



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	As agreed with client
		2. Termination fees	No fees
		3. Switching costs	No fees
		4. Any other costs	Performance fees may apply
<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	Performance fees may apply
<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 transmission of orders)	Up to 5%
		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)	No fees
		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	Up to 20%

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.