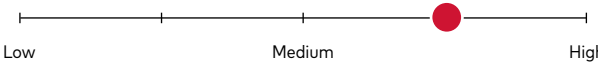
Vanguard

Q4 2026

LifePlan 25% Cap MPS (Funds)

Marketing communication

	Balanced		Growth		
Long-term strategic asset allocation (%) ● Equities ● Bonds					
Risk profile					
Underlying products[1] (%)					
Vanguard Global Stock Index Fund EUR ISIN: IE00B03HD191	20,00%	24,00%	24,00%	24,00%	24,00%
Vanguard Global Small-Cap Index Fund ISIN: IE00B42W4L06	6,90%	8,27%	9,65%	11,03%	12,41%
Vanguard U.S. 500 Stock Index Fund EUR ISIN: IE0032126645	8,19%	9,82%	14,48%	19,14%	23,81%
Vanguard European Stock Index Fund EUR ISIN: IE0007987708	9,57%	11,48%	14,03%	16,57%	19,12%
Vanguard Pacific ex-Japan Stock Index Fund EUR ISIN: IE0007201266	0,08%	0,10%	0,22%	0,34%	0,46%
Vanguard Japan Stock Index Inst EUR ISIN: IE0007286036	0,24%	0,28%	0,56%	0,84%	1,12%
Vanguard Emerging Markets Stock Index Fund EUR ISIN: IE0031786696	5,03%	6,04%	7,06%	8,08%	9,10%
Vanguard Global Bond Index Fund EUR Hedged ISIN: IE00B18GC888	-	-	-	-	10,00%
Vanguard Global Corporate Bond Index Fund EUR Hedged ISIN: IE00BDFB5N63	11,02%	8,81%	6,61%	4,41%	-
Vanguard U.S. Government Bond Index Fund EUR Hedged ISIN: IE0007471471	18,58%	14,86%	11,15%	7,43%	-
Vanguard Euro Government Bond Index Fund EUR ISIN: IE0007472990	13,85%	11,08%	8,31%	5,54%	-
Vanguard Japan Government Bond Index Fund EUR Hedged ISIN: IE00BLPJRH48	4,14%	3,31%	2,48%	1,66%	-
Vanguard U.K. Government Bond Index Fund EUR Hedged ISIN: IE00BLPJRG31	2,41%	1,93%	1,44%	0,96%	-
Ongoing Charges Figure (OCF)[2]	**0,15%**	**0,16%**	**0,16%**	**0,16%**	**0,16%**

1 Allocations shown are as of 30 September 2026. Percentages may not add up to 100% due to rounding.

2 The Ongoing Charges Figure (OCF) covers the Annual Management Charge (AMC) together with administration, audit, depository, legal, registration and regulatory expenses incurred in respect of the underlying funds. The managed portfolio service OCF is created by weighting and combining the underlying fund OCFs. It excludes transaction or dealing costs of the underlying funds. Portfolio average OCF rounded to the nearest basis point. Portfolio allocations are based on Vanguard calculations based on FactSet data for market capitalisation as of 30 September 2026.

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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.

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 of the prospectus of the underlying funds on our website at https://global.vanguard.com.

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