









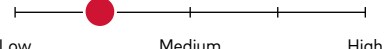

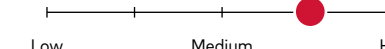


# LifePlan Global MPS (ETFs)

Marketing communication

	Conservative			Balanced			Growth			
<b>Long-term strategic asset allocation (%)</b> ● Equities ● Bonds										
<b>Risk profile</b>										
<b>Underlying products<sup>1</sup> (%)</b>										
<b>Vanguard FTSE North America UCITS ETF</b> ISIN: IE00BK5BQW10	6,55%	13,09%	19,64%	26,19%	32,73%	39,28%	45,83%	52,37%	58,92%	65,47%
<b>Vanguard FTSE Developed Europe UCITS ETF</b> ISIN: IE00BK5BQX27	1,50%	3,01%	4,51%	6,02%	7,52%	9,02%	10,53%	12,03%	13,54%	15,04%
<b>Vanguard FTSE Developed Asia Pacific ex Japan UCITS ETF</b> ISIN: IE00BK5BQZ41	0,35%	0,71%	1,06%	1,42%	1,77%	2,13%	2,48%	2,84%	3,19%	3,54%
<b>Vanguard FTSE Japan UCITS ETF</b> ISIN: IE00BFMYX26	0,58%	1,16%	1,74%	2,32%	2,89%	3,47%	4,05%	4,63%	5,21%	5,79%
<b>Vanguard FTSE Emerging Markets UCITS ETF</b> ISIN: IE00BK5BR733	1,02%	2,03%	3,05%	4,06%	5,08%	6,10%	7,11%	8,13%	9,15%	10,16%
<b>Vanguard Global Aggregate Bond UCITS ETF</b> ISIN: IE00BG47KH54	90,00%	80,00%	70,00%	60,00%	50,00%	40,00%	30,00%	20,00%	10,00%	–
<b>Ongoing Charges Figure (OCF)<sup>2</sup></b>	<b>0,10%</b>	<b>0,10%</b>	<b>0,11%</b>	<b>0,11%</b>	<b>0,11%</b>	<b>0,11%</b>	<b>0,11%</b>	<b>0,11%</b>	<b>0,12%</b>	<b>0,12%</b>

<sup>1</sup> Allocations shown are as of 31 March 2025. Percentages may not add up to 100% due to rounding.

<sup>2</sup> The ongoing charges figure (OCF) covers administration, audit, depository, legal, registration and regulatory expenses incurred in respect of the funds. Portfolio average OCF rounded to the nearest basis point. Portfolio allocations are based on Vanguard calculations based on FactSet data for market capitalisation as of 31 March 2025.

**This is a marketing communication. This document is directed at professional investors and should not be distributed to, or relied upon by retail investors.**

## Investment risk information

The value of investments, and the income from them, may fall or rise and investors may get back less than they invested.

Past performance is not a reliable indicator of future results.

Some funds invest in emerging markets which can be more volatile than more established markets. As a result the value of your investment may rise or fall.

Investments in smaller companies may be more volatile than investments in well-established blue chip companies.

ETF shares can be bought or sold only through a broker. Investing in ETFs entails stockbroker commission and a bid- offer spread which should be considered fully before investing.

Funds investing in fixed interest securities carry the risk of default on repayment and erosion of the capital value of your investment and the level of income may fluctuate. Movements in interest rates are likely to affect the capital value of fixed interest securities. Corporate bonds may provide higher yields but as such may carry greater credit risk increasing the risk of default on repayment and erosion of the capital value of your investment. The level of income may fluctuate and movements in interest rates are likely to affect the capital value of bonds.

The Funds may use derivatives in order to reduce risk or cost and/or generate extra income or growth. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value. A derivative is a financial contract whose value is based on the value of a financial asset (such as a share, bond, or currency) or a market index.

Some funds invest in securities which are denominated in different currencies. Movements in currency exchange rates can affect the return of investments.

For further information on risks of the underlying funds, please see the "Risk Factors" section of the prospectus on our website at <https://global.vanguard.com>.

## Important information

**This is a marketing communication.**

**This is directed at professional investors and should not be distributed to, or relied upon by retail investors.**

For further information on the investment policies and risks of the underlying funds of the model portfolio(s), please refer to the prospectus of the UCITS and to the KID before making any final investment decisions. The KID for the underlying funds is available in local languages, alongside the prospectus via Vanguard's website <https://global.vanguard.com/>.

The information contained herein is not to be regarded as an offer to buy or sell or the solicitation of any offer to buy or sell securities in any jurisdiction where such an offer or solicitation is against the law, or to anyone to whom it is unlawful to make such an offer or solicitation, or if the person making the offer or solicitation is not qualified to do so. The information is general in nature and does not constitute legal, tax, or investment advice. Potential investors are urged to consult their professional advisers on the implications of making an investment in, holding or disposing of shares and/or units of, and the receipt of distribution from any investment.

The Manager of the Ireland domiciled funds may determine to terminate any arrangements made for marketing the shares in one or more jurisdictions in accordance with the UCITS Directive, as may be amended from time-to-time.

The Indicative Net Asset Value ("iNAV") for Vanguard's ETFs is published on Bloomberg or Reuters. Refer to the Portfolio Holdings Policy at <https://fund-docs.vanguard.com/portfolio-holdings-disclosure-policy.pdf>

For investors in Ireland domiciled funds, a summary of investor rights can be obtained via <https://www.ie.vanguard/content/dam/intl/europe/documents/en/vanguard-investors-rights-summary-irish-funds-jan22.pdf> and is available in English, German, French, Spanish, Dutch and Italian.

London Stock Exchange Group companies include FTSE International Limited ("FTSE"), Frank Russell Company ("Russell"), MTS Next Limited ("MTS"), and FTSE TMX Global Debt Capital Markets Inc. ("FTSE TMX"). All rights reserved. "FTSE", "Russell", "MTS", "FTSE TMX" and "FTSE Russell" and other service marks and trademarks related to the FTSE or Russell indexes are trademarks of the London Stock Exchange Group companies and are used by FTSE, MTS, FTSE TMX and Russell under licence. All information is provided for information purposes only. No responsibility or liability can be accepted by the London Stock Exchange Group companies nor its licensors for any errors or for any loss from use of this publication. Neither the London Stock Exchange Group companies nor any of its licensors make any claim, prediction, warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the FTSE or Russell indexes or the fitness or suitability of the indexes for any particular purpose to which they might be put.

**For Dutch investors only:** The fund(s) referred to herein are listed in the AFM register as defined in section 1:107 Dutch Financial Supervision Act (Wet op het financieel toezicht). For details of the Risk indicator for each fund listed, please see the fact sheet(s) which are available from Vanguard via our website <https://www.nl.vanguard/professional/product>.

Issued by Vanguard Group (Ireland) Limited which is regulated in Ireland by the Central Bank of Ireland.

© 2025 Vanguard Group (Ireland) Limited All rights reserved. 04/25\_603M Reference number: 4371482

Connect with Vanguard®  
[global.vanguard.com](https://global.vanguard.com)

**Vanguard**