Vanguard®

This is a marketing communication.

Factsheet | 30 September 2026

Vanguard LifeStrategy® 20% Equity UCITS ETF

(EUR) Distributing - An exchange-traded fund

Inception date: 08 December 2020

Total assets (million) €117 | Share class assets (million) €16 as at 30 September 2026

Key ETF facts	Exchange ticker	SEDOL	Reuters	Bloomberg	Bloomberg iNav	Valoren
NYSE Euronext						
EUR	V20D	BN7J583	V20D.AS	V20D NA	IV20DEUR	–
Deutsche Börse						
EUR	V20D	BN2YCB5	V20D.DE	V20D GY	IV20DEUR	–
Borsa Italiana S.p.A.						
EUR	VNGD20	BN2YCC6	VNGD20.MI	VNGD20 IM	IV20DEUR	–

Base currency	Tax reporting	SRI‡	Index ticker	Investment structure	Domicile
EUR	UK Reporting	2	–	UCITS	Ireland

Legal entity	Investment method	ISIN	Dividends	Dividend schedule	Investment manager
Vanguard Funds plc	Physical	IE00BMVB5L14	Distributed	Semi Annual	Vanguard Asset Management, Limited

Ongoing Charges Figure† 0.25%

† The Ongoing Charges Figure (OCF) covers administration, audit, depository, legal, registration and regulatory expenses incurred in respect of the Funds. When you invest with any fund manager, you pay a number of charges, starting with the Annual Management Charge (AMC) which covers the fund manager's costs of managing the fund. The AMC plus ongoing running costs and other operational expenses make up the fund's total 'ongoing charges figure'.

Objectives and investment policy

- The Fund seeks to provide a combination of income and some long-term capital appreciation by investing in fixed income and equity securities, primarily through investment in other collective investment schemes.
- The Fund pursues an actively-managed investment strategy whereby the investment manager has discretion over the composition of the Fund's portfolio holdings and is not managed with reference to a benchmark index. However, as more particularly described below, the investment manager manages the Fund through pre-determined asset allocations to equity and fixed income securities using a combination of underlying collective investment schemes.
- The Fund will seek to achieve its investment objective by gaining exposure to a diversified portfolio composed approximately of 20% by value of equity securities and 80% by value of fixed income securities, which will, subject to the requirements of the Central Bank, be obtained predominantly via direct investment in passively managed exchange traded funds ("ETFs") or other collective investment schemes which track an index (together the "Target Funds"). The portfolio asset allocation may be reconstituted and rebalanced from time to time at the discretion of the investment manager. The Target Funds in which the Fund invests will be UCITS and may include other sub-funds of Vanguard Funds plc.
- It is intended that the Fund's indirect exposures, through its investment in the Target Funds, will be to: (1) shares of companies from developed and emerging markets; and (2) to fixed income securities, such as bonds, denominated in multiple currencies, from both developed and emerging markets issuers (for example, global investment grade debt, including treasury, governmentrelated, corporate and securitised fixed-rate bonds). The Fund's exposure to the Target Funds is not intended to reflect any geographic or sectoral bias. The Fund will seek to indirectly hedge the non-EUR currency exposure within the fixed income allocation of the Fund's portfolio to EUR, by investing in EUR hedged share classes of the Target Funds.
- The Fund 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.

‡ Summary Risk Indicator

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Performance summary

EUR—Vanguard LifeStrategy® 20% Equity UCITS ETF

Annualised performance**

	1 month	Quarter	Year to date	1 year	3 years	5 years	10 years	Since inception
Fund (Net of expenses)	-1.59%	-2.55%	0.26%	1.16%	5.28%	0.16%	–	0.36%

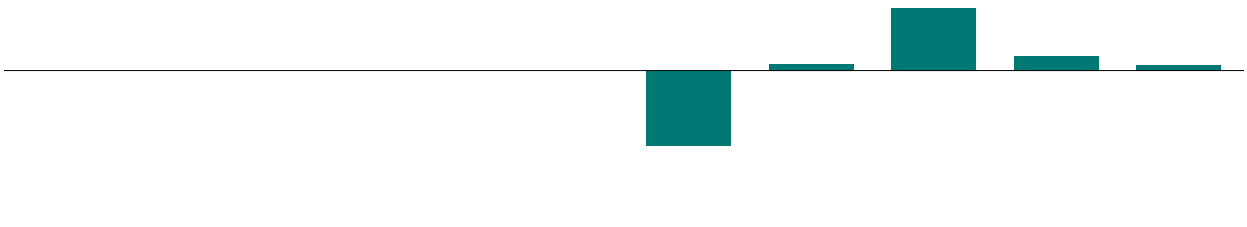
**Figures for periods less than one year are cumulative returns. All other figures represent annual returns. Performance figures include the reinvestment of all dividends and any capital gains distributions. The performance data does not take account of the commissions and costs incurred in the issue and redemption of shares. Basis of fund performance is NAV to NAV with gross income invested. Basis of index performance is total return.

Performance and Data is calculated on closing NAV as at 30 September 2026.

Past performance is not a reliable indicator of future results.

Source: Vanguard

Rolling 12-month performance



						01 Oct 2021 - 30 Sep 2022	01 Oct 2022 - 30 Sep 2023	01 Oct 2023 - 30 Sep 2024	01 Oct 2024 - 30 Sep 2025	01 Oct 2025 - 30 Sep 2026
	–	–	–	–	–					
Fund (Net of expenses)	–	–	–	–	–	-14.67%	1.22%	12.18%	2.84%	1.16%

Key investment risks

The value of equities and equity-related securities can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events. Movements in currency exchange rates can adversely affect the return of your investment.

Counterparty risk. The insolvency of any institutions providing services such as safekeeping of assets or acting as counterparty to derivatives or other instruments, may expose the Fund to financial loss.

Liquidity risk. Lower liquidity means there are insufficient buyers or sellers to allow the Fund to sell or buy investments readily.

Index tracking risk. The Fund is not expected to track the performance of the Index at all times with perfect accuracy. The Fund is, however, expected to provide investment results that, before expenses, generally correspond to the price and yield performance of the Index.

Index sampling risk. As the Fund uses an index sampling technique whereby a representative sample of securities are selected to represent the Index, there is the risk that the securities selected for the Fund may not, in the aggregate, approximate the full Index.

Credit risk. The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.

Please also read the risk factors section in the prospectus and the Key Information Document, both of which are available on the Vanguard website.

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Allocation to underlying Vanguard funds

Vanguard FTSE All-World UCITS ETF (USD) Accumulating	19.4%
Vanguard USD Treasury Bond UCITS ETF EUR Hedged Accumulating	19.2
Vanguard Global Aggregate Bond UCITS ETF EUR Hedged Accumulating	19.1
Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Accumulating	16.1
Vanguard USD Corporate Bond UCITS ETF EUR Hedged Accumulating	16.1
Vanguard EUR Corporate Bond UCITS ETF (EUR) Accumulating	5.9
Vanguard U.K. Gilt UCITS ETF EUR Hedged Accumulating	3.2
Vanguard FTSE Developed World UCITS ETF (USD) Accumulating	0.8
Vanguard FTSE Emerging Markets UCITS ETF (USD) Accumulating	0.1
Total	100%

Source: Vanguard

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Investment risk information

El valor de las inversiones y de los ingresos que generan puede aumentar o disminuir, y es posible que los inversores no recuperen todo lo que invirtieron.

Las rentabilidades pasadas no son un indicador fiable de rentabilidades futuras.

Los fondos que invierten en valores de renta fija conllevan el riesgo de incumplimiento de pago y erosión del valor capital de su inversión y el nivel de ganancias puede fluctuar. El valor de los valores de renta fija puede verse afectado por los movimientos de los tipos de interés. Los bonos corporativos pueden proporcionar rendimientos superiores, pero también un mayor riesgo de crédito, lo que eleva el riesgo de incumplimiento de pago y erosión del valor capital de su inversión El nivel de ganancias puede fluctuar y el valor capital de los bonos puede verse afectado por los movimientos de los tipos de interés.

Algunos fondos invierten en mercados emergentes que pueden ser más volátiles que mercados más establecidos. Como resultado, el valor de sus inversiones puede aumentar o disminuir. Las inversiones en sociedades de menor tamaño pueden ser más volátiles que las inversiones en sociedades con valores de primera clase bien establecidas.

El Fondo puede utilizar derivados con el objetivo de reducir el riesgo o los costes, o bien a fin de generar ingresos extraordinarios o posibilitar un mayor crecimiento. El uso de derivados podría aumentar o reducir la exposición a activos subyacentes y originar mayores fluctuaciones en el valor liquidativo del Fondo. Se entiende por «derivado» un contrato financiero cuyo valor se basa en el valor de un activo financiero (como una acción, un bono o una divisa) o un índice de mercado.

Algunos Fondos invierten en valores denominados en diferentes divisas. El valor de estas inversiones puede aumentar o disminuir como resultado de una modificación de los tipos de cambio.

Los valores de un ETF solo pueden comprarse o venderse a través de un intermediario. La inversión en ETFs implica el pago de la comisión del intermediario y una diferencia entre el precio de compra y el de venta, lo que debe considerarse cuidadosamente antes de invertir. Para obtener más información sobre los riesgos, consulta la sección «Factores de riesgo» del folleto disponible en nuestra página web https://global.vanguard.com.

Los ingresos pueden fluctuar en función de las condiciones del mercado y de las disposiciones fiscales.

For more information contact your local sales team or:

Web: http://global.vanguard.com
Client Services (Europe): Tel. +44 (0)203 753 4305
Email: european_client_services@vanguard.co.uk
Non advised personal investor: Personal_investor_enquiries@vanguard.co.uk

Important information

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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 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/

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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 the distributor of Vanguard Funds plc.

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.

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 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.

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