



# Risk Rating

Vanguard LifeStrategy MPS Global

March 2025



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# Executive summary

## Accumulation Risk Ratings

### Summary

We conclude the following Risk Ratings for the Vanguard LifeStrategy MPS Global:

Vanguard LifeStrategy 20% Equity MPS Global - Platform	2
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### Assessment

The Defaqto methodology involves using both quantitative and qualitative inputs to risk rate a portfolio:

Input 1 - Forecast the portfolio's future volatility

Input 2 - Discussion with the portfolio manager

Since our profiles are overlapping and not contiguous, we have some discretion as to whether a portfolio is rated in the upper or the lower profile.

Our assessment has been considered by our Investment Committee, and has taken into account some of Vanguard's suggestions when arriving at our Risk Ratings.

### Investment Committee summary

#### Stochastic (future) volatility

Our analysis has been based on holdings data provided by Vanguard.

# Vanguard LifeStrategy 20% Equity MPS Global - Platform

## Mandate

The Model seeks to hold investments that will increase in value through a portfolio comprising approximately 20% shares and 80% bonds.

The Investment Adviser manages the Model through the pre-determined periodic rebalanced of its exposure to shares and bonds, as detailed above.

## Investment Committee Notes

We used portfolio holdings supplied by Vanguard to calculate all stochastic measures. Through discussion with Vanguard in which the Defaqto methodology and their approach were considered, both Defaqto and Vanguard believe that this portfolio is most appropriately risk rated as a 2.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# Vanguard LifeStrategy 40% Equity MPS Global - Platform

## Mandate

The Model seeks to hold investments that will increase in value through a portfolio comprising approximately 40% shares and 60% bonds.

The Investment Adviser manages the Model through the pre-determined periodic rebalanced of its exposure to shares and bonds, as detailed above.

## Investment Committee Notes

We used portfolio holdings supplied by Vanguard to calculate all stochastic measures. Through discussion with Vanguard in which the Defaqto methodology and their approach were considered, both Defaqto and Vanguard believe that this portfolio is most appropriately risk rated as a 4.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# Vanguard LifeStrategy 60% Equity MPS Global - Platform

## Mandate

The Model seeks to hold investments that will increase in value through a portfolio comprising approximately 60% shares and 40% bonds.

The Investment Adviser manages the Model through the pre-determined periodic rebalanced of its exposure to shares and bonds, as detailed above.

## Investment Committee Notes

We used portfolio holdings supplied by Vanguard to calculate all stochastic measures. Through discussion with Vanguard in which the Defaqto methodology and their approach were considered, both Defaqto and Vanguard believe that this portfolio is most appropriately risk rated as a 5.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# Vanguard LifeStrategy 80% Equity MPS Global - Platform

## Mandate

The Model seeks to hold investments that will increase in value through a portfolio comprising approximately 80% shares and 20% bonds.

The Investment Adviser manages the Model through the pre-determined periodic rebalanced of its exposure to shares and bonds, as detailed above.

## Investment Committee Notes

We used portfolio holdings supplied by Vanguard to calculate all stochastic measures. Through discussion with Vanguard in which the Defaqto methodology and their approach were considered, both Defaqto and Vanguard believe that this portfolio is most appropriately risk rated as a 7.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler



# Vanguard LifeStrategy 100% Equity MPS Global - Platform

## Mandate

The Model seeks to hold investments that will increase in value through a portfolio comprising approximately 100% shares.

The Investment Adviser manages the Model through the pre-determined periodic rebalanced of its exposure to shares, as detailed above.

## Investment Committee Notes

We used portfolio holdings supplied by Vanguard to calculate all stochastic measures. Through discussion with Vanguard in which the Defaqto methodology and their approach were considered, both Defaqto and Vanguard believe that this portfolio is most appropriately risk rated as a 9.

## Conclusion/Risk Rating



## Next review

June 2025

## Defaqto Risk Ruler

