

Costs and Charges Disclosure Grid - Fully Paid Stocks

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North America						
Scenario	USD Stock. No Transaction Tax		USD Stock. PTP Withholding*		CAD Stock. No Transaction Tax	
Company Name	Morgan Stanley		LAZARD LTD-CL A		Royal Bank of Canada	
Symbol	MS		LAZ		RY	
ISIN	US6174464486		BMGS40501027		CA7800871021	
Exchange	NYSE		NYSE		TSE	
Direction	LONG	SHORT	LONG	SHORT	LONG	SHORT
Base Currency	EUR	EUR	EUR	EUR	EUR	EUR
Trading Currency	USD	JSD	USD	JSD	CAD	CAD
Exchange Rate	1.058	1.058	1.058	1.058	1.448	1.448
MarginRate Long	100%		100%		100%	
MarginRate Short		100%		100%		100%
Commission rate	0.02(minimum 25)	0.02(minimum 25)	0.02(minimum 25)	0.02(minimum 25)	0.02(minimum 25)	0.02(minimum 25)
Financing Rate	6.83%		6.83%		6.44%	
Borrow Fees		0.26%		0.53%		0.86%
Tax	0.00%	0.00%	10.00%	10.00%	0.00%	0.00%
Holding Period (Days) Order	5	5	5	5	5	5
Value in Trading Ccy Margin	10,580	10,580	10,580	10,580	14,480	14,480
Loan in Trading Ccy	-	-	-	-	-	-
Investment in Base Ccy	10,000	10,000	10,000	10,000	10,000	10,000

*10% withholding on sales proceeds

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of		% of		% of	
	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment
Total investment services and/or ancillary services cost (Broker Costs)	25.00	0.25%	25.36	0.25%	1,025.00	10.25%	1,027.74	10.26%	25.00	0.25%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	25.00	0.25%	25.36	0.25%	1,025.00	10.25%	1,027.74	10.26%	25.00	0.25%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of		% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	25.00	0.25%	25.00	0.25%	1,025.00	10.25%	1,027.74	10.28%	25.00	0.25%	26.19	0.28%
One-off costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	25.00	0.02%	2.00	0.02%	1,025.00	10.25%	1,025.00	10.25%	25.00	0.25%	25.00	0.25%
Commissions (Entry & Exit)	25.00	0.02%	25.00	0.02%	25.00	0.25%	25.00	0.25%	25.00	0.25%	25.00	0.25%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	1,000.00	0.00%	1,000.00	10.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.36	0.00%	0.00	0.00%	0.74	0.01%	0.00	0.00%	1.19	0.01%
Financing Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Borrow Fees	0.00	0.00%	0.36	0.00%	0.00	0.00%	0.74	0.01%	0.00	0.00%	1.19	0.01%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00%	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	25.00	0.25%	25.36	0.25%	1,025.00	10.02%	1,025.74	10.26%	25.00	0.25%	26.19	0.26%

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Core Europe

Scenario	EUR Stock. No Transaction Tax		EUR Stock. French Financial Transaction Tax (FTT)*		EUR Stock. Italian Financial Transaction Tax (IFTT)*		GBP Stock. UK Stamp Duty*		CHF Stock. No Transaction Tax	
Company Name Symbol ISIN Exchange	BMW BMW DE0005190003 IBIS		BNP Paribas BNP FR0000131104 SBF		ENI SPA ENI IT0003132476 BVME		Anglo American AAL GB00B1XZ5820 LSE		ABBN ABBN CH0012221716 EBS	
Direction	LONG	SHORT	LONG	SHORT	LONG	SHORT	LONG	SHORT	LONG	SHORT
Base Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Trading Currency	EUR	EUR	EUR	EUR	EUR	EUR	GBP	GBP	CHF	CHF
Exchange Rate	1	1	1	1	1	1	0.88	0.88	0.983	0.983
MarginRate Long	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
MarginRate Short		100%		100%		100%		100%		100%
Commission rate	0.20% (minimum 25)	0.20% (minimum 25)	0.20% (minimum 25)	0.20% (minimum 25)	0.20% (minimum 25)	0.20% (minimum 25)	0.20% (minimum 10)	0.20% (minimum 10)	0.20% (minimum 15)	0.20% (minimum 15)
Financing Rate	5.41%		5.41%	0.53%	5.41%	0.40%	6.71%	0.75%	3.13%	0.54%
Borrow Fees		0.64%		0.30%		0.10%		0.50%		0.00%
Tax	0.00%	0.00%	0.30%	5	0.10%	0.10%	0.50%	0.50%	0.00%	0.00%
Holding Period (Days) Order	5	5	5	10,000	5	5	5	5	5	5
Value in Trading Ccy Margin	10,000	10,000	10,000	-	10,000	10,000	8,800	8,800	9,830	9,830
Loan in Trading Ccy	-	-	-	10,000	-	-	-	-	-	-
Investment in Base Ccy	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

*0.30% French Financial Transaction Tax on purchase transaction

*0.10% Italian Financial Transaction Tax on purchase transaction

*0.50% UK Stamp Duty on purchase transaction

Costs and Charges Summary

Estimated costs and charges over the specified holding period	Amount in EUR	% of Investment														
Base Currency																
Total investment services and/or ancillary services cost (Broker Costs)	25.00	0.25%	25.89	0.26%	55.00	0.55%	55.74	0.56%	35.00	0.35%	35.56	0.36%	60.00	0.60%	61.03	0.61%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	25.00	0.25%	25.89	0.26%	55.00	0.55%	55.74	0.56%	35.00	0.35%	35.56	0.36%	60.00	0.60%	61.03	0.61%

Itemized breakdown of costs and charges

COST CATEGORY	% of Investment															
	in base ccy	Investment														
INVESTMENT SERVICES COSTS	25.00	0.25%	25.89	0.26%	55.00	0.55%	55.74	0.56%	35.00	0.35%	35.56	0.36%	60.00	0.60%	61.03	0.61%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	25.00	0.25%	25.00	0.25%	55.00	0.55%	55.00	0.55%	35.00	0.35%	35.56	0.36%	60.00	0.60%	61.03	0.61%
Commissions (Entry & Exit)	25.00	0.25%	25.00	0.25%	25.00	0.25%	25.00	0.25%	25.00	0.25%	25.00	0.25%	10.00	0.10%	10.00	0.10%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	30.00	0.30%	30.00	0.30%	10.00	0.10%	10.00	0.10%	50.00	0.50%	50.00	0.50%
On-going costs	0.00	0.00%	0.89	0.01%	0.00	0.00%	0.74	0.01%	0.00	0.00%	0.56	0.01%	0.00	0.00%	1.03	0.01%
Financing Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Borrow Fees	0.00	0.00%	0.89	0.00%	0.00	0.00%	0.74	0.01%	0.00	0.00%	0.56	0.01%	0.00	0.00%	1.03	0.01%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%														
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%														
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	25.00	0.25%	25.89	0.26%	55.00	0.55%	55.74	0.56%	35.00	0.35%	35.56	0.36%	60.00	0.60%	61.03	0.61%