

Enhanced disclosure on Vanguard funds cost and charges information

Vanguard is required to provide information on costs and charges incurred within Vanguard funds to Distributors and other Intermediaries so that they can include this within the costs and charges information that they must disclose to their clients. Intermediaries will usually have other costs relating to the services they provide and therefore the information which we provide is only part of the total. We have set out the costs and charges information relating to Vanguard funds in this document in order that Investors who may not have used an Intermediary and others can have access to it.

The presentation and allocation that we have applied follow the MiFID II Regulations (Annex II of the Commission Delegated Regulation (EU) 2017/653). We have calculated the transaction costs using the methodology, "Transaction cost methodology" as defined within the EU regulations (Commission Delegated Regulation (EU) 2021/2268).

The information provided in this document is for general information only and does not take into account objectives, financial situation or needs of an individual investor. You should obtain financial advice that is tailored to your personal circumstances from a licensed financial adviser.

- 1 **Ongoing charges figures:** The ongoing charges figure (OCF) covers management fees and service costs such as administration, audit, depositary, legal, registration and regulatory expenses incurred in respect of the funds.
- 2 **Ongoing costs¹:** All ongoing costs and charges related to the management of the fund that are deducted from the value of the fund. This includes OCF, overdraft fees and securities lending fees. (Please note that when rounded to 2 decimal places, Ongoing costs less than 0.01% will be displayed as 0.00%). Please note that the reference data point for "Ongoing costs" figure in this document is EMT.
- 3 **One-off costs:** All costs and charges paid to fund providers at the beginning or at the end of the investment in the fund. This includes front-loaded management fee, structuring fee and distribution fee. Vanguard does not currently have any one-off costs.
- 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. (Please note that when rounded to 2 decimal places, transaction costs less than 0.01% will be displayed as 0.00%).
- 5 **Incidental costs:** Performance fees and anything similar. Vanguard funds have no incidental costs currently.
- 6 **Total fund costs:** This is the total of the ongoing costs, one-off costs, transaction costs and incidental costs of investing in the fund.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE000GOJO2A3	Vanguard ESG Developed Asia Pacific All Cap UCITS ETF (USD) Accumulating	Equity	0.17%	0.00%	0.17%	0.00%	0.03%	0.00%	0.20%
IE0008T6IUX0	Vanguard ESG Developed Asia Pacific All Cap UCITS ETF (USD) Distributing	Equity	0.17%	0.00%	0.17%	0.00%	0.03%	0.00%	0.20%
IE000QUOSE01	Vanguard ESG Developed Europe All Cap UCITS ETF (EUR) Accumulating	Equity	0.12%	0.00%	0.12%	0.00%	0.09%	0.00%	0.21%
IE000NRGX9M3	Vanguard ESG Developed Europe All Cap UCITS ETF (EUR) Distributing	Equity	0.12%	0.00%	0.12%	0.00%	0.09%	0.00%	0.21%
IE000KPJJWM6	Vanguard ESG Emerging Markets All Cap UCITS ETF (USD) Accumulating ††	Equity	0.19%	0.01%	0.20%	0.00%	0.22%	0.00%	0.42%
IE0001VXZTV7	Vanguard ESG Emerging Markets All Cap UCITS ETF (USD) Distributing ††	Equity	0.19%	0.01%	0.20%	0.00%	0.22%	0.00%	0.42%
IE00BNG8L278	Vanguard ESG Global All Cap UCITS ETF (USD) Accumulating	Equity	0.24%	0.00%	0.24%	0.00%	0.02%	0.00%	0.26%
IE00BNG8L385	Vanguard ESG Global All Cap UCITS ETF (USD) Distributing	Equity	0.24%	0.00%	0.24%	0.00%	0.02%	0.00%	0.26%
IE000O58J820	Vanguard ESG North America All Cap UCITS ETF (USD) Accumulating	Equity	0.12%	0.00%	0.12%	0.00%	0.00%	0.00%	0.12%
IE000L2ZNB07	Vanguard ESG North America All Cap UCITS ETF (USD) Distributing	Equity	0.12%	0.00%	0.12%	0.00%	0.00%	0.00%	0.12%
IE00BFMXYP42	Vanguard FTSE 100 UCITS ETF (GBP) Accumulating	Equity	0.09%	0.00%	0.09%	0.00%	0.03%	0.00%	0.12%
IE00B810Q511	Vanguard FTSE 100 UCITS ETF (GBP) Distributing	Equity	0.09%	0.00%	0.09%	0.00%	0.03%	0.00%	0.12%
IE00BFMXVQ44	Vanguard FTSE 250 UCITS ETF (GBP) Accumulating ††	Equity	0.10%	0.00%	0.10%	0.00%	0.31%	0.00%	0.41%
IE00BKX55Q28	Vanguard FTSE 250 UCITS ETF (GBP) Distributing ††	Equity	0.10%	0.00%	0.10%	0.00%	0.31%	0.00%	0.41%
IE00BK5BR626	Vanguard FTSE All-World High Dividend Yield UCITS ETF (USD) Accumulating	Equity	0.29%	0.00%	0.29%	0.00%	0.04%	0.00%	0.33%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE00B8GKDB10	Vanguard FTSE All-World High Dividend Yield UCITS ETF (USD) Distributing	Equity	0.29%	0.00%	0.29%	0.00%	0.04%	0.00%	0.33%
IE00BK5BQT80	Vanguard FTSE All-World UCITS ETF (USD) Accumulating ††	Equity	0.19%	0.00%	0.19%	0.00%	0.02%	0.00%	0.22%
IE00B3RBWM25	Vanguard FTSE All-World UCITS ETF (USD) Distributing ††	Equity	0.19%	0.00%	0.19%	0.00%	0.02%	0.00%	0.22%
IE00BK5BQZ41	Vanguard FTSE Developed Asia Pacific ex Japan UCITS ETF (USD) Accumulating	Equity	0.15%	0.00%	0.15%	0.00%	0.02%	0.00%	0.18%
IE00B9F5YL18	Vanguard FTSE Developed Asia Pacific ex Japan UCITS ETF (USD) Distributing	Equity	0.15%	0.00%	0.15%	0.00%	0.02%	0.00%	0.18%
IE00BK5BQY34	Vanguard FTSE Developed Europe ex UK UCITS ETF (EUR) Accumulating	Equity	0.10%	0.00%	0.10%	0.00%	0.03%	0.00%	0.13%
IE00BKX55S42	Vanguard FTSE Developed Europe ex UK UCITS ETF (EUR) Distributing	Equity	0.10%	0.00%	0.10%	0.00%	0.03%	0.00%	0.13%
IE00BK5BQX27	Vanguard FTSE Developed Europe UCITS ETF (EUR) Accumulating	Equity	0.10%	0.00%	0.10%	0.00%	0.03%	0.00%	0.13%
IE00B945VV12	Vanguard FTSE Developed Europe UCITS ETF (EUR) Distributing	Equity	0.10%	0.00%	0.10%	0.00%	0.03%	0.00%	0.13%
IE00BK5BQV03	Vanguard FTSE Developed World UCITS ETF (USD) Accumulating	Equity	0.12%	0.00%	0.12%	0.00%	0.03%	0.00%	0.15%
IE00BKX55T58	Vanguard FTSE Developed World UCITS ETF (USD) Distributing	Equity	0.12%	0.00%	0.12%	0.00%	0.03%	0.00%	0.15%
IE00BK5BR733	Vanguard FTSE Emerging Markets UCITS ETF (USD) Accumulating ††	Equity	0.17%	0.00%	0.17%	0.00%	0.09%	0.00%	0.26%
IE00B3VVMM84	Vanguard FTSE Emerging Markets UCITS ETF (USD) Distributing ††	Equity	0.17%	0.00%	0.17%	0.00%	0.09%	0.00%	0.26%
IE00BFMXYX26	Vanguard FTSE Japan UCITS ETF (USD) Accumulating ††	Equity	0.10%	0.00%	0.10%	0.00%	0.04%	0.00%	0.14%
IE00B95PGT31	Vanguard FTSE Japan UCITS ETF (USD) Distributing ††	Equity	0.10%	0.00%	0.10%	0.00%	0.04%	0.00%	0.14%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE00BFMXY33	Vanguard FTSE Japan UCITS ETF EUR Hedged Accumulating ††	Equity	0.15%	0.00%	0.15%	0.00%	0.04%	0.00%	0.19%
IE00BFMXZJ56	Vanguard FTSE Japan UCITS ETF USD Hedged Accumulating ††	Equity	0.15%	0.00%	0.15%	0.00%	0.04%	0.00%	0.19%
IE00BK5BQW10	Vanguard FTSE North America UCITS ETF (USD) Accumulating ††	Equity	0.08%	0.00%	0.08%	0.00%	0.03%	0.00%	0.11%
IE00BKX55R35	Vanguard FTSE North America UCITS ETF (USD) Distributing ††	Equity	0.08%	0.00%	0.08%	0.00%	0.03%	0.00%	0.11%
IE00BG143G97	Vanguard Germany All Cap UCITS ETF (EUR) Distributing ††	Equity	0.07%	0.00%	0.07%	0.00%	0.11%	0.00%	0.18%
IE00BFMXXD54	Vanguard S&P 500 UCITS ETF (USD) Accumulating	Equity	0.07%	0.00%	0.07%	0.00%	0.00%	0.00%	0.07%
IE00B3XXRP09	Vanguard S&P 500 UCITS ETF (USD) Distributing	Equity	0.07%	0.00%	0.07%	0.00%	0.00%	0.00%	0.07%
IE000QADMYA3	Vanguard ESG EUR Corporate Bond UCITS ETF (EUR) Accumulating †	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.16%	0.00%	0.25%
IE000F37PGZ3	Vanguard ESG EUR Corporate Bond UCITS ETF (EUR) Distributing †	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.16%	0.00%	0.25%
IE000UQLOH05	Vanguard ESG EUR Corporate Bond UCITS ETF GBP Hedged Accumulating †	Fixed Income	0.14%	0.00%	0.14%	0.00%	0.16%	0.00%	0.30%
IE00BNDS1R53	Vanguard ESG Global Corporate Bond UCITS ETF CHF Hedged Accumulating	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1S60	Vanguard ESG Global Corporate Bond UCITS ETF CHF Hedged Distributing	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1P30	Vanguard ESG Global Corporate Bond UCITS ETF EUR Hedged Accumulating	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1Q47	Vanguard ESG Global Corporate Bond UCITS ETF EUR Hedged Distributing	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1T77	Vanguard ESG Global Corporate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE00BNDS1V99	Vanguard ESG Global Corporate Bond UCITS ETF GBP Hedged Distributing	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1W07	Vanguard ESG Global Corporate Bond UCITS ETF USD Hedged Accumulating	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BNDS1X14	Vanguard ESG Global Corporate Bond UCITS ETF USD Hedged Distributing	Fixed Income	0.15%	0.00%	0.15%	0.00%	0.19%	0.00%	0.34%
IE00BH04FZ00	Vanguard EUR Corporate 1-3 Year Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.07%	0.00%	0.16%
IE00BDD48S37	Vanguard EUR Corporate 1-3 Year Bond UCITS ETF (EUR) Distributing	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.07%	0.00%	0.16%
IE00BGYWT403	Vanguard EUR Corporate Bond UCITS ETF (EUR) Accumulating †	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.06%	0.00%	0.13%
IE00BZ163G84	Vanguard EUR Corporate Bond UCITS ETF (EUR) Distributing †	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.06%	0.00%	0.13%
IE00BGYWT510	Vanguard EUR Corporate Bond UCITS ETF USD Hedged Acc †	Fixed Income	0.12%	0.00%	0.12%	0.00%	0.06%	0.00%	0.18%
IE00004S2680	Vanguard EUR Eurozone Government 1-3 Year Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.03%	0.00%	0.10%
IE000HARFTG3	Vanguard EUR Eurozone Government 1-3 Year Bond UCITS ETF (EUR) Distributing	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.03%	0.00%	0.10%
IE00BH04GL39	Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.04%	0.00%	0.11%
IE00BZ163H91	Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Distributing	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.04%	0.00%	0.11%
IE00BH04GM46	Vanguard EUR Eurozone Government Bond UCITS ETF USD Hedged Acc	Fixed Income	0.12%	0.00%	0.12%	0.00%	0.04%	0.00%	0.16%
IE00BG47KF31	Vanguard Global Aggregate Bond UCITS ETF CHF Hedged Accumulating †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%
IE00BG47KH54	Vanguard Global Aggregate Bond UCITS ETF EUR Hedged Accumulating †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE00BG47KB92	Vanguard Global Aggregate Bond UCITS ETF EUR Hedged Distributing †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%
IE00BG47K971	Vanguard Global Aggregate Bond UCITS ETF GBP Hedged Accumulating †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%
IE00BG47KG48	Vanguard Global Aggregate Bond UCITS ETF GBP Hedged Distributing †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%
IE00BG47KJ78	Vanguard Global Aggregate Bond UCITS ETF USD Hedged Accumulating †	Fixed Income	0.08%	0.00%	0.08%	0.00%	0.12%	0.00%	0.20%
IE000F16FMX1	Vanguard Global Government Bond UCITS ETF CHF Hedged Accumulating	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE000B1A2798	Vanguard Global Government Bond UCITS ETF EUR Hedged Accumulating	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE0003HUCA83	Vanguard Global Government Bond UCITS ETF EUR Hedged Distributing	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE000AI6QNJ5	Vanguard Global Government Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE000A2E14U6	Vanguard Global Government Bond UCITS ETF GBP Hedged Distributing	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE0006YIB0U2	Vanguard Global Government Bond UCITS ETF USD Hedged Accumulating	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.09%	0.00%	0.19%
IE00BH04GW44	Vanguard U.K. Gilt UCITS ETF (GBP) Accumulating †	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.08%	0.00%	0.13%
IE00B42WWV65	Vanguard U.K. Gilt UCITS ETF (GBP) Distributing †	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.08%	0.00%	0.13%
IE00BMX0B524	Vanguard U.K. Gilt UCITS ETF EUR Hedged Accumulating †	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.08%	0.00%	0.18%
IE00BLRPPV00	Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF (USD) Accumulating	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.17%	0.00%	0.22%
IE000TAV7246	Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF EUR Hedged Accumulating ††	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.08%	0.00%	0.18%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE000M6STPW4	Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF EUR Hedged Dist ††	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.08%	0.00%	0.18%
IE000H3Q3AF6	Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF USD Accumulating ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.08%	0.00%	0.13%
IE000GU6MFI0	Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF USD Distributing ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.08%	0.00%	0.13%
IE000VZ8BBU9	Vanguard U.S. Treasury 3-7 Year Bond UCITS ETF USD Accumulating ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE000128BSS1	Vanguard U.S. Treasury 3-7 Year Bond UCITS ETF USD Distributing ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE000UXDT343	Vanguard U.S. Treasury 7-10 Year Bond UCITS ETF USD Accumulating ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE000U882CN5	Vanguard U.S. Treasury 7-10 Year Bond UCITS ETF USD Distributing ††	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE00BGYWSV06	Vanguard USD Corporate 1-3 Year Bond UCITS ETF (USD) Accumulating	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.10%	0.00%	0.19%
IE00BDD48R20	Vanguard USD Corporate 1-3 Year Bond UCITS ETF (USD) Distributing	Fixed Income	0.09%	0.00%	0.09%	0.00%	0.10%	0.00%	0.19%
IE00BGYWWSW13	Vanguard USD Corporate 1-3 Year Bond UCITS ETF EUR Hedged Acc	Fixed Income	0.14%	0.00%	0.14%	0.00%	0.10%	0.00%	0.24%
IE00BGYWWSZ44	Vanguard USD Corporate 1-3 Year Bond UCITS ETF GBP Hedged Dist	Fixed Income	0.14%	0.00%	0.14%	0.00%	0.10%	0.00%	0.24%
IE00BGYWFK87	Vanguard USD Corporate Bond UCITS ETF (USD) Accumulating †	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.07%	0.00%	0.14%
IE00BZ163K21	Vanguard USD Corporate Bond UCITS ETF (USD) Distributing †	Fixed Income	0.07%	0.00%	0.07%	0.00%	0.07%	0.00%	0.14%
IE00BGYWFL94	Vanguard USD Corporate Bond UCITS ETF EUR Hedged Accumulating †	Fixed Income	0.12%	0.00%	0.12%	0.00%	0.07%	0.00%	0.19%
IE00BGYWFN19	Vanguard USD Corporate Bond UCITS ETF GBP Hedged Accumulating †	Fixed Income	0.12%	0.00%	0.12%	0.00%	0.07%	0.00%	0.19%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

ISIN	Fund and share class name	Asset allocation	1 Ongoing charges	Overdraft fees + sec lending fees	2 Ongoing costs = OCF + overdraft fees + securities lending fees	3 One-off costs	4 Transaction costs	5 Incidental costs	6 Total fund costs
Vanguard Funds PLC									
IE00BGYWCB81	Vanguard USD Emerging Markets Government Bond UCITS ETF (USD) Accumulating †	Fixed Income	0.23%	0.00%	0.23%	0.00%	0.09%	0.00%	0.32%
IE00BZ163L38	Vanguard USD Emerging Markets Government Bond UCITS ETF (USD) Distributing †	Fixed Income	0.23%	0.00%	0.23%	0.00%	0.09%	0.00%	0.32%
IE00BGYWFS63	Vanguard USD Treasury Bond UCITS ETF (USD) Accumulating †	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE00BZ163M45	Vanguard USD Treasury Bond UCITS ETF (USD) Distributing †	Fixed Income	0.05%	0.00%	0.05%	0.00%	0.01%	0.00%	0.06%
IE00BMX0B631	Vanguard USD Treasury Bond UCITS ETF EUR Hedged Accumulating †	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.01%	0.00%	0.11%
IE000JR51T11	Vanguard USD Treasury Bond UCITS ETF EUR Hedged Distributing †	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.01%	0.00%	0.11%
IE000S0PSP47	Vanguard USD Treasury Bond UCITS ETF GBP Hedged Distributing †	Fixed Income	0.10%	0.00%	0.10%	0.00%	0.01%	0.00%	0.11%
IE00BMVB5K07	Vanguard LifeStrategy 20% Equity UCITS ETF (EUR) Accumulating	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5L14	Vanguard LifeStrategy 20% Equity UCITS ETF (EUR) Distributing	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5M21	Vanguard LifeStrategy 40% Equity UCITS ETF (EUR) Accumulating	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5N38	Vanguard LifeStrategy 40% Equity UCITS ETF (EUR) Distributing	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5P51	Vanguard LifeStrategy 60% Equity UCITS ETF (EUR) Accumulating	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5Q68	Vanguard LifeStrategy 60% Equity UCITS ETF (EUR) Distributing	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5R75	Vanguard LifeStrategy 80% Equity UCITS ETF (EUR) Accumulating	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%
IE00BMVB5S82	Vanguard LifeStrategy 80% Equity UCITS ETF (EUR) Distributing	Fund of Fund	0.25%	0.00%	0.25%	0.00%	0.05%	0.00%	0.30%

†† Where the 'Fund and share class name' is affixed with '††', the Transaction costs data is at 30 June 2025; where the 'Fund and share class name' is affixed with '†', the Transaction costs data is at 31 March 2025; and the remaining Transaction costs data without '†' in name is as at 31 December 2024.

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.

Performance figures shown may be calculated in a currency that differs from the currency of the share class that you are invested in. As a result, returns may decrease or increase due to currency fluctuations.

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 please see the "Risk Factors" section of the prospectus on our website at <https://global.vanguard.com>.

Important information

This document is designed for use by, and is directed only at persons resident in Poland.

For further information on the fund's investment policies and risks, please refer to the prospectus of the UCITS and to the KID before making any final investment decisions. The KID for this fund is available in local languages, alongside the prospectus, which is available in English only, 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.

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 Funds' prospectus 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.

The Manager of Vanguard Funds plc is Vanguard Group (Ireland) Limited. Vanguard Asset Management, Limited is a distributor for Vanguard Funds plc.

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.

The Central Bank of Ireland has granted authorisation for the Vanguard U.K. Gilt 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 U.K. Gilt UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the UK.

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.

The Central Bank of Ireland has granted authorisation for the Vanguard Global Government 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 Global Government Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

The Central Bank of Ireland has granted authorisation for the U.S. Treasury 0-1 Year 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 U.S. Treasury 0-1 Year Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

Important information

The Central Bank of Ireland has granted authorisation for the Vanguard U.S. Treasury 1-3 Year 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 U.S. Treasury 1-3 Year Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

The Central Bank of Ireland has granted authorisation for the Vanguard U.S. Treasury 3-7 Year 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 U.S. Treasury 3-7 Year Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

The Central Bank of Ireland has granted authorisation for the Vanguard U.S. Treasury 7-10 Year 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 U.S. Treasury 7-10 Year Bond UCITS ETF invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US.

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.

The index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Vanguard. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); S&P® and S&P 500® are trademarks of S&P; and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Vanguard. Vanguard product(s) are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the index.

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