

TERMS & CONDITIONS – EX-ANTE COSTS

The table below shows a few examples of the costs you may incur investing with Wealthyhood. It includes both Wealthyhood charges and third-party charges, like the management fees of ETF/fund providers.

#	ETF	Management fee	Currency traded	Example of fees	Basic plan	Plus plan	Gold plan
1	Vanguard S&P 500 UCITS ETF DIST \$ (VUSA)	0.07%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.39	£0.00	£0.00
				ETF management fee	£4.04	£4.04	£4.04
2	Vanguard FTSE All-World UCITS ETF DIST \$ (VWRL)	0.22%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.36	£0.00	£0.00
				ETF management fee	£12.66	£12.66	£12.66
3	Vanguard USD Treasury Bond UCITS ETF DIST \$ (VDTY)	0.07%	USD	Commission fee	£0.00	£0.00	£0.00
				FX fee	£7.50	£3.50	£2.50
				Custody fee	£10.39	£0.00	£0.00
				ETF management fee	£4.04	£4.04	£4.04
4	iShares Physical Gold ETC ACC \$ (SGLN)	0.12%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.38	£0.00	£0.00
				ETF management fee	£6.92	£6.92	£6.92
5	Invesco Nasdaq-100 UCITS ETF DIST \$ (EQQU)	0.30%	USD	Commission fee	£0.00	£0.00	£0.00
				FX fee	£7.50	£3.50	£2.50
				Custody fee	£10.34	£0.00	£0.00
				ETF management fee	£17.23	£17.23	£17.23

6	iShares MSCI World Health Care Sector UCITS ETF DIST \$ (CBUF)	0.25%	EUR	Commission fee	£0.00	£0.00	£0.00
				FX fee	£7.50	£3.50	£2.50
				Custody fee	£10.35	£0.00	£0.00
				ETF management fee	£14.37	£14.37	£14.37
7	iShares Digitalisation UCITS ETF ACC \$ (DGTL)	0.40%	USD	Commission fee	£0.00	£0.00	£0.00
				FX fee	£7.50	£3.50	£2.50
				Custody fee	£10.32	£0.00	£0.00
				ETF management fee	£22.93	£22.93	£22.93
8	WisdomTree Artificial Intelligence UCITS ETF ACC \$ (INTL)	0.40%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.32	£0.00	£0.00
				ETF management fee	£22.93	£22.93	£22.93
9	VanEck Vectors Video Gaming and eSports UCITS ETF ACC \$ (ESGB)	0.55%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.28	£0.00	£0.00
				ETF management fee	£31.43	£31.43	£31.43
10	iShares Global Clean Energy UCITS ETF DIST \$ (INRG)	0.65%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.26	£0.00	£0.00
				ETF management fee	£37.06	£37.06	£37.06
11	BlackRock ICS Sterling Liquidity Fund £ (CASH)	0.10%	GBP	Commission fee	£0.00	£0.00	£0.00
				FX fee	£0.00	£0.00	£0.00
				Custody fee	£10.38	£0.00	£0.00
				MMF interest fee	£34.38	£11.56	£5.79
				ETF management fee	£5.77	£5.77	£5.77

Table 1. Ex-ante costs: Examples of an investment of £1,000 for 5 years with an annual return of 5%.