



Costs & Charges Breakdown

This document includes a breakdown of IWG's Costs and Charges and should be read and understood by the Client in its entirety.

Investment Service Costs

| Cost of items to be disclosed | Description | Examples | Actual Costs |
|--|---|---|--|
| <u>One-off charges</u> - related to the provision of investment services | All costs and charges paid to IWG at the beginning or at the end of the provided investment service(s) | 1. Deposit fees | No fees |
| | | 2. Termination fees | No fees |
| | | 3. Switching costs | No fees |
| | | 4. Any other costs | No other costs |
| <u>On-going charges</u> – related to the provisions of investment services | All on-going costs and charges paid to IWG for their services provided to the client | 1. Management fees | Management Fees on Assets Under Management (AUM) up to 2% |
| | | 2. Advisory fees | As discussed, and agreed with your advisor. |
| | | 3. Custodian fees | Not Applicable, IWG do not hold client funds. |
| | | 4. Any other fees | IWG do not have any additional charges. |
| <u>All costs related to transactions initiated</u> – in the course of the provision of an investment service | All costs & charges that are related to transactions performed by IWG and/or other parties | 1. Broker commissions (costs that are charged by IWG for the execution of orders) | Up to 0.2% of transaction value |
| | | 2. Entry charges paid to fund managers | No entry fee to IWG |
| | | 3. Exit charges | IWG do not charge any Exit Fees |
| | | 4. Platform fees | IWG do not charge any withdrawal fee |
| | | 5. Mark ups (embedded in the transaction price) | Up to 0.2% of transaction value (only charged if no broker commission applies) |
| | | 6. Stamp duty | No fees |
| | | 7. Transaction tax | No fees |
| | | 8. Foreign exchange costs | No fees |
| <u>Any charges that are related to the ancillary services</u> | Any costs and charges that are related to ancillary services that are not included in the costs mentioned above | 1. Research costs | No fees |
| | | 2. Custody costs | No fees |
| <u>Incidental costs</u> | | 1. Performance fees | No fees |



Investment Product Costs

The Clients are urged to examine and study the relevant fees and charges as these are provided in the product material for each specific issue of financial instrument or product before making any investment decisions.