This is a marketing communication.

Factsheet | 30 September 2025

Vanguard LifeStrategy® 40% Equity UCITS ETF

(EUR) Accumulating - An exchange-traded fund

Inception date: 08 December 2020

Total assets (million) €210 | Share class assets (million) €178 as at 30 September 2025

Key ETF facts	Exchange ticker	SEDOL	Reuters	Bloomberg	Bloomberg iNav	Valoren
NYSE Euronext						
EUR	V40A	BN7J594	V40A.AS	V40A NA	IV40AEUR	–
Deutsche Börse						
EUR	V40A	BN2YCD7	V40A.DE	V40A GY	IV40AEUR	–
Borsa Italiana S.p.A.						
EUR	VNGA40	BN2YCF9	VNGA40.MI	VNGA40 IM	IV40AEUR	–

Base currency	Tax reporting	SRI‡	Index ticker	Investment structure	Domicile
EUR	UK Reporting	3	–	UCITS	Ireland

Legal entity	Investment method	ISIN	Dividends	Dividend schedule	Investment manager
Vanguard Funds plc	Physical	IE00BMVB5M21	Accumulated	–	Vanguard Asset Management, Ltd. Europe Equity Index Team

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 moderate longterm 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 40% by value of equity securities and 60% 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® 40% 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)	1.68%	3.41%	3.87%	5.16%	7.95%	—	—	3.18%

**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 2025.

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
Fund (Net of expenses)	—	—	—	—	—	—	-12.35%	3.84%	15.19%	5.16%

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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Data as at 30 September 2025 unless otherwise stated.

Allocation to underlying Vanguard funds

Vanguard FTSE All-World UCITS ETF (USD) Accumulating	19.4%
Vanguard Global Aggregate Bond UCITS ETF EUR Hedged Accumulating	19.2
Vanguard FTSE Developed World UCITS ETF (USD) Accumulating	18.8
Vanguard USD Treasury Bond UCITS ETF EUR Hedged Accumulating	15.1
Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Accumulating	10.1
Vanguard USD Corporate Bond UCITS ETF EUR Hedged Accumulating	9.7
Vanguard EUR Corporate Bond UCITS ETF (EUR) Accumulating	3.7
Vanguard FTSE Emerging Markets UCITS ETF (USD) Accumulating	2.2
Vanguard U.K. Gilt UCITS ETF EUR Hedged Accumulating	1.9
Total	100%

Source: Vanguard

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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.

Past performance is not a reliable indicator of future results.

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.

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.

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.

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

Income may fluctuate in accordance with market conditions and taxation arrangements.

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

This is a marketing communication.

For professional investors only (as defined under the MiFID II Directive) investing for their own account (including management companies (fund of funds) and professional clients investing on behalf of their discretionary clients). Not to be distributed to the public.

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 in this document 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 [units/shares], 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 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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