related to the subscription may apply. Please find below an overview of the minimum Subscription Plan fees in euros in EEA: i) Standard: Free ii) Plus: From 33.99/month iii) Premium: From €9.99/month iv) Metal: From €17.99/month v) Ultra: From €50/month Please see the Revolut App or the Fees page of the Revolut account offering entity for specific subscription fee applicable in your jurisdiction, including fees charged in currencies other than EUR. Please note that the above mentioned subscription plans are products offered by the Revolut account offering entity. Each plan provides different benefits (including trading benefits) to the clients and may be subject to change. These charges are paid monthly directly to the Revolut account offering entity. <u>(2) Revolut Fee</u> (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 - 0.87%/87 bps (ii) Plus - 0.72%/72 bps (iii) Premium - 0.27%/27 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 - 1.47%/147 bps (ii) Plus - 1.22%/122 bps (iii) Premium - 0.72%/72 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 - 1.22%/122 bps (ii) Plus - 0.97%/97 bps (iii) Premium - 0.47%/47 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. <u>(3) Fund service fee</u> (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	<u>(4) FX fees:</u> (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 selected Revolut account to the currency of the fund you are investing in, therefore a Foreign exchange fee may apply. You can see our 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. (c) Subject to your plan's restrictions and limitations, FX fees will apply when transferring funds into or out of your investment account where a currency conversion is required. These FX fees are charged by your Revolut account offering entity. RSEUAB does not charge any FX fee for currency conversions it carries out within your investment account. Any applicable fees will always be shown to you prior to execution.

		Please note that foreign exchange services are offered by the Revolut account offering entity. 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 the Revolut account offering entity when executing each transaction -after the applicable FX rate and fees have been disclosed to the client in the app-. (5) FX Spread charge: When engaging in FX transactions a spread is applied. This spread varies depending on the size of the transaction, market availability, volatility and exchange timing. Typically the spread will vary between 0.1bps and 50bps. The exact applicable FX rate will be shown to you prior to execution. (6) Exit Liquidity fee: (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.

RSEUAB does not accept and retain any fees, commissions or any monetary or non-monetary benefits from any third parties in relation to the investment services provided to its clients (“**Inducements**”), except in cases where such Inducements are returned directly to clients, or used to enhance the quality of the services to the relevant clients, as in relation to our ETFs Investment Plans service. You can find more information in the ETF Investment Plans ex-ante cost and charges disclosure and our Conflict of Interest Policy here.

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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;
- Where a paid subscription plan is illustrated, it is assumed the client pays the minimum subscription plan cost in EEA. 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);
- 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 2.

Table 2 - 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 (%)

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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

A	Standard	€0	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.87%	0.03%
B	Plus	€3.99	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.72%	0.03%
C	Premium	€9.99	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.27%	0.03%
D	Metal	€17.99	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	1.22%	0.03%
F	Plus	€3.99	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.97%	0.03%
G	Premium	€9.99	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.47%	0.03%
H	Metal	€17.99	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	1.47%	0.03%
J	Plus	€3.99	USD	0%, 1% and 5%	$100, $1000, or $10,000	1.22%	0.03%
K	Premium	€9.99	USD	0%, 1% and 5%	$100, $1000, or $10,000	0.72%	0.03%
L	Metal	€17.99	USD	0%, 1% and 5%	$100, $1000, or $10,000	0.47%	0.03%
M	Ultra	€50	EUR	-1%, 0.5% and 3%	€100, €1000, or €10,000	0.02%	0.03%
N	Ultra	€50	GBP	0%, 1% and 4%	£100, £1000, or £10,000	0.07%	0.03%
O	Ultra	€50	USD	0%, 1% and 5%	$100, $1000, or $10,000	0.12%	0.03%

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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

Table 3 (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%
Ongoing Charges	(1) Subscription Plan fee (EUR)	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
	(2) Revolut fee (EUR)	€0.87	€0.87	€0.87	€8.70	€8.70	€8.70	€87.00	€87.00	€87.00
	(3) Management 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)	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%
	(5) Management 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)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Ongoing Costs (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
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)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Costs (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.90	€0.90	€0.90	€9.00	€9.00	€9.00	€90.00	€90.00	€90.00
	Total Costs Excluding Subscription Plan fee (%)	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%	0.90%
Net Returns	Final Investment Value (EUR)	€98.10	€99.60	€102.10	€981.00	€996.00	€1,021.00	€9,810.00	€9,960.00	€10,210.00
	Net Yield (EUR)	-€1.90	-€0.40	€2.10	-€19.00	-€4.00	€21.00	-€190.00	-€40.00	€210.00
	Net Yield (%)	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%
	Net Yield Without Subscription Plan fee (EUR)	-€1.90	-€0.40	€2.10	-€19.00	-€4.00	€21.00	-€190.00	-€40.00	€210.00
	Net Yield Without Subscription Plan fee (%)	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%	-1.90%	-0.40%	2.10%

Revolut

Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

Table 3 (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%
Ongoing Charges	(1) Subscription Plan fee (EUR)	€47.88	€47.88	€47.88	€47.88	€47.88	€47.88	€47.88	€47.88	€47.88
	(2) Revolut fee (EUR)	€0.72	€0.72	€0.72	€7.20	€7.20	€7.20	€72.00	€72.00	€72.00
	(3) Management 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)	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%	0.72%
	(5) Management 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)	€48.63	€48.63	€48.63	€55.38	€55.38	€55.38	€122.88	€122.88	€122.88
	Total Ongoing Costs (%)	48.63%	48.63%	48.63%	5.54%	5.54%	5.54%	1.23%	1.23%	1.23%
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)	€48.63	€48.63	€48.63	€55.38	€55.38	€55.38	€122.88	€122.88	€122.88
	Total Costs (%)	48.63%	48.63%	48.63%	5.54%	5.54%	5.54%	1.23%	1.23%	1.23%
	Total Costs Excluding Subscription Plan fee (EUR)	€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%
Net Returns	Final Investment Value (EUR)	€50.37	€51.87	€54.37	€934.62	€949.62	€974.62	€9,777.12	€9,927.12	€10,177.12
	Net Yield (EUR)	-€49.63	-€48.13	-€45.63	-€65.38	-€50.38	-€25.38	-€222.88	-€72.88	€177.12
	Net Yield (%)	-49.63%	-48.13%	-45.63%	-6.54%	-5.04%	-2.54%	-2.23%	-0.73%	1.77%
	Net Yield Without Subscription Plan fee (EUR)	-€1.75	-€0.25	€2.25	-€17.50	-€2.50	€22.50	-€175.00	-€25.00	€225.00
	Net Yield Without Subscription Plan fee (%)	-1.75%	-0.25%	2.25%	-1.75%	-0.25%	2.25%	-1.75%	-0.25%	2.25%

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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

Table 3 (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%
Ongoing Charges	(1) Subscription Plan fee (EUR)	€107.88	€107.88	€107.88	€107.88	€107.88	€107.88	€107.88	€107.88	€107.88
	(2) Revolut fee (EUR)	€0.27	€0.27	€0.27	€2.70	€2.70	€2.70	€27.00	€27.00	€27.00
	(3) Management 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)	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%	0.27%
	(5) Management 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)	€108.18	€108.18	€108.18	€110.88	€110.88	€110.88	€137.88	€137.88	€137.88
	Total Ongoing Costs (%)	108.18%	108.18%	108.18%	11.09%	11.09%	11.09%	1.38%	1.38%	1.38%
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)	€108.18	€108.18	€108.18	€110.88	€110.88	€110.88	€137.88	€137.88	€137.88
	Total Costs (%)	108.18%	108.18%	108.18%	11.09%	11.09%	11.09%	1.38%	1.38%	1.38%
	Total Costs Excluding Subscription Plan fee (EUR)	€0.30	€0.30	€0.30	€3.00	€3.00	€3.00	€30.00	€30.00	€30.00
	Total Costs Excluding Subscription Plan fee (%)	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Net Returns	Final Investment Value (EUR)	-€9.18	-€7.68	-€5.18	€879.12	€894.12	€919.12	€9,762.12	€9,912.12	€10,162.12
	Net Yield (EUR)	-€109.18	-€107.68	-€105.18	-€120.88	-€105.88	-€80.88	-€237.88	-€87.88	€162.12
	Net Yield (%)	-109.18%	-107.68%	-105.18%	-12.09%	-10.59%	-8.09%	-2.38%	-0.88%	1.62%
	Net Yield Without Subscription Plan fee (EUR)	-€1.30	€0.20	€2.70	-€13.00	€2.00	€27.00	-€130.00	€20.00	€270.00
	Net Yield Without Subscription Plan fee (%)	-1.30%	0.20%	2.70%	-1.30%	0.20%	2.70%	-1.30%	0.20%	2.70%

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Ex-ante Costs & Charges Disclosure (MMF - EEA excl. IE)
Revolut Securities Europe UAB

Table 3 (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%
Ongoing Charges	(1) Subscription Plan fee (EUR)	€191.88	€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) Management 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) Management 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%
Net Returns	Final Investment Value (EUR)	-€93.03	-€91.53	-€89.03	€796.62	€811.62	€836.62	€9,693.12	€9,843.12	€10,093.12
	Net Yield (EUR)	-€193.03	-€191.53	-€189.03	-€203.38	-€188.38	-€163.38	-€306.88	-€156.88	€93.12
	Net Yield (%)	-193.03%	-191.53%	-189.03%	-20.34%	-18.84%	-16.34%	-3.07%	-1.57%	0.93%
	Net Yield Without Subscription Plan fee (EUR)	-€1.15	€0.35	€2.85	-€11.50	€3.50	€28.50	-€115.00	€35.00	€285.00
	Net Yield Without Subscription Plan fee	-1.15%	0.35%	2.85%	-1.15%	0.35%	2.85%	-1.15%	0.35%	2.85%

	(%)									

Table 3 (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			£1,000			£10,000		
	Expected Yield	0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan fee (GBP)	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	(2) Revolut fee (GBP)	£1.22	£1.22	£1.22	£12.20	£12.20	£12.20	£122.00	£122.00	£122.00
	(3) Management 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)	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
	(5) Management 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)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Ongoing Costs (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
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)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Costs (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
	Total Costs Excluding Subscription Plan fee (GBP)	£1.25	£1.25	£1.25	£12.50	£12.50	£12.50	£125.00	£125.00	£125.00
	Total Costs Excluding Subscription Plan fee (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Net Returns	Final Investment Value (GBP)	£98.75	£99.75	£102.75	£987.50	£997.50	£1,027.50	£9,875.00	£9,975.00	£10,275.00
	Net Yield (GBP)	-£1.25	-£0.25	£2.75	-£12.50	-£2.50	£27.50	-£125.00	-£25.00	£275.00
	Net Yield (%)	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%
	Net Yield Without Subscription Plan fee	-£1.25	-£0.25	£2.75	-£12.50	-£2.50	£27.50	-£125.00	-£25.00	£275.00

	(GBP)									
	Net Yield Without Subscription Plan fee (%)	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%	-1.25%	-0.25%	2.75%

Table 3 (f) - Plus Plan GBP 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	0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan fee (GBP)	£41.18	£41.18	£41.18	£41.18	£41.18	£41.18	£41.18	£41.18	£41.18
	(2) Revolut fee (GBP)	£0.97	£0.97	£0.97	£9.70	£9.70	£9.70	£97.00	£97.00	£97.00
	(3) Management 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)	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
	(5) Management 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)	£42.18	£42.18	£42.18	£51.18	£51.18	£51.18	£141.18	£141.18	£141.18
	Total Ongoing Costs (%)	42.18%	42.18%	42.18%	5.12%	5.12%	5.12%	1.41%	1.41%	1.41%
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)	£42.18	£42.18	£42.18	£51.18	£51.18	£51.18	£141.18	£141.18	£141.18
	Total Costs (%)	42.18%	42.18%	42.18%	5.12%	5.12%	5.12%	1.41%	1.41%	1.41%
	Total Costs Excluding Subscription Plan fee (GBP)	£1.00	£1.00	£1.00	£10.00	£10.00	£10.00	£100.00	£100.00	£100.00
	Total Costs Excluding Subscription Plan fee (%)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Net Returns	Final Investment Value (GBP)	£57.82	£58.82	£61.82	£948.82	£958.82	£988.82	£9,858.82	£9,958.82	£10,258.82
	Net Yield (GBP)	-£42.18	-£41.18	-£38.18	-£51.18	-£41.18	-£11.18	-£141.18	-£41.18	£258.82
	Net Yield (%)	-42.18%	-41.18%	-38.18%	-5.12%	-4.12%	-1.12%	-1.41%	-0.41%	2.59%

	Net Yield Without Subscription Plan fee (GBP)	-£1.00	£0.00	£3.00	-£10.00	£0.00	£30.00	-£100.00	£0.00	£300.00
	Net Yield Without Subscription Plan fee (%)	-1.00%	0.00%	3.00%	-1.00%	0.00%	3.00%	-1.00%	0.00%	3.00%

Table 3 (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			£1,000			£10,000		
	Expected Yield	0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan fee (GBP)	£92.78	£92.78	£92.78	£92.78	£92.78	£92.78	£92.78	£92.78	£92.78
	(2) Revolut fee (GBP)	£0.47	£0.47	£0.47	£4.70	£4.70	£4.70	£47.00	£47.00	£47.00
	(3) Management 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)	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	(5) Management 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)	£93.28	£93.28	£93.28	£97.78	£97.78	£97.78	£142.78	£142.78	£142.78
	Total Ongoing Costs (%)	93.28%	93.28%	93.28%	9.78%	9.78%	9.78%	1.43%	1.43%	1.43%
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)	£93.28	£93.28	£93.28	£97.78	£97.78	£97.78	£142.78	£142.78	£142.78
	Total Costs (%)	93.28%	93.28%	93.28%	9.78%	9.78%	9.78%	1.43%	1.43%	1.43%
	Total Costs Excluding Subscription Plan fee (GBP)	£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%
Net Returns	Final Investment Value (GBP)	£6.72	£7.72	£10.72	£902.22	£912.22	£942.22	£9,857.22	£9,957.22	£10,257.22
	Net Yield (GBP)	-£93.28	-£92.28	-£89.28	-£97.78	-£87.78	-£57.78	-£142.78	-£42.78	£257.22

	Net Yield (%)	-93.28%	-92.28%	-89.28%	-9.78%	-8.78%	-5.78%	-1.43%	-0.43%	2.57%
	Net Yield Without Subscription Plan fee (GBP)	-£0.50	£0.50	£3.50	-£5.00	£5.00	£35.00	-£50.00	£50.00	£350.00
	Net Yield Without Subscription Plan fee (%)	-0.50%	0.50%	3.50%	-0.50%	0.50%	3.50%	-0.50%	0.50%	3.50%

Table 3 (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			£1,000			£10,000		
	Expected Yield	0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan fee (GBP)	£165.02	£165.02	£165.02	£165.02	£165.02	£165.02	£165.02	£165.02	£165.02
	(2) Revolut fee (GBP)	£0.22	£0.22	£0.22	£2.20	£2.20	£2.20	£22.00	£22.00	£22.00
	(3) Management 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) Management 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)	£165.27	£165.27	£165.27	£167.52	£167.52	£167.52	£190.02	£190.02	£190.02
	Total Ongoing Costs (%)	165.27%	165.27%	165.27%	16.75%	16.75%	16.75%	1.90%	1.90%	1.90%
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)	£165.27	£165.27	£165.27	£167.52	£167.52	£167.52	£190.02	£190.02	£190.02
	Total Costs (%)	165.27%	165.27%	165.27%	16.75%	16.75%	16.75%	1.90%	1.90%	1.90%
	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%	0.25%
Net Returns	Final Investment Value (GBP)	-£65.27	-£64.27	-£61.27	£832.48	£842.48	£872.48	£9,809.98	£9,909.98	£10,209.98

	Net Yield (GBP)	-£165.27	-£164.27	-£161.27	-£167.52	-£157.52	-£127.52	-£190.02	-£90.02	£209.98
	Net Yield (%)	-165.27%	-164.27%	-161.27%	-16.75%	-15.75%	-12.75%	-1.90%	-0.90%	2.10%
	Net Yield Without Subscription Plan fee (GBP)	-£0.25	£0.75	£3.75	-£2.50	£7.50	£37.50	-£25.00	£75.00	£375.00
	Net Yield Without Subscription Plan fee (%)	-0.25%	0.75%	3.75%	-0.25%	0.75%	3.75%	-0.25%	0.75%	3.75%

Table 3 (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			$1,000			$10,000		
	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	$0.00	$1.00	$5.00	$0.00	$10.00	$50.00	$0.00	$100.00	$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan fee (USD)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	(2) Revolut fee (USD)	$1.47	$1.47	$1.47	$14.70	$14.70	$14.70	$147.00	$147.00	$147.00
	(3) Management 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)	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
	(5) Management 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)	$1.50	$1.50	$1.50	$15.00	$15.00	$15.00	$150.00	$150.00	$150.00
	Total Ongoing Costs (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
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)	$1.50	$1.50	$1.50	$15.00	$15.00	$15.00	$150.00	$150.00	$150.00
	Total Costs (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	Total Costs Excluding Subscription Plan fee (USD)	$1.50	$1.50	$1.50	$15.00	$15.00	$15.00	$150.00	$150.00	$150.00

	Total Costs Excluding Subscription Plan fee (%)	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Returns	Final Investment Value (USD)	$98.50	$99.50	$103.50	$985.00	$995.00	$1,035.00	$9,850.00	$9,950.00	$10,350.00
	Net Yield (USD)	-$1.50	-$0.50	$3.50	-$15.00	-$5.00	$35.00	-$150.00	-$50.00	$350.00
	Net Yield (%)	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%
	Net Yield Without Subscription Plan fee (USD)	-$1.50	-$0.50	$3.50	-$15.00	-$5.00	$35.00	-$150.00	-$50.00	$350.00
	Net Yield Without Subscription Plan fee (%)	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%	-1.50%	-0.50%	3.50%

Table 3 (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			$1,000			$10,000		
	Expected Yield	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	$0.00	$1.00	$5.00	$0.00	$10.00	$50.00	$0.00	$100.00	$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan fee (USD)	$51.23	$51.23	$51.23	$51.23	$51.23	$51.23	$51.23	$51.23	$51.23
	(2) Revolut fee (USD)	$1.22	$1.22	$1.22	$12.20	$12.20	$12.20	$122.00	$122.00	$122.00
	(3) Management 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)	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
	(5) Management 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)	$52.48	$52.48	$52.48	$63.73	$63.73	$63.73	$176.23	$176.23	$176.23
	Total Ongoing Costs (%)	52.48%	52.48%	52.48%	6.37%	6.37%	6.37%	1.76%	1.76%	1.76%
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)	$52.48	$52.48	$52.48	$63.73	$63.73	$63.73	$176.23	$176.23	$176.23
	Total Costs (%)	52.48%	52.48%	52.48%	6.37%	6.37%	6.37%	1.76%	1.76%	1.76%

	Total Costs Excluding Subscription Plan fee (USD)	$1.25	$1.25	$1.25	$12.50	$12.50	$12.50	$125.00	$125.00	$125.00
	Total Costs Excluding Subscription Plan fee (%)	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Net Returns	Final Investment Value (USD)	$47.52	$48.52	$52.52	$936.27	$946.27	$986.27	$9,823.77	$9,923.77	$10,323.77
	Net Yield (USD)	-$52.48	-$51.48	-$47.48	-$63.73	-$53.73	-$13.73	-$176.23	-$76.23	$323.77
	Net Yield (%)	-52.48%	-51.48%	-47.48%	-6.37%	-5.37%	-1.37%	-1.76%	-0.76%	3.24%
	Net Yield Without Subscription Plan fee (USD)	-$1.25	-$0.25	$3.75	-$12.50	-$2.50	$37.50	-$125.00	-$25.00	$375.00
	Net Yield Without Subscription Plan fee (%)	-1.25%	-0.25%	3.75%	-1.25%	-0.25%	3.75%	-1.25%	-0.25%	3.75%

Table 3 (k) - Premium Plan USD 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	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	$0.00	$1.00	$5.00	$0.00	$10.00	$50.00	$0.00	$100.00	$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan fee (USD)	$115.43	$115.43	$115.43	$115.43	$115.43	$115.43	$115.43	$115.43	$115.43
	(2) Revolut fee (USD)	$0.72	$0.72	$0.72	$7.20	$7.20	$7.20	$72.00	$72.00	$72.00
	(3) Management 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) Management 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)	$116.18	$116.18	$116.18	$122.93	$122.93	$122.93	$190.43	$190.43	$190.43
	Total Ongoing Costs (%)	116.18%	116.18%	116.18%	12.29%	12.29%	12.29%	1.90%	1.90%	1.90%
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)	$116.18	$116.18	$116.18	$122.93	$122.93	$122.93	$190.43	$190.43	$190.43

	Total Costs (%)	116.18%	116.18%	116.18%	12.29%	12.29%	12.29%	1.90%	1.90%	1.90%
	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%
Net Returns	Final Investment Value (USD)	-$16.18	-$15.18	-$11.18	$877.07	$887.07	$927.07	$9,809.57	$9,909.57	$10,309.57
	Net Yield (USD)	-$116.18	-$115.18	-$111.18	-$122.93	-$112.93	-$72.93	-$190.43	-$90.43	$309.57
	Net Yield (%)	-116.18%	-115.18%	-111.18%	-12.29%	-11.29%	-7.29%	-1.90%	-0.90%	3.10%
	Net Yield Without Subscription Plan fee (USD)	-$0.75	$0.25	$4.25	-$7.50	$2.50	$42.50	-$75.00	$25.00	$425.00
	Net Yield Without Subscription Plan fee (%)	-0.75%	0.25%	4.25%	-0.75%	0.25%	4.25%	-0.75%	0.25%	4.25%

Table 3 (I) - Metal Plan USD 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	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	$0.00	$1.00	$5.00	$0.00	$10.00	$50.00	$0.00	$100.00	$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan fee (USD)	$184.67	$184.67	$184.67	$184.67	$184.67	$184.67	$184.67	$184.67	$184.67
	(2) Revolut fee (USD)	$0.47	$0.47	$0.47	$4.70	$4.70	$4.70	$47.00	$47.00	$47.00
	(3) Management 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)	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%	0.47%
	(5) Management 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)	$185.17	$185.17	$185.17	$189.67	$189.67	$189.67	$234.67	$234.67	$234.67
	Total Ongoing Costs (%)	185.17%	185.17%	185.17%	18.97%	18.97%	18.97%	2.35%	2.35%	2.35%
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)	$185.17	$185.17	$185.17	$189.67	$189.67	$189.67	$234.67	$234.67	$234.67
	Total Costs (%)	185.17%	185.17%	185.17%	18.97%	18.97%	18.97%	2.35%	2.35%	2.35%
	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%
Net Returns	Final Investment Value (USD)	-$85.17	-$84.17	-$80.17	$810.33	$820.33	$860.33	$9,765.33	$9,865.33	$10,265.33
	Net Yield (USD)	-$185.17	-$184.17	-$180.17	-$189.67	-$179.67	-$139.67	-$234.67	-$134.67	$265.33
	Net Yield (%)	-185.17%	-184.17%	-180.17%	-18.97%	-17.97%	-13.97%	-2.35%	-1.35%	2.65%
	Net Yield Without Subscription Plan fee (USD)	-$0.50	$0.50	$4.50	-$5.00	$5.00	$45.00	-$50.00	$50.00	$450.00
	Net Yield Without Subscription Plan fee (%)	-0.50%	0.50%	4.50%	-0.50%	0.50%	4.50%	-0.50%	0.50%	4.50%

Table 3 (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%
Ongoing Charges	(1) Subscription Plan fee (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) Management 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) Management 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 and 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%
Net Returns	Final Investment Value (EUR)	-€441.05	-€439.55	-€437.05	€449.50	€464.50	€489.50	€9,355.00	€9,505.00	€9,755.00
	Net Yield (EUR)	-€541.05	-€539.55	-€537.05	-€550.50	-€535.50	-€510.50	-€645.00	-€495.00	-€245.00
	Net Yield (%)	-541.05%	-539.55%	-537.05%	-55.05%	-53.55%	-51.05%	-6.45%	-4.95%	-2.45%
	Net Yield Without Subscription Plan fee (EUR)	-€1.05	€0.45	€2.95	-€10.50	€4.50	€29.50	-€105.00	€45.00	€295.00
	Net Yield Without Subscription Plan fee (%)	-1.05%	0.45%	2.95%	-1.05%	0.45%	2.95%	-1.05%	0.45%	2.95%

Table 3 (n) - Ultra Plan GBP 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	0%	1%	4%	0%	1%	4%	0%	1%	4%
Gross Returns	Gross Yield (GBP)	£0.00	£1.00	£4.00	£0.00	£10.00	£40.00	£0.00	£100.00	£400.00
	Gross Yield (%)	0%	1%	4%	0%	1%	4%	0%	1%	4%
Ongoing Charges	(1) Subscription Plan fee (GBP)	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60	£480.60
	(2) Revolut fee (GBP)	£0.07	£0.07	£0.07	£0.70	£0.70	£0.70	£7.00	£7.00	£7.00
	(3) Management 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)	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
	(5) Management 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)	£480.70	£480.70	£480.70	£481.60	£481.60	£481.60	£490.60	£490.60	£490.60

	Total Ongoing Costs (%)	480.70%	480.70%	480.70%	48.16%	48.16%	48.16%	4.91%	4.91%	4.91%
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)	£480.70	£480.70	£480.70	£481.60	£481.60	£481.60	£490.60	£490.60	£490.60
	Total Costs (%)	480.70%	480.70%	480.70%	48.16%	48.16%	48.16%	4.91%	4.91%	4.91%
	Total Costs Excluding Subscription Plan fee (GBP)	£0.10	£0.10	£0.10	£1.00	£1.00	£1.00	£10.00	£10.00	£10.00
	Total Costs Excluding Subscription Plan fee (%)	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Net Returns	Final Investment Value (GBP)	-£380.70	-£379.70	-£376.70	£518.40	£528.40	£558.40	£9,509.40	£9,609.40	£9,909.40
	Net Yield (GBP)	-£480.70	-£479.70	-£476.70	-£481.60	-£471.60	-£441.60	-£490.60	-£390.60	-£90.60
	Net Yield (%)	-480.70%	-479.70%	-476.70%	-48.16%	-47.16%	-44.16%	-4.91%	-3.91%	-0.91%
	Net Yield Without Subscription Plan fee (GBP)	-£0.10	£0.90	£3.90	-£1.00	£9.00	£39.00	-£10.00	£90.00	£390.00
	Net Yield Without Subscription Plan fee (%)	-0.10%	0.90%	3.90%	-0.10%	0.90%	3.90%	-0.10%	0.90%	3.90%

Table 3 (o) - Ultra Plan USD 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	0%	1%	5%	0%	1%	5%	0%	1%	5%
Gross Returns	Gross Yield (USD)	$0.00	$1.00	$5.00	$0.00	$10.00	$50.00	$0.00	$100.00	$500.00
	Gross Yield (%)	0%	1%	5%	0%	1%	5%	0%	1%	5%
Ongoing Charges	(1) Subscription Plan fee (USD)	$594.00	$594.00	$594.00	$594.00	$594.00	$594.00	$594.00	$594.00	$594.00
	(2) Revolut fee (USD)	$0.12	$0.12	$0.12	$1.20	$1.20	$1.20	$12.00	$12.00	$12.00
	(3) Management 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)	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
	(5) Management 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)	$594.15	$594.15	$594.15	$595.50	$595.50	$595.50	$609.00	$609.00	$609.00
	Total Ongoing Costs (%)	594.15%	594.15%	594.15%	59.55%	59.55%	59.55%	6.09%	6.09%	6.09%
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)	$594.15	$594.15	$594.15	$595.50	$595.50	$595.50	$609.00	$609.00	$609.00
	Total Costs (%)	594.15%	594.15%	594.15%	59.55%	59.55%	59.55%	6.09%	6.09%	6.09%
	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%
Net Returns	Final Investment Value (USD)	-$494.15	-$493.15	-$489.15	$404.50	$414.50	$454.50	$9,391.00	$9,491.00	$9,891.00
	Net Yield (USD)	-$594.15	-$593.15	-$589.15	-$595.50	-$585.50	-$545.50	-$609.00	-$509.00	-$109.00
	Net Yield (%)	-594.15%	-593.15%	-589.15%	-59.55%	-58.55%	-54.55%	-6.09%	-5.09%	-1.09%
	Net Yield Without Subscription Plan fee (USD)	-$0.15	$0.85	$4.85	-$1.50	$8.50	$48.50	-$15.00	$85.00	$485.00
	Net Yield Without Subscription Plan fee (%)	-0.15%	0.85%	4.85%	-0.15%	0.85%	4.85%	-0.15%	0.85%	4.85%

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 4 - Explanation of calculations, including formulas

Value Category	Calculation Formula
Amount Invested	Assumed amount invested in each scenario as mentioned in Table 2
Expected Yield	Assumed yield in each scenario as mentioned in Table 2

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Value Category	Calculation Formula
Gross Yield (EUR/GBP/USD)	(Amount Invested)*(Expected Yield)
Gross Yield (%)	Expected Yield (EUR/GBP/USD) / Amount Invested
(1) Subscription Plan fee (EUR/GBP/USD)	As per Table 2 specific subscription plan * 12 months
(2) Revolut fee (EUR/GBP/USD)	Annual Revolut fee as per Table 2 * 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 (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 fee (EUR/GBP/USD)
Total Ongoing Costs (%)	Total Ongoing Costs (EUR/GBP/USD) / Amount Invested
(6) Currency Exchange (FX) fee (EUR/GBP/USD)	➜ If, (Total initial investment) < FX exchange limits, then 0; ➜ If, (Total initial investment) > FX exchange limits, then (Total initial investment) - (FX exchange limit) * FX fee
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 fee (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
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

Value Category	Calculation Formula
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) / Amount Invested

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