



## Vanguard ETF Portfolio Funds

**The Educators Investment Plus Program™ is now offering Vanguard ETF Portfolio Funds.**

### What are Vanguard ETF Portfolio Funds?

Vanguard ETF Portfolio Funds are a simple and cost-effective way to invest globally in a portfolio that suits your needs and risk tolerance. You will get:

- Access to ETFs in one easy-to-manage solution.
- Broad diversification by asset class, industry, and geography for a low management fee.
- Professionally managed to maintain their target risk level and investment objectives.
- Four portfolios suitable for medium to longer term goals.

### What are ETFs and are they right for me?





An ETF (exchange-traded fund) is an investment fund that holds a pool of assets, such as stocks or bonds. It's similar to a mutual fund, however, unlike mutual funds, an ETF is traded on a stock exchange and its price changes throughout the day.



ETFs often have a passive indexing strategy, which means the fund holds stocks or bonds in a similar proportion to the index it is tracking, such as the S&P 500 Index, resulting in a similar performance to the index.

Adding ETFs to your portfolio can be a simple, cost-effective way to diversify your investments.



# Get to know Vanguard ETF Portfolio Funds

Fund	Asset Class Allocation	Investment Objectives	Investment Horizon	Fund Risk Rating
Conservative		Providing a combination of income and moderate long-term capital growth by investing in equity and fixed income securities	Medium term	Low
Balanced		Providing long-term capital growth with a moderate level of income by investing in equity and fixed income securities	Long term	Low to Medium
Growth		Providing long-term capital growth by investing in equity and fixed income securities	Long term	Low to Medium
All-Equity		Providing long-term capital growth by investing primarily in equity securities	Long term	Medium

 Fixed income
  Equity

**Speak to a Financial Specialist to learn more about The Educators Investment Plus Program and Vanguard ETF Portfolio Funds.**

**Speak with your advisor or  
call us at 1.800.263.9541**

Commissions, management fees, and expenses all may be associated with investment funds. Investment objectives, risks, fees, expenses, and other important information are contained in the prospectus; please read it before investing. Investment funds are not guaranteed, their values change frequently, and past performance may not be repeated. Vanguard funds are managed by Vanguard Investments Canada Inc. and are available across Canada through registered dealers. The information contained in this material may be subject to change without notice and may not represent the views and/or opinions of Vanguard Investments Canada Inc. While the information contained in this material has been compiled from proprietary and non-proprietary sources believed to be reliable, no representation or warranty, express or implied, is made by The Vanguard Group, Inc., its subsidiaries or affiliates, or any other person (collectively, "The Vanguard Group") as to its accuracy, completeness, timeliness or reliability. The Vanguard Group takes no responsibility for any errors and omissions contained herein and accepts no liability whatsoever for any loss arising from any use of, or reliance on, this material. This material is not a recommendation, offer or solicitation to buy or sell any security, including any security of any investment fund or any other financial instrument. The information contained in this material is not investment advice and is not tailored to the needs or circumstances of any investor, nor does the information constitute business, financial, tax, legal, regulatory, accounting or any other advice. The information contained in this material may not be specific to the context of the Canadian capital markets and may contain data and analysis specific to non- Canadian markets and products. All investments are subject to risk, including the possible loss of principal. Foreign investing involves additional risks, including currency fluctuations and political uncertainty. The information contained in this material is for informational purposes only and should not be used as the basis of any investment recommendation. Investors should consult a financial, tax and/or other professional advisor for information applicable to their specific situation. In this material, references to "Vanguard" are provided for convenience only.

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