HA PORTFOLIO 2 - 2025

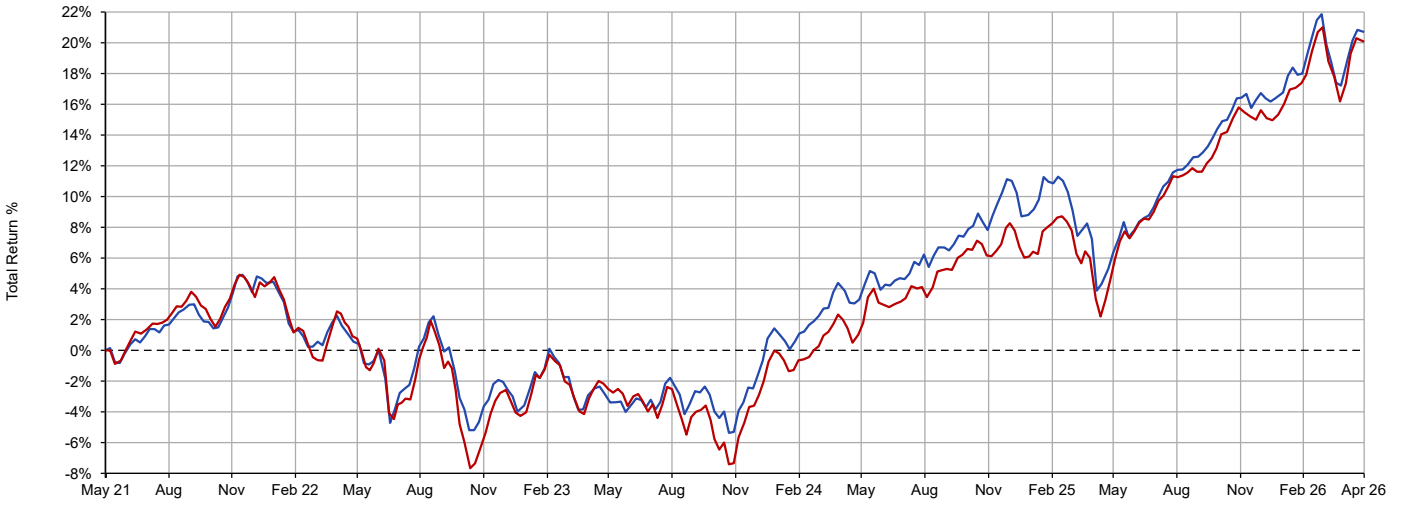
Prepared by: Nicholas Aslam

Prepared date: 18/05/2026

HA Portfolio 2 - 2025
Portfolio Summary

The following tables and charts illustrate the overall performance of the portfolio against its benchmark. The cumulative chart illustrates the overall performance over a maximum of five years dependent on the age of the portfolio and the table shows the overall performance broken down into specified periods. The discrete table and chart illustrates how the portfolio has performed against the benchmark during whole calendar years. All performance is to the latest month end and in composite currency.

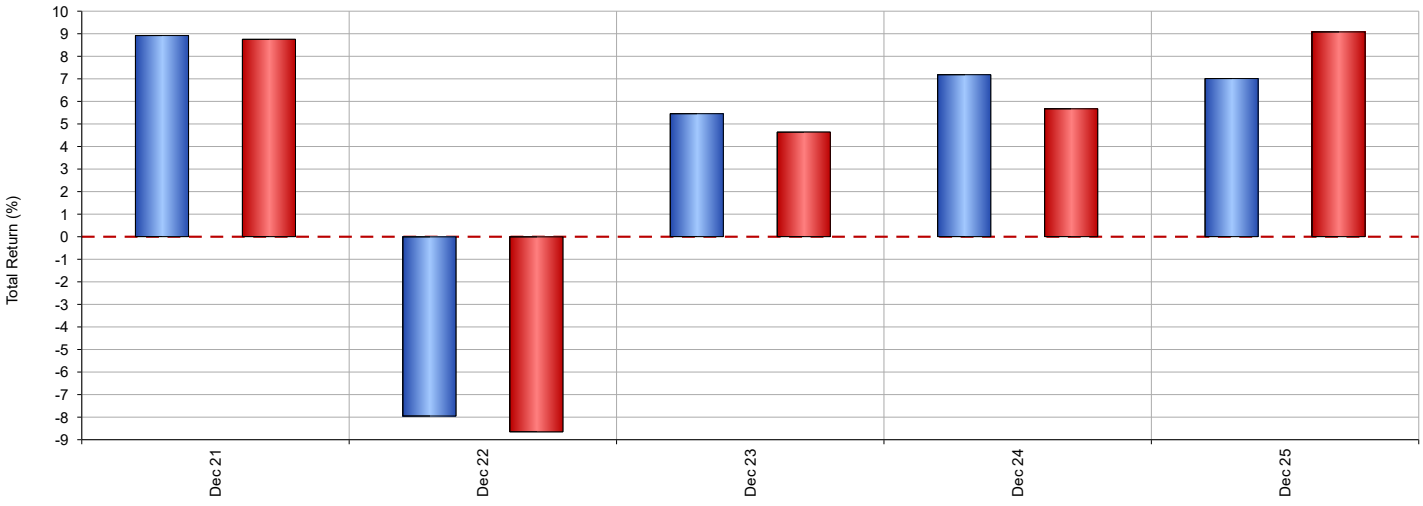
Cumulative Performance



30/04/2021 - 30/04/2026 Powered by data from FE fundinfo

Name	3 mths	6 mths	1 yr	3 yrs	5 yrs
HA Portfolio 2 - 2025	2.42	3.62	13.76	24.36	20.70
Benchmark - HA Portfolio 2 - 2025 Benchmark - Nov 01	2.34	3.57	14.00	23.09	20.06

Discrete Calendar Year Performance



Powered by data from FE fundinfo

Name	2021	2022	2023	2024	2025
HA Portfolio 2 - 2025	8.93	-7.96	5.46	7.19	7.02
Benchmark - HA Portfolio 2 - 2025 Benchmark - Nov 01	8.76	-8.66	4.64	5.68	9.09

HA Portfolio 2 - 2025
Holding Performance

Henson Aslam
financial management LLP

This report displays the cumulative and discrete performance of the underlying holdings of your portfolio. The cumulative performance table illustrates the overall growth of the individual holdings and the discrete table shows how they have performed in whole calendar years. All performance is to the latest month end and in composite currency.

Cumulative Performance of Portfolio Holdings

Portfolio Holdings	% Weight	3 mths	6 mths	1 yr	3 yrs	5 yrs
Dimensional - World Allocation 40/60 Acc GBP	27.00	2.00	3.55	13.31	27.87	26.86
HSBC - Global Strategy Conservative Portfolio C Acc	27.00	0.84	1.33	11.38	25.24	19.55
Vanguard - LifeStrategy 40% Equity A Shares Acc	26.00	1.12	1.65	11.68	23.95	15.87
Dimensional - Global Targeted Value Acc GBP	10.00	3.60	10.09	29.16	44.16	54.32
L&G - Global Infrastructure Index I Acc	10.00	10.26	10.51	19.20	28.76	44.72
Total Portfolio	**100.00**	**2.42**	**3.62**	**13.76**	**24.36**	**20.70**

Discrete Calendar Year Performance of Portfolio Holdings

Portfolio Holdings	% Weight	2021	2022	2023	2024	2025
Dimensional - World Allocation 40/60 Acc GBP	27.00	7.67	-5.37	7.59	8.77	7.57
HSBC - Global Strategy Conservative Portfolio C Acc	27.00	7.22	-11.67	8.69	7.42	8.35
Vanguard - LifeStrategy 40% Equity A Shares Acc	26.00	5.73	-13.61	8.45	6.08	9.23
Dimensional - Global Targeted Value Acc GBP	10.00	27.65	2.24	9.64	10.66	9.26
L&G - Global Infrastructure Index I Acc	10.00	18.53	6.01	-5.67	11.18	5.36
Total Portfolio	**100.00**	**8.93**	**-7.96**	**5.46**	**7.19**	**7.02**

HA Portfolio 2 - 2025
Portfolio Composition

Henson Aslam
financial management LLP

This report displays some key information regarding holdings within your portfolio, such as fees and maintenance charges.

Composition

Portfolio Holdings	% Weight	Clean Share	AMC	TER	OCF	FMF	Fund Size	Fund Size Currency
Dimensional - World Allocation 40/60 Acc GBP	27.00	✓	0.26%	-	0.32%	-	1,512.63M	GBP
HSBC - Global Strategy Conservative Portfolio C Acc	27.00	✓	0.13%	-	0.20%	-	1,058.77M	GBP
Vanguard - LifeStrategy 40% Equity A Shares Acc	26.00	✓	0.20%	-	0.20%	0.20%	5,666.15M	GBP
Dimensional - Global Targeted Value Acc GBP	10.00	✓	0.40%	-	0.44%	-	7,313.50M	USD
L&G - Global Infrastructure Index I Acc	10.00	✓	0.30%	-	0.30%	0.30%	1,777.35M	GBP
Total Portfolio	100.00				^0.27%			

^Portfolio Expense - The portfolio expense is calculated using the weighted value of the Ongoing Costs Ex Ante of the portfolio constituents. Where the Ongoing Costs Ex Ante is not available the OCF is used, and where this is not available the TER is used. If an underlying instrument has no Ongoing Costs Ex Ante or OCF or TER figure, the portfolio expense cannot be calculated.

HA Portfolio 2 - 2025
Portfolio Valuation

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financial management LLP

This report shows detailed information regarding your portfolio's holdings (by displaying the value invested in each holding and total investment of the portfolio). Values displayed are in composite currency.

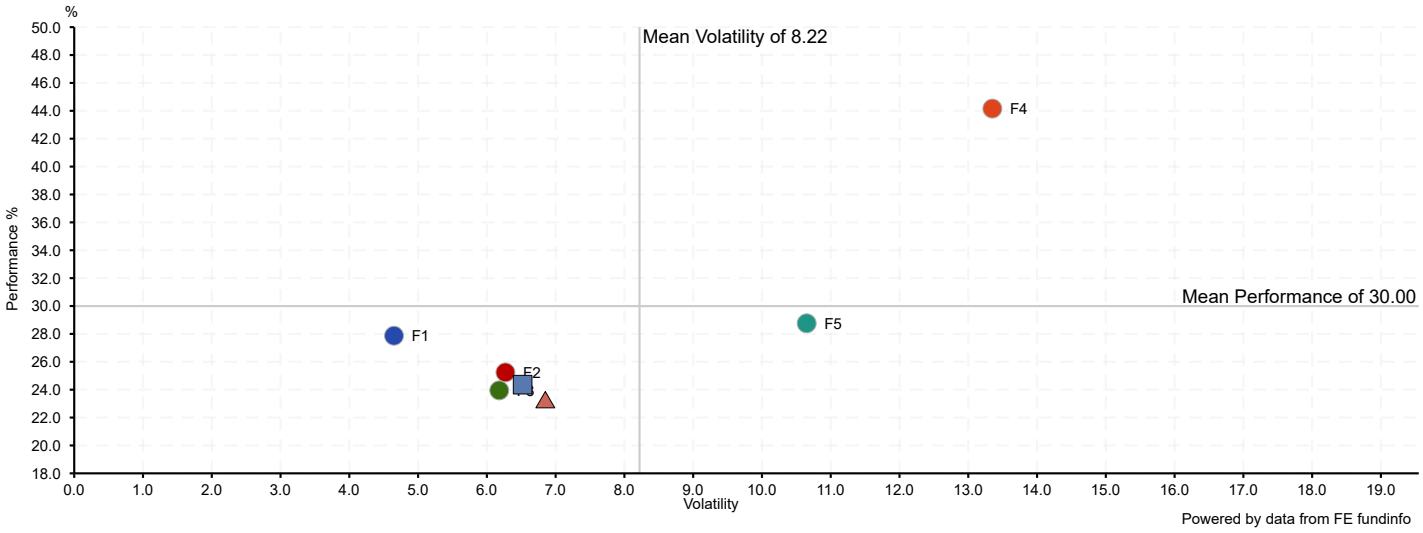
Valuation (as at 30/04/2026)

Portfolio Holdings	Type	% Weight	Holding Value	# Units	Perf 1 yr	Perf 3 yrs
Dimensional - World Allocation 40/60 Acc GBP	Fund	27.00	-	-	13.31	27.87
HSBC - Global Strategy Conservative Portfolio C Acc	Fund	27.00	-	-	11.38	25.24
Vanguard - LifeStrategy 40% Equity A Shares Acc	Fund	26.00	-	-	11.68	23.95
Dimensional - Global Targeted Value Acc GBP	Fund	10.00	-	-	29.16	44.16
L&G - Global Infrastructure Index I Acc	Fund	10.00	-	-	19.20	28.76
Total Portfolio		100.00	-	-	13.76	24.36
Benchmark - HA Portfolio 2 - 2025 Benchmark - Nov 01					14.00	23.09

HA Portfolio 2 - 2025
Risk & Return (3 yrs)

The scatter chart and table illustrate the risk, represented by volatility, of your portfolio holdings, the portfolio itself and its benchmark against return, represented by performance. The chart will return performance and volatility over three years to latest month end and in composite currency.

Risk & Return Chart of Portfolio Holdings



Risk & Return Table of Portfolio Holdings

	Portfolio Holdings	% Weight	Performance 3 yrs	Volatility 3 yrs
F1	Dimensional - World Allocation 40/60 Acc GBP	27.00	27.87	4.65
F2	HSBC - Global Strategy Conservative Portfolio C Acc	27.00	25.24	6.27
F3	Vanguard - LifeStrategy 40% Equity A Shares Acc	26.00	23.95	6.18
F4	Dimensional - Global Targeted Value Acc GBP	10.00	44.16	13.35
F5	L&G - Global Infrastructure Index I Acc	10.00	28.76	10.65
	Total Portfolio		**24.36**	**6.52**
	Benchmark - HA Portfolio 2 - 2025 Benchmark - Nov 01		**23.09**	**6.85**

HA Portfolio 2 - 2025
Portfolio Breakdown

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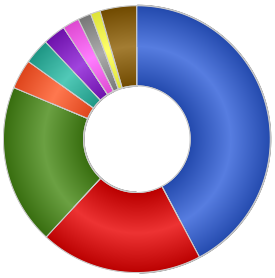
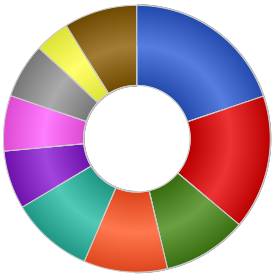
This report illustrates how the portfolio is allocated across asset classes, industrial sectors and major world regions as well as the underlying aggregated portfolio stock holdings.

Asset Allocation



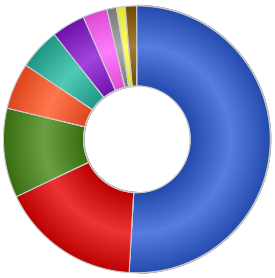
Name	% Weight
Global Fixed Interest	42.24
North American Equities	19.66
Other International Equities	19.42
UK Equities	3.57
UK Gilts	3.09
European Equities	2.77
Global Emerging Market Equities	2.03
Japanese Equities	1.60
Money Market	1.18
Others	4.44

Sector Allocation



Name	% Weight
Government Bonds	19.84
Other Fixed Interest	16.28
Telecom, Media & Technology	10.20
Industrials	10.14
Financials	9.99
Utilities	7.08
Consumer Products	6.72
Basic Materials	6.63
Corporate Bonds	4.26
Others	8.87

Region Allocation



Name	% Weight
North America	50.93
Europe ex UK	17.01
UK	10.82
International	5.61
Japan	5.02
Pacific Basin	4.02
Australasia	2.98
Money Market	1.17
Not Specified	1.05
Other	1.39

Top 10 Stock Holdings

Name	% Weight
HSBC AMERICN INDX FN-INS GBP	6.10
HSBC GBFI-GGB UCITS ETF-ZQHG	5.15
VANGUARD FTSE DEVELOPED WORLD EX-UK EQUITY INDEX A ACC GBP	4.99
VANGUARD GLOBAL BOND INDEX FUND	4.95
DIMENSIONAL WORLD EQUITY DIS GBP	4.89
DIMENSIONAL GLOBAL SHORT DATED BOND G GR INC GBP	4.85
DIMENSIONAL GLOBAL SHORT FIXED INCOME DIS GBP	4.84
DIMENSIONAL GLOBAL SHORT-TERM INVESTMENT GRADE FIXED INCOME DIS GBP	3.25
VANGUARD UK GOVERNMENT BOND INDEX INC GBP	2.93
DIMENSIONAL FUNDS ICAV - GLOBAL CORE EQUITY UCITS ETF	2.77

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Global Targeted Value Fund
GBP Accumulation Shares (IE00B2PC0930)

Manufacturer: Dimensional Ireland Limited
For more information on this product, please call +44 (0)20 3033 3300 or refer to www.dimensional.com.

The Central Bank of Ireland is responsible for supervising Dimensional Ireland Limited in relation to this Key Information Document.
The Global Targeted Value Fund ("Fund") is authorised in Ireland and regulated by the Central Bank of Ireland.
This Fund is managed by Dimensional Ireland Limited.
Dimensional Ireland Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This document was produced on 18 February 2026.

What is this product?

Type:
The Fund is a sub-fund of Dimensional Funds plc, a UCITS authorised by the Central Bank of Ireland.

Term:
This Fund is open-ended.

Objectives:
The aim is to increase the value of your investment over the long term and to earn income within the Fund.

The Fund is actively managed which means that the Investment Manager is actively making investment decisions for the Fund. The Fund is not managed in reference to a benchmark.

The Fund primarily invests in shares of smaller companies from developed countries around the world. The Fund invests in shares of smaller sized companies, using a value strategy meaning it invests in the shares of companies where, at the time of purchase, the Investment Manager believes that the share price is low compared to the accounting value of the company.

The composition of the Fund may be adjusted based on considerations such as the number of outstanding shares of public companies that are freely available to the investing public, the tendency of the price of a security/share to continue movement in a single direction, how readily available the shares are to buy and sell, liquidity management, size, value, profitability and investment characteristics.

No more than 20% of the Fund's net assets will be invested in countries that the Investment Manager considers to be emerging markets.

The Fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns.

Fund returns are primarily determined by the returns of the securities the Fund invests in, after fees. The performance of an investment in the Fund will be driven by the performance of the equity markets which the Fund focuses on, by the characteristics that the Fund emphasizes–such as exposure to the size, value and profitability premiums–as well as by implementation costs.

Income is not distributed and is rolled up (accumulated) into the value of your investment.

You may sell your investment in the Fund on demand on a daily basis.

Additional Information: We are required to provide you with further documentation and copies of the prospectus (which includes additional information relating to your investment), the latest annual reports and subsequent half-yearly reports (all in English). This and other information (including the latest share prices) are available free of charge at www.dimensional.com.

Depositary: State Street Custodial Services (Ireland) Limited.

Intended retail investor:
The Fund is suitable for investors seeking a long-term appreciation of capital and who are prepared to accept a high degree of volatility. It is recommended the Fund should be purchased with advice, but it is also suitable for retail investors with a basic knowledge of financial investments who can purchase the Fund on an execution only basis. As the Fund's investment return is not guaranteed, investors must be able to bear loss of capital.

What are the risks and what could I get in return?

Risk Indicator

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level and poor market conditions could impact the value of your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Additional risks may include loss of principal and fluctuating value. For more detail about the risks related to this product, please see the prospectus available at www.dimensional.com.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Global Targeted Value Fund over the last 12 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 7 years Investment: GBP 10,000			
Scenarios You could lose some or all of your investment.		If you exit after 1 year	If you exit after 7 years (recommended holding period)
Stress	**What you might get back after costs** Average return each year	**3,650 GBP** -63.51%	**2,830 GBP** -16.49%
Unfavourable[1]	**What you might get back after costs** Average return each year	**7,300 GBP** -27.03%	**10,470 GBP** 0.66%
Moderate[2]	**What you might get back after costs** Average return each year	**10,740 GBP** 7.45%	**17,620 GBP** 8.43%
Favourable[3]	**What you might get back after costs** Average return each year	**17,200 GBP** 71.98%	**22,050 GBP** 11.96%

[1] This type of scenario occurred for an investment between November 2024 and December 2025.
[2] This type of scenario occurred for an investment between May 2016 and May 2023.
[3] This type of scenario occurred for an investment between January 2016 and January 2023.

What happens if Dimensional Ireland Limited is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary, State Street Custodial Services (Ireland) Limited. In the event of the insolvency of Dimensional Ireland Limited, the Fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. The risk is mitigated to a certain extent by the fact the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud, or intentional failure to properly fulfill its obligations (subject to certain limitations). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed, in the first year you would get back the amount that you invested (0 % annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario and the investment is GBP 10,000.

Investment: GBP 10,000	If you exit after 1 year	If you exit after 7 years
Total costs	47 GBP	550 GBP
Annual cost impact (*)	0.5%	0.5%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 8.9% before costs and 8.4% after costs.

The illustration is produced using a required methodology (which includes using data from an appropriate proxy where there is insufficient historical data available for the Fund) and provides only a projection, such that it may not accurately predict what the actual annual costs and returns of the Fund will be.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 GBP
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		**If you exit after 1 year**
Management fees and other administrative or operating costs	0.44% of the value of your investment per year. This is an estimate based on actual costs over the last year.	44 GBP
Transaction costs	0.03% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	3 GBP
Incidental costs taken under specific conditions		**If you exit after 1 year**
Performance fees	There is no performance fee for this product.	0 GBP

How long should I hold it and can I take money out early?

Recommended holding period: 7 years

As the Fund is intended for long-term investors, we recommend that you hold this investment for at least 7 years based on the investment policy of the Fund.

You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the Fund on any Business Day (as set out in the Fund's prospectus).

If you cash in at an early stage this will increase the risk of lower investment returns or a loss.

How can I complain?

If you have any complaints, please contact the Compliance Officer. Complaints can be lodged via the following methods:

i. Phone: +353 (0)1 576 9750

ii. E-mail: complaints@dimensional.com

iii. Mail: Dimensional Ireland Limited. 25 North Wall Quay, Dublin 1, D01 H104, Ireland

iv. Online: https://www.dimensional.com/legal-document-centre-for-investors

Other relevant information

Past Performance & Performance Scenarios: Please visit https://www.dimensional.com/PRIIPS-Performance to view the fund's historical performance and previous performance scenarios. Any past performance data presented will be for up to 10 calendar years from the date of the launch of a share class. No performance data will be presented for a share class that does not yet have performance data for one complete calendar year as there would be insufficient data to provide a useful indication of past performance to retail investors.

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

World Allocation 40/60 Fund
GBP Accumulation Shares (IE00B56FVB15)

Manufacturer: Dimensional Ireland Limited
For more information on this product, please call +44 (0)20 3033 3300 or refer to www.dimensional.com.

The Central Bank of Ireland is responsible for supervising Dimensional Ireland Limited in relation to this Key Information Document.
The World Allocation 40/60 Fund ("Fund") is authorised in Ireland and regulated by the Central Bank of Ireland.
This Fund is managed by Dimensional Ireland Limited.
Dimensional Ireland Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

This document was produced on 18 February 2026.

What is this product?

Type:
The Fund is a sub-fund of Dimensional Funds plc, a UCITS authorised by the Central Bank of Ireland.

Term:
This Fund is open-ended.

Objectives:
The aim is to increase the value of your investment over the long term and to earn income within the Fund.

The Fund is actively managed which means that the Investment Manager is actively making investment decisions for the Fund. The Fund is not managed in reference to a benchmark.

The Fund is known as a "Fund of Funds" which means that it mainly invests in other investment funds, but it may also invest directly in shares and debt. No more than 20% of the Fund's net assets will be invested in any one investment fund.

The Fund aims to invest approximately 60% of its net assets in debt (either directly or through investment in other investment funds). The Fund invests in investment funds which invest in high quality debt, such as bonds, money market instruments (short-term financial products which can be easily bought and sold on money markets) and commercial paper and certificates of deposits (short term debt products) issued by governments, other public bodies and companies in developed countries. The Fund may also invest directly in such debt.

The Fund aims to invest approximately 40% of its net assets in shares (either directly or through investment in other investment funds). The Fund invests in investment funds to gain exposure to developed and emerging markets using a core strategy meaning that the Fund is generally overweighted in shares of smaller sized companies and value companies. Value companies are those where, at the time of purchase, the Investment Manager believes that the price is low compared to the accounting value of the company.

The composition of the Fund may be adjusted based on considerations such as the number of outstanding shares of public companies that are freely available to the investing public, the tendency of the price of a security/share to continue movement in a single direction, how readily available the shares are to buy and sell, liquidity management, size, value, profitability and investment characteristics.

The Fund uses a similar strategy when buying shares directly.

The Fund may invest up to 20% of its net assets in emerging markets countries (directly or through exposure of underlying Funds). The Fund may use financial contracts or instruments (derivatives) to manage risk, reduce costs or improve returns. The Fund may use derivatives to manage movement in the currency values of its direct debt investments (known as currency hedging.) The Fund may also use derivatives in an attempt to protect your returns against exchange rate fluctuations between the currency of your share class and the base currency of the Fund (hedging).

Fund returns are primarily determined by the returns of the securities, including any underlying funds, the Fund invests in, after fees. The performance of an investment in the Fund will be driven by the performance of the equity and bond markets which the Fund focuses on, by the characteristics that the Fund emphasizes–such as exposure to the size, value and profitability in equities, and the credit and term premiums in fixed income–as well as by implementation costs.

Income is not distributed and is rolled up (accumulated) into the value of your investment.

You may sell your investment in the Fund on demand on a daily basis.

Additional Information: We are required to provide you with further documentation and copies of the prospectus (which includes additional information relating to your investment), the latest annual reports and subsequent half-yearly reports (all in English). This and other information (including the latest share prices) are available free of charge at www.dimensional.com.

Depositary: State Street Custodial Services (Ireland) Limited.

Intended retail investor:
The Fund is suitable for investors seeking a long-term appreciation of capital and who are prepared to accept a moderate degree of volatility. It is recommended the Fund should be purchased with advice, but it is also suitable for retail investors with a basic knowledge of financial investments who can purchase the Fund on an execution only basis. As the Fund's investment return is not guaranteed, investors must be able to bear loss of capital.

What are the risks and what could I get in return?

Risk Indicator

The risk indicator assumes you keep the product for 3 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level and poor market conditions are unlikely to impact the value of your investment.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Additional risks may include loss of principal and fluctuating value. For more detail about the risks related to this product, please see the prospectus available at www.dimensional.com.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the World Allocation 40/60 Fund over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 3 years Investment: GBP 10,000			
Scenarios You could lose some or all of your investment.		If you exit after 1 year	If you exit after 3 years (recommended holding period)
Stress	**What you might get back after costs** Average return each year	**7,190 GBP** -28.13%	**7,750 GBP** -8.16%
Unfavourable[1]	**What you might get back after costs** Average return each year	**9,420 GBP** -5.78%	**9,810 GBP** -0.65%
Moderate[2]	**What you might get back after costs** Average return each year	**10,420 GBP** 4.24%	**11,200 GBP** 3.87%
Favourable[3]	**What you might get back after costs** Average return each year	**11,900 GBP** 18.96%	**12,590 GBP** 7.99%

[1] This type of scenario occurred for an investment between March 2017 and March 2020.
[2] This type of scenario occurred for an investment between November 2016 and November 2019.
[3] This type of scenario occurred for an investment between September 2022 and September 2025.

What happens if Dimensional Ireland Limited is unable to pay out?

The assets of the Fund are held in safekeeping by its depositary, State Street Custodial Services (Ireland) Limited. In the event of the insolvency of Dimensional Ireland Limited, the Fund's assets in the safekeeping of the depositary will not be affected. However, in the event of the depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. The risk is mitigated to a certain extent by the fact the depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud, or intentional failure to properly fulfill its obligations (subject to certain limitations). There is no compensation or guarantee scheme protecting you from a default of the Fund's depositary.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed, in the first year you would get back the amount that you invested (0 % annual return). For the other holding period, we have assumed the fund performs as shown in the moderate scenario and the investment is GBP 10,000.

Investment: GBP 10,000	If you exit after 1 year	If you exit after 3 years
Total costs	32 GBP	105 GBP
Annual cost impact (*)	0.3%	0.3%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 4.2% before costs and 3.9% after costs.

The illustration is produced using a required methodology (which includes using data from an appropriate proxy where there is insufficient historical data available for the Fund) and provides only a projection, such that it may not accurately predict what the actual annual costs and returns of the Fund will be.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 GBP
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 GBP
Ongoing costs taken each year		**If you exit after 1 year**
Management fees and other administrative or operating costs	0.32% of the value of your investment per year. This is an estimate based on actual costs over the last year.	32 GBP
Transaction costs	0.00% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	0 GBP
Incidental costs taken under specific conditions		**If you exit after 1 year**
Performance fees	There is no performance fee for this product.	0 GBP

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

As the Fund is intended for long-term investors, we recommend that you hold this investment for at least 3 years based on the investment policy of the Fund.

You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the Fund on any Business Day (as set out in the Fund's prospectus).

If you cash in at an early stage this will increase the risk of lower investment returns or a loss.

How can I complain?

If you have any complaints, please contact the Compliance Officer. Complaints can be lodged via the following methods:

i. Phone: +353 (0)1 576 9750

ii. E-mail: complaints@dimensional.com

iii. Mail: Dimensional Ireland Limited. 25 North Wall Quay, Dublin 1, D01 H104, Ireland

iv. Online: https://www.dimensional.com/legal-document-centre-for-investors

Other relevant information

Past Performance & Performance Scenarios: Please visit https://www.dimensional.com/PRIIPS-Performance to view the fund's historical performance and previous performance scenarios. Any past performance data presented will be for up to 10 calendar years from the date of the launch of a share class. No performance data will be presented for a share class that does not yet have performance data for one complete calendar year as there would be insufficient data to provide a useful indication of past performance to retail investors.

Non-UCITS retail scheme Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

HSBC Asset Management

Global Strategy Conservative Portfolio

a sub-fund of HSBC OpenFunds, (the "OEIC");
managed by HSBC Asset Management (Fund Services UK) Limited

Class: Accumulation C
ISIN: GB00BYVXBK29

Explanations of terms shown within the objectives and policy in bold, can be found within the glossary on the HSBC Global Asset Management (UK) Limited website: http://www.assetmanagement.hsbc.com.

Objectives and Investment Policy

- The Fund aims to provide **growth** in line with its risk profile in the long term, which is a period of 5 years or more.
- This is one of a range of **actively managed** Global Strategy Portfolios offered at five different risk levels. The Fund is rated as 2, where 1 is a lower level of risk and 5 is a higher level of risk.
- The level of risk stated is to allow investors to compare the risk relative to other Global Strategy Portfolios. This differs from the Risk and reward profile below, which we are required to provide by regulation and which allows investors to compare the risk for different types of funds.
- As the Fund is managed with the aim of maximising **returns** in line with its long term risk profile any potential **returns** are likely to be limited by the risk profile of the Fund.
- To achieve its objective the Fund will invest a minimum of 70% in other funds, including funds which aim to track the performance of **market indices**. The other funds will in turn invest in a range of asset types such as shares of companies (**equities**), **bonds** and property that make up the index. The Fund will be invested across global markets and typically the Fund will have a bias towards asset types that focus on **bonds**.
- The funds that the Fund invests in will, where possible, be those managed by the **HSBC Group**. Where this isn't possible the Fund may invest in funds managed by other fund providers.
- The Fund may invest up to 30% of its value directly in asset types such as **bonds** where the investment objective can be more efficiently achieved, as well as cash.
- The Fund aims to meet its objective with a focus on lower ongoing charges. This is taken into consideration when deciding which asset classes the Fund will invest in and how the Fund achieves exposure to those asset classes.
- The **asset allocation** of each fund in the range reflects the risk level. Under typical market conditions, the **asset allocation** of the Fund will be as follows: **Equities**: 25-50%, **Bonds**: 40-75%, Other asset types, including cash: 0–25%. These percentages will fluctuate based upon market movement and adjustments to the **asset allocation** to enable the Fund to meet its aim.

Use of Benchmarks

- The Fund is actively managed in line with its risk profile instead of being managed with reference to a benchmark. The performance of the Fund is compared against the performance of funds that are part of the Morningstar Allocation 20-40% Equity Category, with both **returns** and **volatility** considered in the comparison.

Use of Derivatives

- The Fund may invest in different types of **derivatives** for **efficient portfolio management** purposes, including **hedging**, and for broader investment purposes to help the Fund meet its objective. In particular **derivatives** will be used to reduce or increase the Fund's exposure to different types of assets and to reduce the risk associated with movements in the rate of exchange between Sterling and other currencies in which the Fund's assets may be held. The Fund does not intend to use **derivatives** extensively and their use will be consistent with the risk profile of the Fund.
- Income is reinvested.
- You may sell your investment on any business day by contacting the administrator before the dealing deadline at 12pm.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within a period of 5 years.

Risk and Reward Profile

Lower risk — Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	**4**	5	6	7

The risk and reward indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.

The risk and reward category shown is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment.

Why is this Fund in this specific category?

This Fund is classified in category 4 because its price or simulated data has shown medium fluctuations historically.

Material risks not fully captured by the Risk and Reward Indicator:

- **Counterparty Risk** The possibility that the counterparty to a transaction may be unwilling or unable to meet its obligations.
- **Credit Risk** A bond or money market security could lose value if the issuer's financial health deteriorates.
- **Default Risk** The issuers of certain bonds could become unwilling or unable to make payments on their bonds.
- **Derivatives Risk** Derivatives can behave unexpectedly. The pricing and volatility of many derivatives may diverge from strictly reflecting the pricing or volatility of their underlying reference(s), instrument or asset.
- **Emerging Markets Risk** Emerging markets are less established, and often more volatile, than developed markets and involve higher risks, particularly market, liquidity and currency risks.
- **Exchange Rate Risk** Changes in currency exchange rates could reduce or increase investment gains or investment losses, in some cases significantly.
- **Interest Rate Risk** When interest rates rise, bond values generally fall. This risk of this happening is generally greater the longer the maturity of a bond investment and the higher its credit quality.
- **Investment Fund Risk** Investing in other funds involves certain risks an investor would not face if investing in markets directly. Governance of underlying assets can be the responsibility of third-party managers.
- **Investment Leverage Risk** Investment Leverage occurs when the economic exposure is greater than the amount invested, such as when derivatives are used. A Fund that employs leverage may experience greater gains and/or losses due to the amplification effect from a movement in the price of the reference source.
- **Liquidity Risk** Liquidity is a measure of how easily the Fund's holdings can be quickly converted to cash. The value of the Fund's holdings may be significantly impacted by liquidity risk during adverse market conditions.
- **Operational Risk** Operational errors may affect transactions, valuation, accounting, financial reporting and other processes relating to the Fund.

Charges

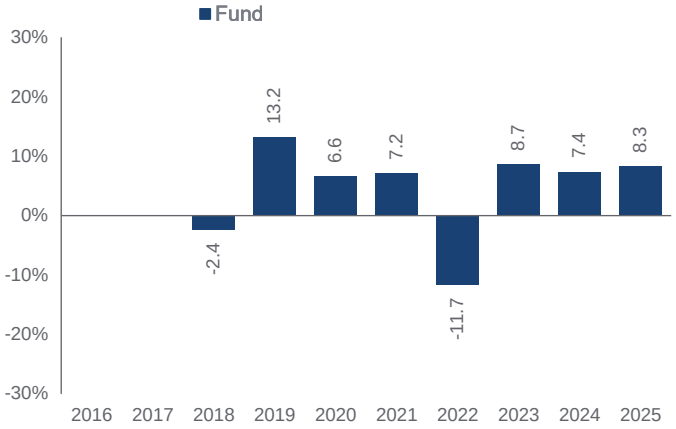
The charges you pay are used to pay the running costs of the Fund, including the marketing and distribution costs. These charges reduce the potential growth of the investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charge	0.20%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

- The entry and exit charges shown are the maximum that may be charged. In some cases you may pay less. You can obtain the actual charges from your financial adviser.
- A conversion charge may be payable.
- The ongoing charges figure is based on last year's expenses for the year ending 15/10/2025. Charges may vary from year to year.

Further information on Charges can be found in the "Fees and Expenses" section of the Fund's Prospectus.

Past Performance



- Past performance is not a guide to future performance; the value of your investment and any income from it can go down as well as up.
- Performance returns are based on the net asset value with distributable income reinvested. Past performance takes account of all ongoing charges but not entry, exit or conversion charges.
- The past performance of this share class is calculated in GBP.
- The Fund was launched on 23 August 2017.

Practical Information

Depositary
State Street Trustees Limited.

Further information
Further information about the OEIC including the latest Prospectus, latest published prices of shares, annual report and half yearly report and, where applicable, the SDR Consumer Facing Disclosure may be obtained free of charge, in English, from the Administrator, HSBC Asset Management (Fund Services UK) Limited, Sunderland SR43 4BF or by visiting www.assetmanagement.hsbc.com. The most recent Prospectus is available in English. This document describes a single share class of the OEIC. The Prospectus, annual and half yearly reports are prepared for the entire OEIC.

Share classes
Other share classes are available, as detailed in the Prospectus. It is possible to convert your shares into a different share class or switch your shares into a different Fund within the OEIC. Details of how to do this are in the Prospectus (please note an initial charge may apply).

Remuneration Policy
The Remuneration Policy of the Authorised Corporate Director, which describes the remuneration practices and governance arrangements for UCITS and AIFMD Authorised entities, is available at www.assetmanagement.hsbc.com (please select "About Us" then "Our Governance" then "Remuneration Practices and Governance Arrangements for UCITS and AIFMD Authorised Entities") or on request free of charge from the Administrator.

Tax
UK tax legislation may have an impact on your personal position.

Segregated liability
The OEIC is an umbrella investment company with segregated liability between Funds.This means that the holdings of one Fund are kept separate from the holdings of the other Funds and your investment in the Fund cannot be used to pay the liabilities of any other Fund.

The Fund is authorised in the United Kingdom and regulated by the Financial Conduct Authority. HSBC Asset Management (Fund Services UK) Limited is authorised in the United Kingdom and regulated by the Financial Conduct Authority.
This key investor information is accurate as at 17 February 2026.

Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Legal & General Global Infrastructure Index Fund
Unit Class I GBP Accumulation – ISIN: GB00BF0TZG22

The authorised fund manager of the Fund is Legal & General (Unit Trust Managers) Limited (the "**Manager**").

OBJECTIVES AND INVESTMENT POLICY

- The objective of the Fund is to track the performance of the FTSE Global Core Infrastructure Index (the "Benchmark Index") on a net total return basis before fees and expenses are applied. Therefore, the Fund's performance may differ from the Benchmark Index due to the deduction of fees and expenses and the impact of any tracking error factors.
- The Benchmark Index is comprised of shares in companies with infrastructure core activities in accordance with the index provider's methodology.
- The Fund seeks to replicate the Benchmark Index and its investments will closely match those that make up the Benchmark Index.
- The Fund will have at least 90% exposure (directly or through depositary receipts (a certificate issued by a bank representing shares in a foreign company such as American depositary receipts and global depositary receipts)) to assets that are included in the Benchmark Index.
- The Fund may also invest in money market instruments (such as treasury bills), depositary receipts, cash, deposits, shares in companies which are reasonably expected to become part of the Benchmark Index in the near future or are an alternative to a constituent of the Benchmark Index and collective investment schemes, including those managed or operated by the Manager or an associate of the Manager.
- The Fund may use derivatives (contracts which have a value linked to the price of another asset) to: reduce risk or cost; or generate additional capital or income with no, or an acceptably low, level of risk.

Other information:

- The Fund is passively managed as it tracks the Benchmark Index.
- This Fund may be suitable for investors looking to invest in shares in companies with infrastructure as its core activity as represented by the Benchmark Index.
- Your units will be accumulation units. Income from the Fund's investments (dividends) will be reinvested back into the value of your units.
- Although investors can take their money out at any time, this Fund may not be appropriate for those who plan to withdraw their money within 5 years.
- This Fund is not designed for investors who cannot afford more than a minimal loss of their investment.
- If you do not understand this document we recommend you seek additional information to help you decide if this Fund is right for you.
- Units of the Fund can be bought or sold on any dealing day, as defined in the Prospectus. The non-dealing day calendar is available at www.lgim.com/utndd.
- The Fund's base currency is denominated in sterling (GBP).

RISK AND REWARD PROFILE

Lower Risk ⟷ Higher Risk

Potentially lower rewards ⟷ Potentially higher rewards

1	2	3	4	**5**	6	7

- The Risk and Reward Indicator table demonstrates where the Fund ranks in terms of its potential risk and reward. The higher the rank the greater the potential reward but the greater the risk of losing money. It is not guaranteed to remain the same and may change over time. It is based on historical data and may not be a reliable indication of the future risk profile of the Fund. The shaded area in the table above shows the Fund's ranking on the Risk and Reward Indicator.
- The Fund is in category 5 because it invests in company shares which are sensitive to variations in the stock market. The value of company shares can change substantially over short periods of time. Company shares are generally considered to be higher risk investments than bonds or cash.
- Even a Fund in the lowest category is not a risk free investment.
- The value of your investment may fall as well as rise and is not guaranteed. You might get back less than you invest.

Further information on the risks of investing in this Fund is contained in the Prospectus available at www.lgim.com.

The risk and reward indicator may not take account of the following risks of investing in the Fund:

- The Fund may invest in countries where investment markets are considered to be less developed. This means that investments are generally riskier than those in developed markets because they: (i) may not be as well regulated; (ii) may be more difficult to buy and sell; (iii) may have less reliable arrangements for the safekeeping of investments; or (iv) may be more exposed to political and taxation uncertainties. The value of the Fund can go up or down more often and by larger amounts than funds that invest in developed countries, especially in the short-term.
- Most of the Fund holds investments from a particular market sector. Funds like this can be more volatile than funds that invest across many market sectors. This is because the value of the Fund can go up and down more often and by larger amounts than funds that are spread more widely, especially in the short-term.
- The Fund invests in securities valued in currencies that are different from the base currency of the Fund. Exchange rate fluctuations will impact the value of your investment. Currency hedging techniques may be applied to reduce this impact but may not entirely eliminate it
- Derivatives are highly sensitive to changes in the value of the asset on which they are based and can increase the size of losses and gains.
- The Fund could lose money if any institutions providing services such as acting as counterparty to derivatives or other instruments, becomes unwilling or unable to meet its obligations to the Fund.
- We may take some or all of the ongoing charges from the Fund's capital rather than the Fund's income. This increases the amount of income, but it reduces the growth potential and may lead to a fall in the value of the Fund.

Legal & General
INVESTMENT MANAGEMENT

CHARGES

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested.	
The price for buying and selling units is subject to a Dilution Adjustment See opposite.	
Charges taken from the fund over a year	
Ongoing charge	0.30%
Charges taken from the fund under certain specific conditions	
Performance fee	None

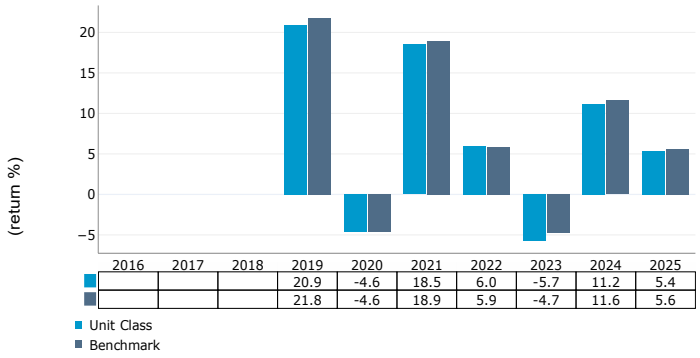
- There are no entry or exit charges.
- The ongoing charges figure is based on the latest available expenses at 28 February 2026. This figure may vary from year to year.
- This Fund's ongoing charges include any charges made by any other funds it may invest in. They exclude portfolio transaction costs.
- The ongoing charges are taken from the income of the Fund.

Other costs:

- **Dilution adjustment**: on any day, the prices for buying or selling units in this Fund are the same. The Fund manager calculates a single price for this Fund based on the mid-point between the buying and selling prices of the Fund's assets. In certain circumstances, the Fund manager can adjust this price to account for whether there is more money going into or coming out of the Fund. This is called a 'dilution adjustment'.

For more information about charges and costs, please see the charges and expenses section in the Fund's Prospectus, or visit our website at legalandgeneral.com/chargesandfees.

PAST PERFORMANCE



- Past performance is not a guide to future performance.
- The figures for the Fund take into account the ongoing charges and assume income (after any tax) is reinvested.
- The performance has been calculated in GBP.
- The Fund may not replicate the performance of the Benchmark Index perfectly due to tracking errors such as expenses, tax and transaction costs incurred by the Fund, which are not included in the Index.
- The annual return is for a 12 month period ending 31 December.
- The Fund launched in 2018.
- This unit class launched in 2018.

PRACTICAL INFORMATION

- The trustee and depositary is Northern Trust Investor Services Limited.
- You can obtain further information about the Fund including copies of its Prospectus and the latest annual and semi-annual reports at www.legalandgeneral.com/reports. Paper copies of these documents are also available free of charge in English from Legal & General Investments, PO Box 6080, Wolverhampton WV1 9RB.
- Investors can get other practical information, including the latest prices, dilution adjustment and details of any other unit classes that are available, by calling us on 0370 050 0955 Monday to Friday between 9:00a.m. to 5:00p.m. Call charges will vary.
- This Fund is subject to the tax legislation of the United Kingdom, which may have an impact on each investor's personal tax position.
- Legal & General (Unit Trust Managers) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Fund.
- Details of our Remuneration Policy including our Remuneration Committee and how remuneration and benefits are calculated can be accessed from www.lgim.com/remuneration. A paper copy is also available free of charge upon request.

Non-UCITS Retail Scheme Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Vanguard LifeStrategy 40% Equity Fund (the "Fund")

A sub-fund of Vanguard LifeStrategy Funds ICVC

A GBP Accumulation Shares

ISIN: GB00B3ZHN960

Authorised Corporate Director: Vanguard Investments UK, Limited ("VIUK")

Objectives and investment policy*

**Investors should note that the Investment Adviser is in the process of adjusting the Fund's assets held in Associated Schemes that provide exposure to underlying shares in UK listed companies (which was previously approximately 25% of shares (by value)), and its assets held in Associated Schemes that provide exposure to Sterling-denominated fixed income investments (which was previously approximately 35% of such investments (by value)). This adjustment will take place over an expected period of up to 3 months (subject to market conditions) from 27 March 2026. The investment policy below reflects what the position will be once the transition is complete. The Fund's exposures to shares in UK listed companies and Sterling-denominated investments may be higher than the amounts stated below until this adjustment is completed.*

- The Fund seeks to provide a return on your investment (through an increase in the value of, and income received from, assets held by the Fund) within a pre-defined asset allocation over the medium term (3 years or more).
- The Fund is actively managed and seeks to achieve its investment objective by investing at least 90% of its assets by value in a diversified portfolio of passive funds that seek to track the performance of an index, and which are managed or operated by the ACD or other companies in the Vanguard Group of Companies ("Associated Schemes").
- The pre-defined asset allocation for the Fund means that it is intended that the Fund will invest: (1) approximately 40% of its assets by value in Associated Schemes which provide exposure to shares of companies worldwide. Approximately 20% of such investments (by value) will be in UK listed companies; and (2) approximately 60% of its assets by value in Associated Schemes which provide exposure to government and corporate bonds and other similar fixed income investments worldwide. Approximately 20% of such investments (by value) will be in Sterling-denominated investments (including UK government bonds (gilts), government related bonds, index-linked gilts and investment-grade bonds), which may include Sterling-denominated bonds issued by companies outside the UK.
- This Fund is part of a range of funds. Within this range, a fund which invests more in Associated Schemes that provide exposure to shares of companies will typically be riskier than a fund which invests more in Associated Schemes that provide exposure to government and corporate bonds and other similar fixed income investments.
- The Fund may also invest up to 10% of its assets directly in transferable securities (such as shares, bonds and other similar fixed income investments, which will generally be components of the indices tracked by the Associated Schemes), money market instruments and deposits.
- In addition to the pre-defined asset allocation, the Investment Adviser will aim to maintain a strategic asset allocation that is designed using research conducted by Vanguard. The Fund does not aim to outperform this strategic asset allocation.
- The Fund attempts to remain fully invested and hold small amounts of cash except in extraordinary market, political or similar conditions where the Fund may temporarily depart from this investment policy to avoid losses.
- The Fund may use derivatives in order to reduce risk or cost and/or generate extra income or growth (known as "efficient portfolio management"). 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.
- The currency of the share class is GBP.
- The Fund invests in securities which are denominated in currencies other than the share class currency. Movements in currency exchange rates can affect the return of investments.
- The Fund is appropriate for long-term investment. You should have an investment horizon of at least 3 years.
- Income from the Fund will be reinvested and reflected in the price of shares in the Fund.
- Portfolio transaction costs will have an impact on performance.
- Shares in the Fund can be bought or sold on a daily basis (save on certain bank holidays or public holidays and subject to certain restrictions described in Appendix 1 of the Prospectus). A list of the days on which shares in the Fund cannot be bought or sold is available on: https://fund-docs.vanguard.com/Vanguard-LifeStrategy-Funds-ICVC.pdf

For further information about the objectives and investment policy of the Fund, please see Appendix 1 of the Vanguard LifeStrategy Funds ICVC Prospectus (the "Prospectus") on our website at https://global.vanguard.com

Risk and reward profile

Lower risk ← → Higher risk

Typically lower rewards — Typically higher rewards

1	2	3	**4**	5	6	7

- This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Fund.
- The risk category shown is not guaranteed and may change over time.
- The lowest category does not mean "risk free".
- The Fund is rated 4 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Fund's investments or expose the Fund to losses.

  - The value of equities and bonds can be affected by factors such as stock market movements, interest rates, credit spreads and volatility. Other driving factors include political, economic news, company earnings and significant corporate events.

  - Movements in currency exchange rates can adversely affect the return of your investment.

  - Emerging markets are generally more sensitive to economic and political conditions than developed markets. Other factors include greater 'Liquidity Risk', restrictions on investment or transfers of assets and failed/delayed delivery of securities or payments to the Fund.

  - Investment risk is concentrated in specific sectors, countries, currencies or companies. This means the Fund is more sensitive to any localised economic, market, political or regulatory events.

The risk and reward indicator does not take account of the following risks of investing in the Fund:

- 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. This could cause the Fund to incur higher costs when buying or selling investments or could mean that the Fund is not able to buy or sell investments when it would like to do so.
- Credit risk. The issuer of a financial asset held within the Fund may not pay income or repay capital to the Fund when due.
- Inflation risk. The value of your investments may not be worth as much in the future due to changes in purchasing power resulting from inflation.
- Use of derivatives. The use of derivatives could increase or reduce exposure to underlying assets and result in greater fluctuations of the Fund's net asset value.

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

Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

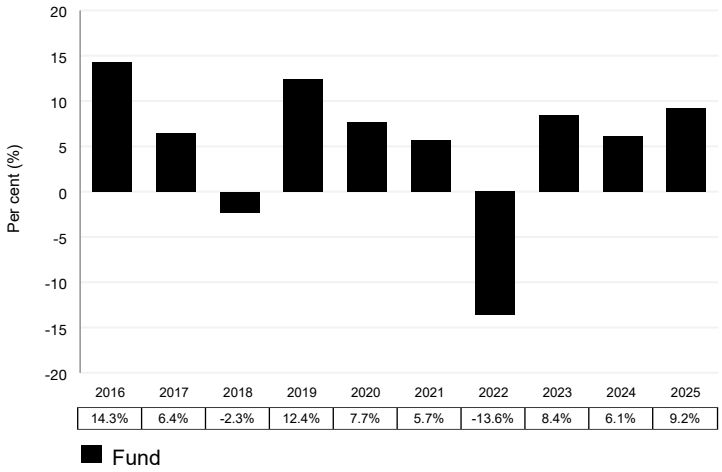
One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	0.20%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

The entry and exit charges shown are maximum figures and in some cases you might pay less. Investors can find out the actual entry and exit charges from their distributor and or adviser.

The ongoing charges figure is based on expenses for the year ended 31 December 2025. This figure may vary from year to year. It excludes portfolio transaction costs.

For further information about charges please see the sections entitled "Buying Shares", "Redeeming Shares", "Charges and Expenses", "Dilution Adjustment" and Appendix 1 of the Prospectus on our website at https://global.vanguard.com

Past performance



- **Past performance:**
- **Is not a reliable indication of future performance.**
- Includes ongoing charges and the reinvestment of income. It excludes entry and exit fees.
- Has been calculated in GBP.
- Shares in the Fund were first issued in 2011.
- This share class was launched in 2014.
- Performance was achieved under circumstances that no longer apply. The Fund has changed to a non-UCITS retail scheme (NURS) with effect from 07 January 2026. Past performance data for each year prior to 2025 shown in the past performance chart therefore relates to performance of the Fund when an UK UCITS fund structure.

Practical information

- **Depositary:** State Street Trustees Limited.
- **Documents, prices of shares and further information:** You can obtain copies of the Prospectus and the latest annual and semi-annual report and accounts for Vanguard LifeStrategy Funds ICVC ("VLF") along with the latest published prices of shares and other practical information, from our website at https://global.vanguard.com. The documents are available in English and are free of charge.
- **Prices:** The last published prices of shares in the Fund are also available from the FT's website www.ft.com or https://global.vanguard.com.
- **Tax:** VLF is subject to the tax laws of the United Kingdom. Depending on your country of residence, this may have an impact on your personal tax position. You are recommended to consult your professional tax adviser.
- **Liability:** VIUK may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for VLF.[1]
- **Sub-funds:** This document describes a sub-fund of VLF. The prospectus and periodic reports are prepared for the entire company.
- The Fund's assets belong exclusively to the Fund and shall not be used to discharge the liabilities of or claims against VLF, other sub-funds of VLF or any other person or body.
- **Shares:** The Fund is part of VLF and has both accumulation and income shares. You may switch some or all of your shares of one type, to shares of another type within the same Fund, or between other sub-funds of VLF or other funds managed by VIUK. Details of switching are provided in the Prospectus.
- Information about other share classes offered by VLF can be found in the prospectus or from our website at https://global.vanguard.com.
- **Remuneration policy:** Details of the Vanguard European Remuneration Policy are available at https://fund-docs.vanguard.com/remuneration-policy.pdf including: (a) a description of how remuneration and benefits are calculated; and (b) the identities of persons responsible for awarding remuneration and benefits. A paper copy of these details may be obtained, free of charge, on request from the Head of Human Resources, Europe, Vanguard Asset Services, Limited, 4th Floor The Walbrook Building, 25 Walbrook, London EC4N 8AF.