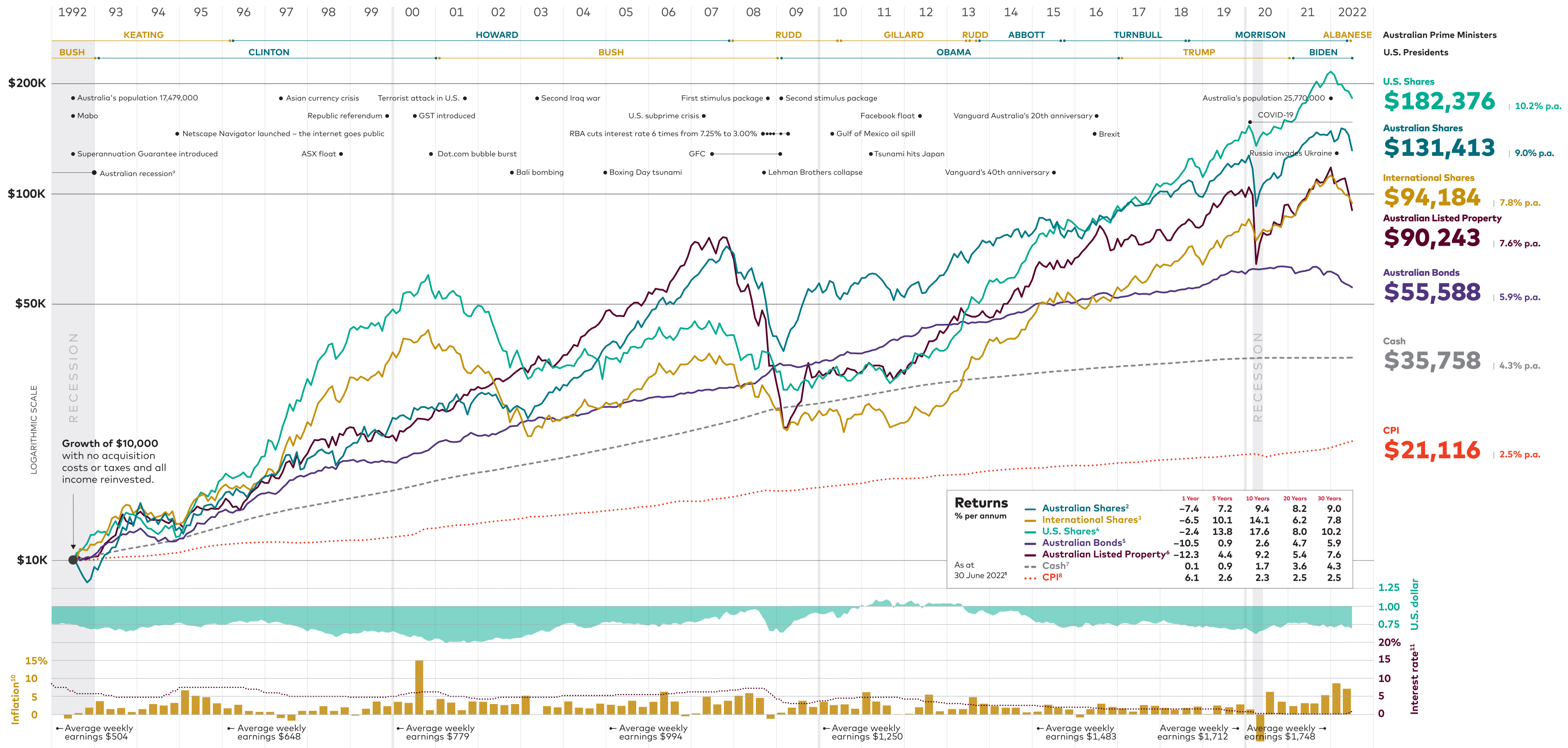


2022 Vanguard Index Chart

Market returns – 1 July 1992 to 30 June 2022



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Sources: Australian Bureau of Statistics, Bloomberg Finance L.P., Melbourne Institute of Applied Economic & Social Research, MSCI Inc., Standard & Poor's, WM Reuters. Notes: 1. Per annum total returns to 30 June 2022. 2. S&P/ASX All Ordinaries Total Return Index. 3. MSCI World ex-Australia Net Total Return Index. 4. S&P 500 Total Return Index. 5. Bloomberg AusBond Composite 0+ Yr Index. 6. S&P/ASX 200 A-REIT Total Return Index. 7. Bloomberg AusBond Bank Bill Index. 8. ABS Consumer Price Index. 9. Recessions as defined by the Melbourne Institute of Applied Economic and Social Research. 10. Annualised Rate of Inflation. 11. Interest Rate is the Reserve Bank of Australia's Official Cash Rate. All figures are in Australian dollars. All marks are the exclusive property of their respective owners. Disclaimer: Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer and the Operator of Vanguard Personal Investor. We have not taken yours or your clients' objectives, financial situation or needs into account when preparing this information so it may not be applicable to the particular situation you are considering. You should consider yours and your clients' objectives, financial situation or needs, and the Product Disclosure Statement ("PDS") and the IDPS Guide ("the Guide") for Vanguard's financial products, before making any investment decision or recommendation. A copy of the Target Market Determinations (TMD) for Vanguard's financial products can be obtained at vanguard.com.au free of charge and includes a description of who the financial product is appropriate for. You should refer to the TMD for Vanguard's financial products before making any investment decisions. You can access our disclosure documents at vanguard.com.au or by calling 1300 655 205. Past performance information is given for illustrative purposes only and should not be relied upon as, and is not, an indication of future performance. This publication was prepared in good faith and we accept no liability for any errors or omissions. © 2022 Vanguard Investments Australia Ltd. All rights reserved. Vanguard Investments Australia Ltd pays a subscription fee to Andex Charts Pty Ltd. INDPST_072022

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