

# LifeStrategy<sup>®</sup> model portfolio costs and charges

Range	Model Portfolio	Annual Portfolio Charge <sup>1</sup>	Underlying OCF of Funds <sup>2</sup>	All-in fee ex transaction costs <sup>3</sup>	Transaction Costs <sup>4</sup>	All-in fee inc. transaction costs
Classic	LifeStrategy 20% Equity MPS	0.10%	0.13%	0.23%	0.07%	0.30%
Classic	LifeStrategy 40% Equity MPS	0.10%	0.12%	0.22%	0.06%	0.28%
Classic	LifeStrategy 60% Equity MPS	0.10%	0.11%	0.21%	0.05%	0.26%
Classic	LifeStrategy 80% Equity MPS	0.10%	0.11%	0.21%	0.04%	0.25%
Classic	LifeStrategy 100% Equity MPS	0.10%	0.10%	0.20%	0.02%	0.22%
Global	LifeStrategy 20% Equity MPS	0.10%	0.13%	0.23%	0.07%	0.30%
Global	LifeStrategy 40% Equity MPS	0.10%	0.13%	0.23%	0.06%	0.29%
Global	LifeStrategy 60% Equity MPS	0.10%	0.12%	0.22%	0.05%	0.27%
Global	LifeStrategy 80% Equity MPS	0.10%	0.12%	0.22%	0.03%	0.25%
Global	LifeStrategy 100% Equity MPS	0.10%	0.12%	0.22%	0.02%	0.24%

Source: Vanguard. Data as at 30 August 2024.

- 1 The annual portfolio charge covers the discretionary management of the managed portfolio service, ongoing oversight, and regular rebalancing of the portfolios. The portfolio charge is exclusive of VAT and any adviser, platform, or dealing charges.
- 2 The OCF refers to Ongoing Charges Figures and covers the fund manager's costs of managing the fund. It does not include dealing costs or additional costs such as audit fees.
- 3 All-in costs include OCF and the annual portfolio charge.
- 4 Transaction costs: All costs and charges incurred as a result of the acquisition and disposal of underlying investments within the fund. This includes broker commissions, entry and exit charges, spreads, stamp duty, transactions tax, and foreign exchange costs.

## 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.

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

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 the model portfolio risks please see the "Risk Factors" section for the prospectus of the underlying funds on our website at <https://global.vanguard.com>.

## Important information

**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 model portfolio(s), please refer to the prospectus and KIID of the underlying funds before making any final investment decisions. The KIID for each fund is available, alongside the prospectus via Vanguard's website <https://global.vanguard.com/>.

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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.

For investors in UK domiciled funds, a summary of investor rights can be obtained via <https://www.vanguard.co.uk/content/dam/intl/europe/documents/en/Vanguard-InvestorsRightsSummaryUKFUNDSJan22.pdf> and is available in English.

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