

# LifePlan ESG MPS

	Conservative					Balanced					Growth				
Risk profile	<div> <div>Low</div> <div>From low to medium</div> <div>Medium</div> <div>From medium to high</div> <div>High</div> </div>					<div> <div>Low</div> <div>From low to medium</div> <div>Medium</div> <div>From medium to high</div> <div>High</div> </div>					<div> <div>Low</div> <div>From low to medium</div> <div>Medium</div> <div>From medium to high</div> <div>High</div> </div>				
Long term strategic asset allocation	<div> <div>20%</div> <div>80%</div> </div>					<div> <div>40%</div> <div>60%</div> <div>60%</div> <div>40%</div> </div>					<div> <div>80%</div> <div>20%</div> <div>100%</div> </div>				
ETF portfolio <sup>1</sup>															
Vanguard ESG North America All Cap UCITS ETF ISIN IE000058J820	10,00%					20,00% 30,00%					40,00% 50,00%				
Vanguard ESG Developed Europe All Cap UCITS ETF ISIN IE000QUOSE01	3,00%					6,00% 9,00%					12,00% 15,00%				
Vanguard ESG Developed Asia Pacific All Cap UCITS ETF ISIN IE000GOJO2A3	4,00%					8,00% 12,00%					16,00% 20,00%				
Vanguard ESG Emerging Markets All Cap UCITS ETF ISIN IE000KPJJWM6	3,00%					6,00% 9,00%					12,00% 15,00%				
Vanguard ESG Global Corporate UCITS ETF - EUR Hedged ISIN IE00BND51P30	23,55%					17,74% 10,04%					3,84% –				
Vanguard EUR Eurozone Government Bond UCITS ETF ISIN IE00BH04GL39	23,62%					17,90% 13,58%					8,85% –				
Vanguard USD Treasury Bond UCITS ETF - EUR Hedged ISIN IE00BMX0B631	32,83%					24,36% 16,38%					7,31% –				
Total ESG allocation	43,55%					57,74% 70,04%					83,84% 100,0%				
Average portfolio OCF <sup>2</sup>	0,12%					0,13% 0,13%					0,14% 0,15%				

1 Allocations shown are as of 30 June 2024. Percentages may not add up to 100% due to rounding.

2 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 as of 30 June 2024.

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.

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

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

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Vanguard Funds plc has been authorised by the Central Bank of Ireland as a UCITS and has been registered for public distribution in certain EEA countries and the UK. Prospective investors are referred to the Vanguard Funds plc prospectus and to our website for further information. Prospective investors are also urged to consult their own professional advisers on the implications of making an investment in, and holding or disposing shares of the Funds and the receipt of distributions with respect to such shares under the law of the countries in which they are liable to taxation.

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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.

The Central Bank of Ireland has granted authorisation for the Vanguard USD Treasury Bond UCITS ETF to invest up to 100% of net assets in different Transferable Securities and Money Market Instruments issued or guaranteed by any EU Member State, its local authorities, non-EU Member States or public international bodies of which one or more EU Member States are members. The Vanguard USD Treasury Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

**For Dutch investors only:** The underlying fund(s) referred to in this document 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 in this document, please see the fact sheet(s) which are available from Vanguard via our website <https://www.nl.vanguard/professional/product>.

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