

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 costs:** 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.

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Pre-sale cost and charges

| 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 | | | | | | | | | |
| 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% |
| 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% | 0.27% | 0.00% | 0.38% |
| IE00BKX55Q28 | Vanguard FTSE 250 UCITS ETF (GBP) Distributing ††† | Equity | 0.10% | 0.00% | 0.10% | 0.00% | 0.27% | 0.00% | 0.38% |
| 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% |
| 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% |

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| Vanguard Funds PLC | | | | | | | | | |
| 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% |
| IE00BFMXYX33 | 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% |

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| Vanguard Funds PLC | | | | | | | | | |
| 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% |
| 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% |
| 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% |
| IE000SOORXS0 | Vanguard EUR Cash UCITS ETF (EUR) Accumulating Shares ††† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.04% | 0.00% | 0.11% |
| IE000AFVKJZ0 | Vanguard EUR Cash UCITS ETF (EUR) Distributing Shares ††† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.04% | 0.00% | 0.11% |

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| Vanguard Funds PLC | | | | | | | | | |
| 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% |
| 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% |

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| Vanguard Funds PLC | | | | | | | | | |
| 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% |
| IE0006Y1B0U2 | 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% | 0.10% | 0.00% | 0.15% |
| 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% |
| 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% |

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| 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% |
| IE000NATSYT3 | Vanguard USD Corporate 1-3 Year Bond UCITS ETF (MXN) Hedged Accumulating | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| 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% |
| IE00BGYW13 | 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% |
| IE00BGYWSZ44 | 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% |
| IE00BGYW19 | 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% |
| 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% |

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Pre-sale cost and charges

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Funds PLC | | | | | | | | | |
| 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% |
| Vanguard Investment Series PLC | | | | | | | | | |
| IE00B50MZ724 | Vanguard Emerging Markets Stock Index Fund GBP Acc | Equity | 0.23% | 0.00% | 0.23% | 0.00% | 0.10% | 0.00% | 0.34% |
| IE00B526YN16 | Vanguard ESG Developed Europe Index Fund - EUR Acc | Equity | 0.14% | 0.00% | 0.14% | 0.00% | 0.04% | 0.00% | 0.18% |

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Investment Series PLC | | | | | | | | | |
| IE00B76VTN11 | Vanguard ESG Developed World All Cap Equity Index Fund GBP Acc | Equity | 0.20% | 0.00% | 0.20% | 0.00% | 0.01% | 0.00% | 0.21% |
| IE00095O3DY7 | Vanguard ESG Developed World All Cap Equity Index Fund Institutional Plus EUR Dist | Equity | 0.13% | 0.00% | 0.13% | 0.00% | 0.01% | 0.00% | 0.14% |
| IE00BKV0VZ05 | Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Acc | Equity | 0.25% | 0.00% | 0.25% | 0.00% | 0.10% | 0.00% | 0.36% |
| IE0002639551 | Vanguard European Stock Index Fund USD Acc | Equity | 0.12% | 0.00% | 0.12% | 0.00% | 0.02% | 0.00% | 0.14% |
| IE0008248795 | Vanguard Eurozone Stock Index Fund Investor Euro Shares* | Equity | 0.12% | 0.00% | 0.12% | 0.00% | 0.03% | 0.00% | 0.15% |
| IE00B3X1NT05 | Vanguard Global Small-Cap Index Fund GBP Acc | Equity | 0.29% | 0.01% | 0.30% | 0.00% | 0.13% | 0.00% | 0.42% |
| IE00B03HD084 | Vanguard Global Stock Index Fund USD Investor Shares* | Equity | 0.18% | 0.00% | 0.18% | 0.00% | 0.01% | 0.00% | 0.19% |
| IE00B50MZ948 | Vanguard Japan Stock Index Fund GBP Acc | Equity | 0.16% | 0.00% | 0.16% | 0.00% | 0.00% | 0.00% | 0.17% |
| IE0007201266 | Vanguard Pacific ex-Japan Stock Index Fund EUR Acc | Equity | 0.16% | 0.00% | 0.16% | 0.00% | 0.05% | 0.00% | 0.21% |
| IE000QXHZ9K3 | Vanguard Pacific ex-Japan Stock Index Fund Institutional Plus EUR Distributing | Equity | 0.12% | 0.00% | 0.12% | 0.00% | 0.05% | 0.00% | 0.17% |
| IE0002639775 | Vanguard U.S. 500 Stock Index Fund USD Acc | Equity | 0.10% | 0.00% | 0.10% | 0.00% | 0.00% | 0.00% | 0.10% |
| IE0002639668 | Vanguard U.S. 500 Stock Index Fund USD Investor Shares* | Equity | 0.10% | 0.00% | 0.10% | 0.00% | 0.00% | 0.00% | 0.10% |
| IE00B03HCV24 | Vanguard U.S. Opportunities Fund EUR Investor Shares* | Equity | 0.95% | 0.00% | 0.95% | 0.00% | 0.03% | 0.00% | 0.98% |
| IE00B246KL88 | Vanguard 20+ Year Euro Treasury Index Fund EUR Acc †† | Fixed Income | 0.16% | 0.00% | 0.16% | 0.00% | 0.08% | 0.00% | 0.24% |
| IE000WTF48S4 | Vanguard Emerging Markets Bond Fund - Institutional Plus USD Distributing Shares ††† | Fixed Income | 0.45% | 0.00% | 0.45% | 0.00% | 0.13% | 0.00% | 0.58% |

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Investment Series PLC | | | | | | | | | |
| IE000TPX6S78 | Vanguard Emerging Markets Bond Fund Investor CHF Hedged Distributing ††† | Fixed Income | 0.60% | 0.00% | 0.60% | 0.00% | 0.13% | 0.00% | 0.73% |
| IE000V13O2Q4 | Vanguard Emerging Markets Bond Fund Investor EUR Hedged Dist ††† | Fixed Income | 0.60% | 0.00% | 0.60% | 0.00% | 0.13% | 0.00% | 0.73% |
| IE0002FABL13 | Vanguard Emerging Markets Bond Fund Investor GBP Hedged Distributing ††† | Fixed Income | 0.60% | 0.00% | 0.60% | 0.00% | 0.13% | 0.00% | 0.73% |
| IE00BKLWXM74 | Vanguard Emerging Markets Bond Fund Investor USD Accumulation ††† | Fixed Income | 0.60% | 0.00% | 0.60% | 0.00% | 0.13% | 0.00% | 0.73% |
| IE0004Q0MM73 | Vanguard Emerging Markets Bond Fund Investor USD Distributing ††† | Fixed Income | 0.60% | 0.00% | 0.60% | 0.00% | 0.13% | 0.00% | 0.73% |
| IE00BND50V25 | Vanguard ESG Global Corporate Bond Index Fund EUR Hedged Acc ††† | Fixed Income | 0.20% | 0.00% | 0.20% | 0.00% | 0.17% | 0.00% | 0.37% |
| IE00BFRTD722 | Vanguard Euro Government Bond Index Fund GBP Hedged Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.05% | 0.00% | 0.17% |
| IE00BFRTD839 | Vanguard Euro Investment Grade Bond Index Fund GBP Hedged Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.00% | 0.00% | 0.12% |
| IE00B04GQR24 | Vanguard Eurozone Inflation-Linked Bond Index Fund EUR Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.03% | 0.00% | 0.15% |
| IE00B50W2R13 | Vanguard Global Bond Index Fund GBP Hedged Acc | Fixed Income | 0.15% | 0.00% | 0.15% | 0.00% | 0.11% | 0.00% | 0.26% |
| IE000JVBZ8Y3 | Vanguard Global Core Bond Fund CHF Hedged Acc † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000G9SBZJ0 | Vanguard Global Core Bond Fund EUR Hedged Acc † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000TKHI8G6 | Vanguard Global Core Bond Fund EUR Hedged Dist † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000HUA48K1 | Vanguard Global Core Bond Fund GBP Hedged Acc † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000S34WR10 | Vanguard Global Core Bond Fund GBP Hedged Dist † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Investment Series PLC | | | | | | | | | |
| IE000K8835Z9 | Vanguard Global Core Bond Fund Institutional Plus CHF Hedged Acc † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000K8N8PJ7 | Vanguard Global Core Bond Fund Institutional Plus EUR Hedged Acc † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000Q62FKH9 | Vanguard Global Core Bond Fund Institutional Plus EUR Hedged Dist † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000A01MKM7 | Vanguard Global Core Bond Fund Institutional Plus GBP Hedged Acc † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000MCHZ7T7 | Vanguard Global Core Bond Fund Institutional Plus GBP Hedged Dist † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000F3HXKK1 | Vanguard Global Core Bond Fund Institutional Plus USD Hedged Acc † | Fixed Income | 0.25% | 0.00% | 0.25% | 0.00% | 0.06% | 0.00% | 0.31% |
| IE000MV7A061 | Vanguard Global Core Bond Fund USD Hedged Acc † | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000CW9CE11 | Vanguard Global Corporate Bond Index Fund - CHF Hedged Distributing Shares ††† | Fixed Income | 0.18% | 0.00% | 0.18% | 0.00% | 0.10% | 0.00% | 0.28% |
| IE00BDFB5M56 | Vanguard Global Corporate Bond Index Fund GBP Hedged Acc | Fixed Income | 0.18% | 0.00% | 0.18% | 0.00% | 0.10% | 0.00% | 0.28% |
| IE00BJHGQZ02 | Vanguard Global Credit Bond Fund Institutional AUD Hedged Shares | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE00BYV1RG46 | Vanguard Global Credit Bond Fund Investor GBP Hedged Accumulation Shares | Fixed Income | 0.35% | 0.00% | 0.35% | 0.00% | 0.06% | 0.00% | 0.41% |
| IE000II7JN52 | Vanguard Global Government Bond Index Fund CHF Hedged Accumulation †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| IE000FZ5BIF1 | Vanguard Global Government Bond Index Fund EUR Hedged Accumulation †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| IE00024ODJD0 | Vanguard Global Government Bond Index Fund EUR Hedged Distributing †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| IE000SS2Y1K0 | Vanguard Global Government Bond Index Fund GBP Hedged Accumulation †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Investment Series PLC | | | | | | | | | |
| IE000UWCCDB4 | Vanguard Global Government Bond Index Fund GBP Hedged Distributing †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| IE000PUT7V52 | Vanguard Global Government Bond Index Fund Institutional Plus CHF Hedged Accumulation †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE0007J7OFW2 | Vanguard Global Government Bond Index Fund Institutional Plus EUR Hedged Accumulation †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE000SZNJPY9 | Vanguard Global Government Bond Index Fund Institutional Plus EUR Hedged Distributing †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE000GZUPH67 | Vanguard Global Government Bond Index Fund Institutional Plus GBP Hedged Accumulation †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE000IFMFW54 | Vanguard Global Government Bond Index Fund Institutional Plus GBP Hedged Distributing †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE0003ZKM7N7 | Vanguard Global Government Bond Index Fund Institutional Plus USD Hedged Accumulation †† | Fixed Income | 0.07% | 0.00% | 0.07% | 0.00% | 0.10% | 0.00% | 0.17% |
| IE000GIZGJP1 | Vanguard Global Government Bond Index Fund USD Hedged Accumulation †† | Fixed Income | 0.14% | 0.00% | 0.14% | 0.00% | 0.10% | 0.00% | 0.24% |
| IE000ZIEFDC9 | Vanguard Global Short-Term Bond Index Fund EUR Hedged Dist | Fixed Income | 0.15% | 0.00% | 0.15% | 0.00% | 0.09% | 0.00% | 0.24% |
| IE00BH65QG55 | Vanguard Global Short-Term Bond Index Fund GBP Hedged Acc | Fixed Income | 0.15% | 0.00% | 0.15% | 0.00% | 0.09% | 0.00% | 0.24% |
| IE00BDFB7639 | Vanguard Global Short-Term Corporate Bond Index Fund GBP Hedged Acc | Fixed Income | 0.18% | 0.00% | 0.18% | 0.00% | 0.10% | 0.00% | 0.28% |
| IE0003LMOG20 | Vanguard Global Strategic Bond Fund CHF Hedged Acc † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |
| IE00034DN7Y5 | Vanguard Global Strategic Bond Fund EUR Hedged Acc † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |
| IE000WD7ZW20 | Vanguard Global Strategic Bond Fund EUR Hedged Dist † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |
| IE000ZOOTZR8 | Vanguard Global Strategic Bond Fund GBP Hedged Acc † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |

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|--------------------------------|--|------------------|-------------------|-----------------------------------|--|-----------------|---------------------|--------------------|--------------------|
| Vanguard Investment Series PLC | | | | | | | | | |
| IE000HCTTRP1 | Vanguard Global Strategic Bond Fund GBP Hedged Dist † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |
| IE000QJTP963 | Vanguard Global Strategic Bond Fund Institutional Plus CHF Hedged Acc † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE000W8UH9T4 | Vanguard Global Strategic Bond Fund Institutional Plus EUR Hedged Acc † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE000FHNKJ18 | Vanguard Global Strategic Bond Fund Institutional Plus EUR Hedged Dist † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE0007V3JLP7 | Vanguard Global Strategic Bond Fund Institutional Plus GBP Hedged Acc † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE000C0ERNY4 | Vanguard Global Strategic Bond Fund Institutional Plus GBP Hedged Dist † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE000BPI08M7 | Vanguard Global Strategic Bond Fund Institutional Plus USD Hedged Acc † | Fixed Income | 0.30% | 0.00% | 0.30% | 0.00% | 0.06% | 0.00% | 0.36% |
| IE000QZRRHX6 | Vanguard Global Strategic Bond Fund USD Hedged Acc † | Fixed Income | 0.40% | 0.00% | 0.40% | 0.00% | 0.06% | 0.00% | 0.46% |
| IE00BFRTD946 | Vanguard Japan Government Bond Index Fund GBP Hedged Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.08% | 0.00% | 0.20% |
| IE00BYSX5D68 | Vanguard Selected Screened Euro Investment Grade Bond Index Fund - EUR Acc | Fixed Income | 0.16% | 0.00% | 0.16% | 0.00% | 0.05% | 0.00% | 0.21% |
| IE00B1S75374 | Vanguard U.K. Government Bond Index Fund GBP Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.00% | 0.00% | 0.12% |
| IE00B1S74Q32 | Vanguard U.K. Investment Grade Bond Index Fund GBP Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.02% | 0.00% | 0.14% |
| IE000I6LIW80 | Vanguard U.K. Short-Term Gilt Index Fund GBP Acc † | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.00% | 0.00% | 0.12% |
| IE000OVUGSX4 | Vanguard U.K. Short-Term Gilt Index Fund GBP Dist † | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.00% | 0.00% | 0.12% |
| IE00B9M1BB17 | Vanguard U.K. Short-Term Investment Grade Bond Index Fund GBP Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.00% | 0.00% | 0.12% |

††† Where the 'Fund and share class name' is affixed with '†††', the Transaction costs data is at 30 Sep 2025 ; 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.

Please note the Funds below are a sample representation of Vanguard funds that are available. The full list of Vanguard funds can be found on our website www.global.vanguard.com see the Vanguard European MiFID II Template (EMT).

Pre-sale cost and charges

| 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 Investment Series PLC | | | | | | | | | |
| IE00BFRTDB69 | Vanguard U.S. Government Bond Index Fund GBP Hedged Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.06% | 0.00% | 0.18% |
| IE000UZS9RV3 | Vanguard U.S. Government Bond Index Fund Institutional Plus GBP Hedged Dist | Fixed Income | 0.06% | 0.00% | 0.06% | 0.00% | 0.06% | 0.00% | 0.12% |
| IE00BFRTDC76 | Vanguard U.S. Investment Grade Credit Index Fund GBP Hedged Acc | Fixed Income | 0.12% | 0.00% | 0.12% | 0.00% | 0.02% | 0.00% | 0.14% |
| IE00BD87QC73 | Vanguard US Treasury Inflation-Protected Securities Index Fund Select GBP Hedged Accumulation Shares** | Fixed Income | 0.09% | 0.00% | 0.09% | 0.00% | 0.00% | 0.00% | 0.09% |

††† Where the 'Fund and share class name' is affixed with '†††', the Transaction costs data is at 30 Sep 2025 ; 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.



**Vanguard US Treasury Inflation-Protected Securities Index Fund – Select Class Shares are only available for investment by investors who are clients of UBS Switzerland AG, having a registered office at Bahnhofstrasse 45, 8098 Zürich, Switzerland, or its affiliates.

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

Income may fluctuate in accordance with market conditions and taxation arrangements

The Vanguard Emerging Markets Bond Fund, Vanguard Global Credit Bond Fund may use derivatives, including for investment purposes, in order to reduce risk or cost and/or generate extra income or growth. For all other funds they will be used 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 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.

An investment in a money market fund is not a guaranteed investment. An investment in a money market fund is different from an investment in deposits, as the amount invested in a money market fund is capable of fluctuation. Money market funds do not rely on external support for guaranteeing the liquidity of the money market fund or stabilising the Net Asset Value per share. The risk of loss of the amount invested shall be borne by the investor.

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.

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

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For further information on the fund's investment policies and risks, please refer to the prospectus of the UCITS and to the KIID (for UK, Channel Islands, Isle of Man investors) and to the KID (for European investors) before making any final investment decisions. The KIID and KID for this fund are available in local languages, alongside the prospectus, which is available in English only, via Vanguard's website <https://global.vanguard.com/>.

Vanguard Investment Series plc/Vanguard Funds plc have 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 Investment Series plc and Vanguard Funds plc is Vanguard Group (Ireland) Limited. Vanguard Asset Management, Limited is a distributor of Vanguard Investment Series plc and 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>.

Important information

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 Eurozone-Inflation Linked Bond Index Fund, Vanguard U.S. Treasury Inflation-Protected Securities Index Fund, Vanguard USD Treasury Bond UCITS ETF, Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF, Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF, Vanguard U.S. Treasury 3-7 Year Bond UCITS ETF, Vanguard U.S. Treasury 7-10 Year Bond UCITS ETF, Vanguard 20+ Year Euro Treasury Index Fund, Vanguard Japan Government Bond Index Fund, Vanguard U.K. Gilt UCITS ETF, Vanguard U.K. Short-Term Gilt Index Fund, Vanguard Global Government Bond Index Fund, Vanguard Global Government Bond UCITS ETF, Vanguard U.K. Government Bond Index Fund and the Vanguard U.S. Government Bond Index Fund 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 Japan Government Bond Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by Japan. The Vanguard U.K. Government Bond Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the UK. The Vanguard U.K. Short-Term Gilt Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the UK. 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 Vanguard U.S. Government Bond Index Fund, Vanguard Global Government Bond Index Fund, 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 Vanguard U.S. Treasury Inflation-Protected Securities Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US. 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 Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF, Vanguard U.S. Treasury 1-3 Year Bond UCITS ETF, Vanguard U.S. Treasury 3-7 Year Bond UCITS ETF, Vanguard U.S. Treasury 7-10 Year Bond UCITS ETF invest more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the US. The Vanguard 20+ Year Euro Treasury Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by the France. The Vanguard Eurozone-Inflation Linked Bond Index Fund invests more than 35% of its scheme property in transferable securities and money market instruments issued or guaranteed by France.

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For Dutch Investors only: 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.vanguard.nl/portal/instl/nl/en/product.html>. The 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).

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