

Vanguard Core-Satellite Model Portfolios with LIS

Index strength. Active edge.

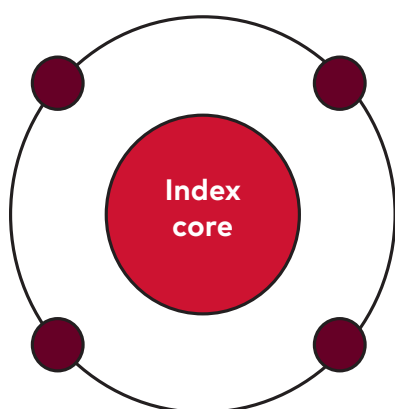
The Vanguard Core-Satellite Model Portfolios with LIS (Lonsec Investment Solutions)¹ are a range of multi-asset portfolios that combine index and active investments, offering broad market diversification with the potential for long-term above-benchmark returns.

A strong core for your portfolio

As the name suggests, Vanguard's core-satellite model portfolios consist of a "core" of highly diversified index exchange traded funds (ETFs) that aim to match broad market returns. The core is where most of your investments are allocated, providing a strong and steady foundation for your portfolio.

Active satellites for market-beating potential

Along with the core, active "satellite" funds offer the potential for long-term returns above the index. In contrast to passive ETFs that track the market, these active funds are selected for their potential to outperform the market, provide additional diversification, and support a range of investment objectives.



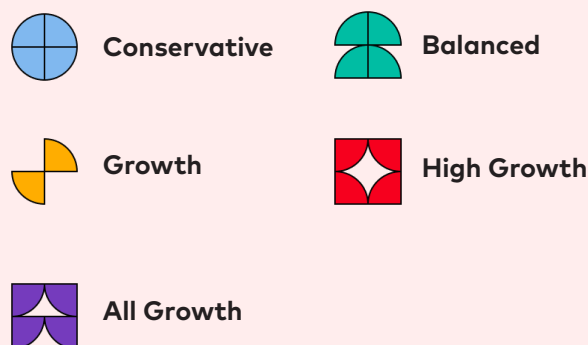
Active satellites

A time-tested approach to investing

Core-satellite is a widely recognised and flexible approach to creating tailored portfolios for individual investors. By anchoring to a stable core, it aims to consistently deliver market returns while offering the potential for outperformance by prudently managing risk based on your risk profile and objectives.

Core-satellite portfolios to match a range of investor needs

The Vanguard Core-Satellite Model Portfolios with LIS offer five core-satellite investment strategies, each with a different mix of asset classes—including equities and fixed income—to suit a range of different investor needs.



Each portfolio has a broadly diversified core using Vanguard's ETFs, with actively managed funds selected by LIS.

¹Lonsec Investment Solutions Pty Ltd (LIS) (ABN 95 608 837 583) is engaged to provide investment advisory services in relation to the Portfolios. LIS is a Corporate Authorised Representative (CAR) of Evidentia Financial Services Pty Ltd (ABN 97 664 546 525 / AFS Licence 546217).

Backed by two trusted names in investing

The portfolios combine Vanguard's 50 years of global index portfolio construction and best practices with LIS' 20+ year track record of managing investments through various market cycles.

Vanguard

LIS

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Speak to your financial adviser

Your financial adviser can help you choose the right risk profile to suit your needs and ensure it aligns with your financial plan.

The risks of investing

It's important to remember that all investments carry risk. Different investment strategies carry different levels of risk, depending on the assets that make up the investment strategy. It is important to keep in mind one of the principles of investing: the highest long-term returns may also carry the highest level of short-term risk. The value of the investments may go up and down, investment returns are not guaranteed, and investors may lose some or all of their money. The level of returns may vary, and future returns may differ from past returns.

Before making an investment decision, it's important to work with your financial adviser to determine the most appropriate strategy for your personal circumstances, risk profile and goals.

Vanguard

Strong and Steady

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