

# Self-managed service costs and charges information

What you pay to invest should never come as a surprise. It's important because every pound you pay in charges is a pound out of your potential returns. The lower your charges, the better your chance of investment success.

Vanguard Self-managed service clients pay two main costs, fund management costs and an account fee. These are explained further in this document.

## 1. Fund management costs

**Ongoing costs:** This includes the Ongoing Charges Figure (OCF) which is paid to Vanguard for managing the fund and associated costs. These fees are deducted from the price of the fund.

**Transaction costs:** These are the charges incurred within the fund for buying and selling the underlying investments. It includes dealing costs and taxes. We use our scale and experience to trade globally to keep these costs as low as possible. These charges are not paid to Vanguard but are deducted from the fund's price and are reflected in the performance of the fund. This has always been the case.

**One-off costs:** Vanguard ETFs incur one-off costs in the form of a Bid-Offer Spread on any trades made. We estimate the spread using a rolling 30-day average per fund which may differ from the actual spread incurred. Currently Vanguard mutual funds do not incur one-off costs.

Vanguard funds do not currently have any **incidental costs** (for example performance fees).

## 2. Account fee

This is paid to Vanguard for the provision of the Vanguard Personal Investor online service. The amount you pay is based on the overall value of the Account(s) you hold with us, excluding cash. Where the balance of the invested assets in your Account(s) is below £32,000, we charge an account fee of £4 per month (except for Junior ISAs). This accrues proportionally across the month for each day you are invested. At and above £32,000, you will be charged 0.15% per annum. The Account Fee is subject to a maximum annual charge of £375.

Please note when you choose to invest in an ETF via our Quote and Deal service we will deduct a fixed charge of £7.50. If you use our ETF batch dealing service which aggregates trades twice a day, this fee is waived.

## 3. Interest on cash balances

Interest will be earned on cash balances at a managed rate, meaning that it will be fixed and updated from time to time. The rate will be determined by reference to the interest we receive from the bank(s) we deposit your money with and the cost to us of managing cash within your account. We will retain any extra interest we receive on your cash above the stated rate to cover the costs of managing it (for example, the costs associated with our banking arrangements) and to enable us to continue to develop our products and services. Further information on how we manage your cash, including the applicable interest rates and how your cash is protected, can be found here:

<https://www.vanguardinvestor.co.uk/need-help/answer/will-i-receive-interest-on-cash-held-in-my-account>

## Total cost of investing for Vanguard Self-managed service clients

The total cost of investing will be the total of the above charges as shown below:

Ongoing costs + transaction costs + one-off costs	+	account fee	=	Total cost of investing with Self-managed service
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ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
Vanguard FTSE 100 Index Unit Trust						
GB00BD3RZ368	Vanguard FTSE 100 Index Unit Trust GBP Acc	Equity	0.06%	0.14%	0.00%	0.00%
GB00BD3RZ251	Vanguard FTSE 100 Index Unit Trust GBP Inc	Equity	0.06%	0.14%	0.00%	0.00%
Vanguard FTSE U.K. All Share Index Unit Trust						
GB00B3X7QG63	Vanguard FTSE U.K. All Share Index Unit Trust GBP Acc	Equity	0.06%	0.04%	0.00%	0.00%
GB00BPN5P782	Vanguard FTSE U.K. All Share Index Unit Trust GBP Inc	Equity	0.06%	0.04%	0.00%	0.00%
Vanguard Funds PLC						
IE000GOJO2A3	Vanguard ESG Developed Asia Pacific All Cap UCITS ETF (USD) Accumulating	Equity	0.17%	0.03%	0.15%	0.00%
IE0008T6IUX0	Vanguard ESG Developed Asia Pacific All Cap UCITS ETF (USD) Distributing	Equity	0.17%	0.03%	0.14%	0.00%
IE000QUOSE01	Vanguard ESG Developed Europe All Cap UCITS ETF (EUR) Accumulating	Equity	0.12%	0.12%	0.09%	0.00%
IE000NRGX9M3	Vanguard ESG Developed Europe All Cap UCITS ETF (EUR) Distributing	Equity	0.12%	0.12%	0.09%	0.00%
IE000KPJJWM6	Vanguard ESG Emerging Markets All Cap UCITS ETF (USD) Accumulating	Equity	0.24%	0.27%	0.22%	0.00%
IE0001VXZTV7	Vanguard ESG Emerging Markets All Cap UCITS ETF (USD) Distributing	Equity	0.24%	0.27%	0.25%	0.00%
IE00BNG8L278	Vanguard ESG Global All Cap UCITS ETF (USD) Accumulating	Equity	0.24%	0.02%	0.11%	0.00%
IE00BNG8L385	Vanguard ESG Global All Cap UCITS ETF (USD) Distributing	Equity	0.24%	0.02%	0.14%	0.00%
IE000O58J820	Vanguard ESG North America All Cap UCITS ETF (USD) Accumulating	Equity	0.12%	0.15%	0.09%	0.00%
IE000L2ZNB07	Vanguard ESG North America All Cap UCITS ETF (USD) Distributing	Equity	0.12%	0.15%	0.09%	0.00%
IE00BFMXYP42	Vanguard FTSE 100 UCITS ETF (GBP) Accumulating	Equity	0.09%	0.03%	0.03%	0.00%
IE00B810Q511	Vanguard FTSE 100 UCITS ETF (GBP) Distributing	Equity	0.09%	0.03%	0.02%	0.00%
IE00BFMXVQ44	Vanguard FTSE 250 UCITS ETF (GBP) Accumulating	Equity	0.10%	0.26%	0.05%	0.00%
IE00BKX55Q28	Vanguard FTSE 250 UCITS ETF (GBP) Distributing	Equity	0.10%	0.26%	0.04%	0.00%
IE00BK5BR626	Vanguard FTSE All-World High Dividend Yield UCITS ETF (USD) Accumulating	Equity	0.29%	0.04%	0.12%	0.00%
IE00B8GKDB10	Vanguard FTSE All-World High Dividend Yield UCITS ETF (USD) Distributing	Equity	0.29%	0.04%	0.06%	0.00%
IE00BK5BQT80	Vanguard FTSE All-World UCITS ETF (USD) Accumulating	Equity	0.22%	0.02%	0.02%	0.00%
IE00B3RBWM25	Vanguard FTSE All-World UCITS ETF (USD) Distributing	Equity	0.22%	0.02%	0.02%	0.00%

ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
Vanguard Funds PLC						
IE00BK5BQZ41	Vanguard FTSE Developed Asia Pacific ex Japan UCITS ETF (USD) Accumulating	Equity	0.15%	0.02%	0.13%	0.00%
IE00B9F5YL18	Vanguard FTSE Developed Asia Pacific ex Japan UCITS ETF (USD) Distributing	Equity	0.15%	0.02%	0.09%	0.00%
IE00BK5BQY34	Vanguard FTSE Developed Europe ex UK UCITS ETF (EUR) Accumulating	Equity	0.10%	0.03%	0.04%	0.00%
IE00BKX55S42	Vanguard FTSE Developed Europe ex UK UCITS ETF (EUR) Distributing	Equity	0.10%	0.03%	0.04%	0.00%
IE00BK5BQX27	Vanguard FTSE Developed Europe UCITS ETF (EUR) Accumulating	Equity	0.10%	0.03%	0.04%	0.00%
IE00B945VV12	Vanguard FTSE Developed Europe UCITS ETF (EUR) Distributing	Equity	0.10%	0.03%	0.04%	0.00%
IE00BK5BQV03	Vanguard FTSE Developed World UCITS ETF (USD) Accumulating	Equity	0.12%	0.03%	0.04%	0.00%
IE00BKX55T58	Vanguard FTSE Developed World UCITS ETF (USD) Distributing	Equity	0.12%	0.03%	0.03%	0.00%
IE00BK5BR733	Vanguard FTSE Emerging Markets UCITS ETF (USD) Accumulating	Equity	0.22%	0.11%	0.13%	0.00%
IE00B3VVM84	Vanguard FTSE Emerging Markets UCITS ETF (USD) Distributing	Equity	0.22%	0.11%	0.12%	0.00%
IE00BFMXYX26	Vanguard FTSE Japan UCITS ETF (USD) Accumulating	Equity	0.15%	0.03%	0.04%	0.00%
IE00B95PGT31	Vanguard FTSE Japan UCITS ETF (USD) Distributing	Equity	0.15%	0.03%	0.04%	0.00%
IE00BK5BQW10	Vanguard FTSE North America UCITS ETF (USD) Accumulating	Equity	0.10%	0.05%	0.04%	0.00%
IE00BKX55R35	Vanguard FTSE North America UCITS ETF (USD) Distributing	Equity	0.10%	0.05%	0.04%	0.00%
IE00BG143G97	Vanguard Germany All Cap UCITS ETF (EUR) Distributing	Equity	0.10%	0.11%	0.05%	0.00%
IE00BFMXXD54	Vanguard S&P 500 UCITS ETF (USD) Accumulating	Equity	0.07%	0.00%	0.02%	0.00%
IE00B3XXRP09	Vanguard S&P 500 UCITS ETF (USD) Distributing	Equity	0.07%	0.00%	0.02%	0.00%
IE000QADMYA3	Vanguard ESG EUR Corporate Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.11%	0.25%	0.10%	0.00%
IE000F37PGZ3	Vanguard ESG EUR Corporate Bond UCITS ETF (EUR) Distributing	Fixed Income	0.11%	0.25%	0.13%	0.00%
IE000UQLOH05	Vanguard ESG EUR Corporate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.16%	0.25%	0.10%	0.00%
IE00BNDS1T77	Vanguard ESG Global Corporate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.15%	0.24%	0.17%	0.00%
IE00BNDS1V99	Vanguard ESG Global Corporate Bond UCITS ETF GBP Hedged Distributing	Fixed Income	0.15%	0.24%	0.17%	0.00%

ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
Vanguard Funds PLC						
IE000RO1O3N4	Vanguard ESG USD Corporate Bond UCITS ETF (USD) Distributing	Fixed Income	0.11%	0.00%	0.18%	0.00%
IE0000MOWF88	Vanguard ESG USD Corporate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.16%	0.00%	0.11%	0.00%
IE00BGYWT403	Vanguard EUR Corporate Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.09%	0.06%	0.09%	0.00%
IE00BZ163G84	Vanguard EUR Corporate Bond UCITS ETF (EUR) Distributing	Fixed Income	0.09%	0.06%	0.08%	0.00%
IE00BH04GL39	Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Accumulating	Fixed Income	0.07%	0.03%	0.05%	0.00%
IE00BZ163H91	Vanguard EUR Eurozone Government Bond UCITS ETF (EUR) Distributing	Fixed Income	0.07%	0.03%	0.04%	0.00%
IE00BG47K971	Vanguard Global Aggregate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.10%	0.13%	0.11%	0.00%
IE00BG47KG48	Vanguard Global Aggregate Bond UCITS ETF GBP Hedged Distributing	Fixed Income	0.10%	0.13%	0.13%	0.00%
IE00BH04GW44	Vanguard U.K. Gilt UCITS ETF (GBP) Accumulating	Fixed Income	0.07%	0.05%	0.05%	0.00%
IE00B42WWV65	Vanguard U.K. Gilt UCITS ETF (GBP) Distributing	Fixed Income	0.07%	0.05%	0.06%	0.00%
IE00BGYWVS06	Vanguard USD Corporate 1-3 Year Bond UCITS ETF (USD) Accumulating	Fixed Income	0.09%	0.10%	0.23%	0.00%
IE00BDD48R20	Vanguard USD Corporate 1-3 Year Bond UCITS ETF (USD) Distributing	Fixed Income	0.09%	0.10%	0.10%	0.00%
IE00BGYWFK87	Vanguard USD Corporate Bond UCITS ETF (USD) Accumulating	Fixed Income	0.09%	0.08%	0.16%	0.00%
IE00BZ163K21	Vanguard USD Corporate Bond UCITS ETF (USD) Distributing	Fixed Income	0.09%	0.08%	0.13%	0.00%
IE00BGYWFN19	Vanguard USD Corporate Bond UCITS ETF GBP Hedged Accumulating	Fixed Income	0.14%	0.08%	0.14%	0.00%
IE00BGYWCB81	Vanguard USD Emerging Markets Government Bond UCITS ETF (USD) Accumulating	Fixed Income	0.25%	0.09%	0.13%	0.00%
IE00BZ163L38	Vanguard USD Emerging Markets Government Bond UCITS ETF (USD) Distributing	Fixed Income	0.25%	0.09%	0.16%	0.00%
IE00BGYWFS63	Vanguard USD Treasury Bond UCITS ETF (USD) Accumulating	Fixed Income	0.07%	0.02%	0.04%	0.00%
IE00BZ163M45	Vanguard USD Treasury Bond UCITS ETF (USD) Distributing	Fixed Income	0.07%	0.02%	0.03%	0.00%
Vanguard Investment Series PLC						
IE00B50MZ724	Vanguard Emerging Markets Stock Index Fund GBP Acc	Equity	0.23%	0.11%	0.00%	0.00%
IE00B51KVT96	Vanguard Emerging Markets Stock Index Fund GBP Dist	Equity	0.23%	0.11%	0.00%	0.00%
IE00B76VTL96	Vanguard ESG Developed Europe Index Fund - GBP Acc	Equity	0.14%	0.07%	0.00%	0.00%

ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
<b>Vanguard Investment Series PLC</b>						
IE00B76VTR58	Vanguard ESG Developed Europe Index Fund - GBP Dist	Equity	0.14%	0.07%	0.00%	0.00%
IE00B76VTN11	Vanguard ESG Developed World All Cap Equity Index Fund GBP Acc	Equity	0.20%	0.01%	0.00%	0.00%
IE00B76VTM04	Vanguard ESG Developed World All Cap Equity Index Fund GBP Dist	Equity	0.20%	0.01%	0.00%	0.00%
IE00BKV0VZ05	Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Acc	Equity	0.25%	0.10%	0.00%	0.00%
IE00BKV0W029	Vanguard ESG Emerging Markets All Cap Equity Index Fund GBP Dist	Equity	0.25%	0.10%	0.00%	0.00%
IE00B3X1NT05	Vanguard Global Small-Cap Index Fund GBP Acc	Equity	0.30%	0.15%	0.00%	0.00%
IE00B3X1LS57	Vanguard Global Small-Cap Index Fund GBP Dist	Equity	0.30%	0.15%	0.00%	0.00%
IE00B50MZ948	Vanguard Japan Stock Index Fund GBP Acc	Equity	0.16%	0.00%	0.00%	0.00%
IE00B51KW525	Vanguard Japan Stock Index Fund GBP Dist	Equity	0.16%	0.00%	0.00%	0.00%
IE00B523L313	Vanguard Pacific ex-Japan Stock Index Fund GBP Acc	Equity	0.16%	0.02%	0.00%	0.00%
IE00B523L081	Vanguard Pacific ex-Japan Stock Index Fund GBP Dist	Equity	0.16%	0.02%	0.00%	0.00%
IE0002FABL13	Vanguard Emerging Markets Bond Fund - Investor GBP Hedged Distributing	Fixed Income	0.60%	0.17%	0.00%	0.00%
IE00BKLWXP06	Vanguard Emerging Markets Bond Fund Investor GBP Hedged Accumulation	Fixed Income	0.60%	0.17%	0.00%	0.00%
IE00BNDS1195	Vanguard ESG Global Corporate Bond Index Fund GBP Hedged Acc	Fixed Income	0.20%	0.00%	0.00%	0.00%
IE00BNDS1203	Vanguard ESG Global Corporate Bond Index Fund GBP Hedged Dist	Fixed Income	0.20%	0.00%	0.00%	0.00%
IE00BFRTD722	Vanguard Euro Government Bond Index Fund GBP Hedged Acc	Fixed Income	0.12%	0.05%	0.00%	0.00%
IE00BFRTD839	Vanguard Euro Investment Grade Bond Index Fund GBP Hedged Acc	Fixed Income	0.12%	0.00%	0.00%	0.00%
IE00B50W2R13	Vanguard Global Bond Index Fund GBP Hedged Acc	Fixed Income	0.15%	0.11%	0.00%	0.00%
IE00B2RHVP93	Vanguard Global Bond Index Fund GBP Hedged Dist	Fixed Income	0.15%	0.11%	0.00%	0.00%
IE00BDFB5M56	Vanguard Global Corporate Bond Index Fund GBP Hedged Acc	Fixed Income	0.18%	0.10%	0.00%	0.00%
IE00BDFB5K33	Vanguard Global Corporate Bond Index Fund GBP Hedged Dist	Fixed Income	0.18%	0.10%	0.00%	0.00%
IE00BYV1RG46	Vanguard Global Credit Bond Fund Investor GBP Hedged Accumulation Shares	Fixed Income	0.35%	0.05%	0.00%	0.00%

ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
<b>Vanguard Investment Series PLC</b>						
IE00BH65QG55	Vanguard Global Short-Term Bond Index Fund GBP Hedged Acc	Fixed Income	0.15%	0.09%	0.00%	0.00%
IE00BH65QH62	Vanguard Global Short-Term Bond Index Fund GBP Hedged Dist	Fixed Income	0.15%	0.09%	0.00%	0.00%
IE00BDFB7639	Vanguard Global Short-Term Corporate Bond Index Fund GBP Hedged Acc	Fixed Income	0.18%	0.09%	0.00%	0.00%
IE00BFRTD946	Vanguard Japan Government Bond Index Fund GBP Hedged Acc	Fixed Income	0.12%	0.08%	0.00%	0.00%
IE00B1S75374	Vanguard U.K. Government Bond Index Fund GBP Acc	Fixed Income	0.12%	0.03%	0.00%	0.00%
IE00B1S75820	Vanguard U.K. Government Bond Index Fund GBP Dist	Fixed Income	0.12%	0.03%	0.00%	0.00%
IE00B1S74Q32	Vanguard U.K. Investment Grade Bond Index Fund GBP Acc	Fixed Income	0.12%	0.02%	0.00%	0.00%
IE00B1S74W91	Vanguard U.K. Investment Grade Bond Index Fund GBP Dist	Fixed Income	0.12%	0.02%	0.00%	0.00%
IE00B9M1BB17	Vanguard U.K. Short-Term Investment Grade Bond Index Fund GBP Acc	Fixed Income	0.12%	0.01%	0.00%	0.00%
IE00B95W7137	Vanguard U.K. Short-Term Investment Grade Bond Index Fund GBP Dist	Fixed Income	0.12%	0.01%	0.00%	0.00%
IE00BFRTDB69	Vanguard U.S. Government Bond Index Fund GBP Hedged Acc	Fixed Income	0.12%	0.07%	0.00%	0.00%
IE00BDD0SS10	Vanguard U.S. Government Bond Index Fund GBP Hedged Dist	Fixed Income	0.12%	0.07%	0.00%	0.00%
IE00BFRTDC76	Vanguard U.S. Investment Grade Credit Index Fund GBP Hedged Acc	Fixed Income	0.12%	0.02%	0.00%	0.00%
<b>Vanguard LifeStrategy® Funds ICVC</b>						
GB00B41XG308	Vanguard LifeStrategy 100 % Equity Fund Accumulation Shares	Fund of Fund	0.22%	0.02%	0.00%	0.00%
GB00B545NX97	Vanguard LifeStrategy 100 % Equity Fund Income Shares	Fund of Fund	0.22%	0.02%	0.00%	0.00%
GB00B4NXY349	Vanguard LifeStrategy 20 % Equity Fund GBP Gross Accumulation Shares	Fund of Fund	0.22%	0.06%	0.00%	0.00%
GB00B4620290	Vanguard LifeStrategy 20 % Equity Fund GBP Gross Income Shares	Fund of Fund	0.22%	0.06%	0.00%	0.00%
GB00B3ZHN960	Vanguard LifeStrategy 40 % Equity Fund Accumulation Shares	Fund of Fund	0.22%	0.05%	0.00%	0.00%
GB00B41F6L43	Vanguard LifeStrategy 40 % Equity Fund Income Shares	Fund of Fund	0.22%	0.05%	0.00%	0.00%
GB00B3TYHH97	Vanguard LifeStrategy 60 % Equity Fund Accumulation Shares	Fund of Fund	0.22%	0.04%	0.00%	0.00%
GB00B4R2F348	Vanguard LifeStrategy 60 % Equity Fund Income Shares	Fund of Fund	0.22%	0.04%	0.00%	0.00%
GB00B4PQW151	Vanguard LifeStrategy 80 % Equity Fund Accumulation Shares	Fund of Fund	0.22%	0.03%	0.00%	0.00%

ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
<b>Vanguard LifeStrategy® Funds ICVC</b>						
GB00B4KWNF91	Vanguard LifeStrategy 80 % Equity Fund Income Shares	Fund of Fund	0.22%	0.03%	0.00%	0.00%
GB00BZ6VHV15	Vanguard Target Retirement 2015 Fund Accumulation Shares	Fund of Fund	0.24%	0.08%	0.00%	0.00%
GB00BZ6VJ593	Vanguard Target Retirement 2020 Fund Accumulation Shares	Fund of Fund	0.24%	0.07%	0.00%	0.00%
GB00BZ6VJB58	Vanguard Target Retirement 2025 Fund Accumulation Shares	Fund of Fund	0.24%	0.06%	0.00%	0.00%
GB00BZ6VJD72	Vanguard Target Retirement 2030 Fund Accumulation Shares	Fund of Fund	0.24%	0.05%	0.00%	0.00%
GB00BZ6VJH11	Vanguard Target Retirement 2035 Fund Accumulation Shares	Fund of Fund	0.24%	0.04%	0.00%	0.00%
GB00BZ6VK781	Vanguard Target Retirement 2040 Fund Accumulation Shares	Fund of Fund	0.24%	0.04%	0.00%	0.00%
GB00BZ6VK898	Vanguard Target Retirement 2045 Fund Accumulation Shares	Fund of Fund	0.24%	0.03%	0.00%	0.00%
GB00BZ6VKT06	Vanguard Target Retirement 2050 Fund Accumulation Shares	Fund of Fund	0.24%	0.03%	0.00%	0.00%
GB00BZ6VKV28	Vanguard Target Retirement 2055 Fund Accumulation Shares	Fund of Fund	0.24%	0.03%	0.00%	0.00%
GB00BF38WW17	Vanguard Target Retirement 2060 Fund Accumulation Shares	Fund of Fund	0.24%	0.03%	0.00%	0.00%
GB00BF38WX24	Vanguard Target Retirement 2065 Fund Accumulation Shares	Fund of Fund	0.24%	0.03%	0.00%	0.00%
<b>Vanguard® Investments Funds ICVC</b>						
GB00BMCQRZ38	Vanguard ActiveLife Climate Aware 40-50% Equity Fund - A GBP Accumulation	Balanced	0.48%	0.46%	0.00%	0.00%
GB00BMCQRX14	Vanguard ActiveLife Climate Aware 40-50% Equity Fund - A GBP Income	Balanced	0.48%	0.46%	0.00%	0.00%
GB00BZ830054	Vanguard ActiveLife Climate Aware 60-70% Equity Fund - A GBP Accumulation	Balanced	0.48%	0.34%	0.00%	0.00%
GB00BZ82ZZ20	Vanguard ActiveLife Climate Aware 60-70% Equity Fund - A GBP Income	Balanced	0.48%	0.34%	0.00%	0.00%
GB00BMCQS161	Vanguard ActiveLife Climate Aware 80-90% Equity Fund - A GBP Accumulation	Balanced	0.48%	0.26%	0.00%	0.00%
GB00BMCQS054	Vanguard ActiveLife Climate Aware 80-90% Equity Fund - A GBP Income	Balanced	0.48%	0.26%	0.00%	0.00%
GB00BK1XRK60	Vanguard Active U.K. Equity Fund GBP Accumulation Shares	Equity	0.45%	0.10%	0.00%	0.00%
GB00BK1XR392	Vanguard Active U.K. Equity Fund GBP Income Shares	Equity	0.45%	0.10%	0.00%	0.00%
GB00BLLZQL34	Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) - GBP Acc	Equity	0.20%	0.01%	0.00%	0.00%
GB00BLLXGT55	Vanguard ESG Screened Developed World All Cap Equity Index Fund (UK) - GBP Inc	Equity	0.20%	0.01%	0.00%	0.00%



ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
<b>Vanguard® Investments Funds ICVC</b>						
GB00B5B71H80	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Acc	Equity	0.12%	0.01%	0.00%	0.00%
GB00B5B74N55	Vanguard FTSE Developed Europe ex-U.K. Equity Index Fund GBP Inc	Equity	0.12%	0.01%	0.00%	0.00%
GB00B59G4Q73	Vanguard FTSE Developed World ex-U.K. Equity Index Fund GBP Acc	Equity	0.14%	0.03%	0.00%	0.00%
GB00B5B74F71	Vanguard FTSE Developed World ex-U.K. Equity Index Fund GBP Inc	Equity	0.14%	0.03%	0.00%	0.00%
GB00BD3RZ582	Vanguard FTSE Global All Cap Index Fund GBP Acc	Equity	0.23%	0.09%	0.00%	0.00%
GB00BD3RZ475	Vanguard FTSE Global All Cap Index Fund GBP Inc	Equity	0.23%	0.09%	0.00%	0.00%
GB00B59G4H82	Vanguard FTSE U.K. Equity Income Index Fund GBP Acc	Equity	0.14%	0.19%	0.00%	0.00%
GB00B5B74684	Vanguard FTSE U.K. Equity Income Index Fund GBP Inc	Equity	0.14%	0.19%	0.00%	0.00%
GB00BMV9B621	Vanguard Global Capital Stewards Equity Fund - A GBP Accumulation	Equity	0.48%	0.17%	0.00%	0.00%
GB00BMV9B514	Vanguard Global Capital Stewards Equity Fund - A GBP Income	Equity	0.48%	0.17%	0.00%	0.00%
GB00BZ82ZY13	Vanguard Global Emerging Markets GBP Accumulation Shares	Equity	0.78%	0.43%	0.00%	0.00%
GB00BZ82ZX06	Vanguard Global Emerging Markets GBP Income Shares	Equity	0.78%	0.43%	0.00%	0.00%
GB00BZ82ZT69	Vanguard Global Equity GBP Accumulation Shares	Equity	0.48%	0.09%	0.00%	0.00%
GB00BZ82ZS52	Vanguard Global Equity GBP Income Shares	Equity	0.48%	0.09%	0.00%	0.00%
GB00BZ82ZW98	Vanguard Global Equity Income GBP Accumulation Shares	Equity	0.49%	0.08%	0.00%	0.00%
GB00BZ82ZV81	Vanguard Global Equity Income GBP Income Shares	Equity	0.49%	0.08%	0.00%	0.00%
GB00B5B71Q71	Vanguard U.S. Equity Index Fund GBP Acc	Equity	0.10%	0.01%	0.00%	0.00%
GB00B5B74S01	Vanguard U.S. Equity Index Fund GBP Inc	Equity	0.10%	0.01%	0.00%	0.00%
GB00B45Q9038	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Acc	Fixed Income	0.12%	0.10%	0.00%	0.00%
GB00B467FS56	Vanguard U.K. Inflation-Linked Gilt Index Fund GBP Inc	Fixed Income	0.12%	0.10%	0.00%	0.00%
GB00B4M89245	Vanguard U.K. Long Duration Gilt Index Fund GBP Acc	Fixed Income	0.12%	0.00%	0.00%	0.00%
GB00B44DQC62	Vanguard U.K. Long Duration Gilt Index Fund GBP Inc	Fixed Income	0.12%	0.00%	0.00%	0.00%



ISIN	Fund and share class name	Asset Allocation	Ongoing Costs	Transaction Costs	One Off Costs	Incidental Costs
Vanguard® Investments Money Market Funds						
GB00BFYDWM59	Vanguard Sterling Short-Term Money Market Fund - A GBP Accumulation Shares	Short-term Reserves	0.12%	0.14%	0.00%	0.00%
GB00BGB6GZ57	Vanguard Sterling Short-Term Money Market Fund - A GBP Income Shares	Short-term Reserves	0.12%	0.14%	0.00%	0.00%

# Glossary

**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 management fees, service costs, securities lending costs and taxes, custody, etc. Ongoing costs as at 10 December 2024.

**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%). Transaction costs as at 30 September 2024

**One-off costs:** Vanguard ETFs incur one-off costs in the form of a Bid-Offer Spread on any trades made. We estimate the spread using a rolling 30-day average per fund which may differ from the actual spread incurred. Currently Vanguard mutual funds do not incur one-off costs. One-off costs as at 22 November 2024.

**Incidental costs:** Vanguard funds have no incidental costs currently.

**Account fee:** Paid to Vanguard for the provision of the online service. The amount you pay is based on the overall value of the Account(s) you hold with us, excluding cash. Where the balance of the invested assets in your Account(s) is below £32,000, we charge an account fee of £4 per month (except for Junior ISAs). This accrues proportionally across the month for each day you are invested. At and above £32,000, you will be charged 0.15% per annum. The Account Fee is subject to a maximum annual charge of £375.

## 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.

For further information on risks please see the “Risk Factors” section of the prospectus on our website at <https://www.vanguardinvestor.co.uk>

## Important information

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