



**Vanguard®**

VANGUARD® INVESTOR FUNDS  
DISTRIBUTION STATEMENT  
For the period 1 October 2018 to 1 January 2019

Level 34  
Freshwater Place  
2 Southbank Boulevard  
Southbank, VIC 3006  
Australia

Phone: +61 3 8888 3888  
Fax: +61 1300 765 712

vanguard.com.au

MR B SERMON  
INVESCO HOLDINGS PTY LTD  
PO BOX 552  
BENTLEIGH EAST VIC 3165

**YOUR DETAILS**

Investor Number: V00101469  
Investor Name: INVESCO HOLDINGS PTY LTD A/C FIDELITY SUPERANNUATION FUND  
TFN Status: Supplied  
Distribution: Reinvest

**DISTRIBUTION DETAILS**

Fund Name	Units Reinvested	Reinvestment Unit Price	Tax Deducted*	Net Distribution Amount
<b>Vanguard High Yield Australian Shares Fund</b>				
1 Oct - 31 Dec	137.21	\$1.0987		\$150.76 <sup>R</sup>
Cents per unit	1.65			
Units held	9,127.09			
New unit balance	9,264.30			
<b>Vanguard Index Australian Shares Fund</b>				
1 Jul - 31 Dec	1,087.42	\$1.8324		\$1,992.60 <sup>R</sup>
Cents per unit	4.71			
Units held	42,307.68			
New unit balance	43,395.10			
<b>Vanguard Index Diversified Bond Fund</b>				
1 Oct - 31 Dec	15.94	\$1.0907		\$17.39 <sup>R</sup>
Cents per unit	0.09			
Units held	18,878.60			
New unit balance	18,894.54			
<b>Total</b>				<b>\$2,160.75</b>

**INFORMATION ABOUT YOUR DISTRIBUTION**

**Tax**

\* Vanguard is obliged to deduct withholding tax from non-residents at the rate applicable to their country of residence and from residents who have not provided a Tax File Number (TFN) or Exemption.

**A tax statement, providing you with details of your income for tax purposes, will be issued following the end of financial year.**

**Distribution Method**

The distribution for the Vanguard Investor Index Funds has been paid in accordance with your instructions;

<sup>R</sup> Reinvested units were issued effective the first day following period end



**Vanguard**<sup>®</sup>

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint please contact Client Services on 1300 655 101 or write to our Client Services Manager and we will respond as soon as possible (and always within 45 days). If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. Website: [www.afca.org.au](http://www.afca.org.au) or Email: [info@afca.org.au](mailto:info@afca.org.au) or Telephone: 1800 931 678 (free call) or in writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



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**YOUR INVESTMENT AT A GLANCE**  
**YOUR OPENING INVESTMENT VALUATION AS AT 01 OCTOBER 2018**

Fund	Units	Unit Price	Value*
Vanguard High Yield Australian Shares Fund	9,127.09	\$1.2199	\$11,134.14
Vanguard Index Australian Shares Fund	42,307.68	\$2.0556	\$86,967.67
Vanguard Index Diversified Bond Fund	18,878.60	\$1.0739	\$20,273.73
<b>Total Investment Value</b>			<b>\$118,375.54</b>

\* This value includes any reinvested distributions but excludes market movement, transaction costs and any transactions on the first day of the period.

**YOUR CLOSING INVESTMENT VALUATION AS AT 01 JANUARY 2019**

Fund	Units	Unit Price	Value*
Vanguard High Yield Australian Shares Fund	9,264.30	\$1.0987	\$10,178.69
Vanguard Index Australian Shares Fund	43,395.10	\$1.8324	\$79,517.18
Vanguard Index Diversified Bond Fund	18,894.54	\$1.0907	\$20,608.27
<b>Total Investment Value</b>			<b>\$110,304.14</b>

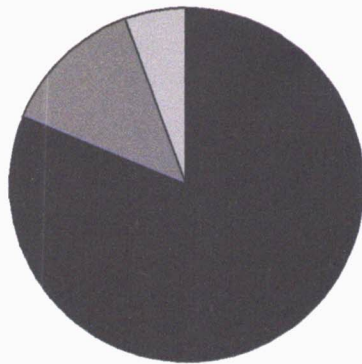
\* This value includes any reinvested distributions but excludes market movement, transaction costs and any transactions on the first day of the period.



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**YOUR VANGUARD PORTFOLIO'S ASSET ALLOCATION AS AT 01 JANUARY 2019**



■ Australian Shares	81.32%
■ International Fixed Interest (Hedged)	13.08%
■ Australian Fixed Interest	5.60%

The above information is based on the target asset allocations for each of the Vanguard funds you invest in and does not take into account any differences between the actual asset allocation of a fund and its target.

**YOUR TRANSACTION DETAILS**

**Vanguard High Yield Australian Shares Fund**

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 October 2018	Opening Unitholding				9,127.09
1 January 2019	Distribution Reinvested	\$150.76	\$1.0987	137.21	9,127.09
1 January 2019	Closing Unitholding				9,264.30

**Your investment return for period 1 Oct 18 to 1 Jan 19<sup>1</sup>** -\$955.45

Directly charged management costs for period 1 Oct 18 to 1 Jan 19	Nil
Indirect costs of your investment for period 1 Oct 18 to 1 Jan 19 <sup>2</sup>	\$23.63
Total fees you paid for period 1 Oct 18 to 1 Jan 19 <sup>3</sup>	\$23.63
Less accrued rebate amount of <sup>4</sup>	\$0.00
<b>Adjusted total fee you paid<sup>5</sup></b>	<b>\$23.63</b>

**Vanguard Index Australian Shares Fund**

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 October 2018	Opening Unitholding				42,307.68
1 January 2019	Distribution Reinvested	\$1,992.60	\$1.8324	1,087.42	42,307.68
1 January 2019	Closing Unitholding				43,395.10

**Your investment return for period 1 Oct 18 to 1 Jan 19<sup>1</sup>** -\$7,450.49

Directly charged management costs for period 1 Oct 18 to 1 Jan 19	Nil
Indirect costs of your investment for period 1 Oct 18 to 1 Jan 19 <sup>2</sup>	\$153.26
Total fees you paid for period 1 Oct 18 to 1 Jan 19 <sup>3</sup>	\$153.26
Less accrued rebate amount of <sup>4</sup>	\$19.58
<b>Adjusted total fee you paid<sup>5</sup></b>	<b>\$133.68</b>



**Vanguard Index Diversified Bond Fund**

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 October 2018	Opening Unitholding				18,878.60
1 January 2019	Distribution Reinvested	\$17.39	\$1.0907	15.94	18,878.60
1 January 2019	Closing Unitholding				18,894.54

Your investment return for period 1 Oct 18 to 1 Jan 19 <sup>1</sup> \$334.54

Directly charged management costs for period 1 Oct 18 to 1 Jan 19 Nil

Indirect costs of your investment for period 1 Oct 18 to 1 Jan 19 <sup>2</sup> \$38.41

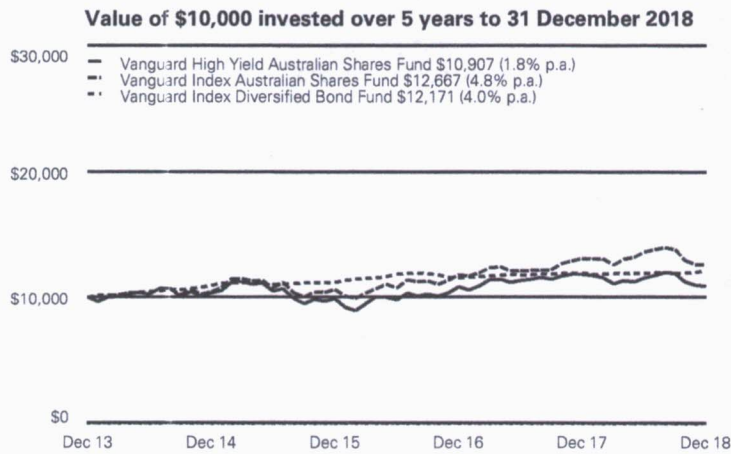
Total fees you paid for period 1 Oct 18 to 1 Jan 19 <sup>3</sup> \$38.41

Less accrued rebate amount of <sup>4</sup> \$0.00

**Adjusted total fee you paid <sup>5</sup> \$38.41**



**YOUR FUND'S LONG TERM PERFORMANCE**



This graph does not relate to your investment. It shows the growth of \$10,000 invested in our funds over 5 years based on actual historical returns, assuming all distributions are reinvested and after taking into account fees. Past performance is not an indicator of future performance.

Only funds with at least 5 years worth of performance data are shown here.



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## **YOUR FEES AND INVESTMENT RETURNS EXPLAINED**

### **1 Your investment return**

This represents market movement and any distributions you have received for this period.

Fund performance information is detailed in the Helm™ newsletter. This may differ from your personalised investment return.

### **2 Indirect costs of your investment**

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

### **3 Total fees you paid**

This approximate amount includes all the fees and costs which affected your investment during the period. These are fees we deducted from the fund.

### **4 Accrued rebate amount**

The amount shown as 'Total fees you paid' was calculated using the standard management cost rate set out in our Product Disclosure Statement and is the approximate amount we deducted from the fund during the period in respect of your investment. You will be entitled to a rebate if your account balance, within a fund, is greater than \$50,000. Please refer to the current Product Disclosure Statement for more information. Rebates are paid in a subsequent period as additional units and have been shown here so that you can see the rebate you will be entitled to.

### **5 Adjusted total fee you paid**

This is the total fee you paid after taking into account any rebate you will be entitled to receive in a subsequent period.

## **ADDITIONAL EXPLANATION OF FEES AND COSTS**

### **Tax**

In calculating the taxable income of our funds, available tax deductions are taken into account.

This means that the after-tax costs to you of investing in our funds may be less than the amounts shown above.



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**INVESTOR INFORMATION**

**USING BPAY® TO EXPAND YOUR INVESTMENT PORTFOLIO**

Once you have invested, you can use the convenience and flexibility of BPAY to:

- add to your existing investment with only \$100 (normally \$1,000 by cheque); or
- expand your existing portfolio by investing directly into a new Fund via BPAY without having to complete another application form (\$5,000 minimum).



**Vanguard's Biller Code**

**53009**

**Your Customer Reference Numbers**

Vanguard High Yield Australian Shares Fund	021100101469
Vanguard Index Australian Property Securities Fund	020300101469
Vanguard Index Australian Shares Fund	020100101469
Vanguard Index Diversified Bond Fund	020800101469
Vanguard Index Hedged International Shares Fund	020900101469
Vanguard Index International Shares Fund	020200101469
Vanguard Investor Cash Plus Fund	020700101469
Vanguard LifeStrategy Balanced Fund	021000101469
Vanguard LifeStrategy Conservative Fund	020400101469
Vanguard LifeStrategy Growth Fund	020500101469
Vanguard LifeStrategy High Growth Fund	020600101469



**Online statements**

Your Vanguard statements are now available on Vanguard Online.

To access your online statements make sure you have registered for Vanguard Online. Each quarter, instead of receiving a printed copy, we will send you an email letting you know when your quarterly statement is available to view. Not only will you help us reduce our environmental footprint but you will also receive your online statement up to two weeks earlier than if you receive it by post.

Register for access to Vanguard Online by visiting [vanguard.com.au/login](http://vanguard.com.au/login) and follow the registration instructions.

**NIL Distribution**

Each quarter some funds may have NIL Distribution and you will not receive a distribution statement for these funds. A summary of NIL Distribution funds can be found at [www.vanguard.com.au/NILdistribution](http://www.vanguard.com.au/NILdistribution)

**Register your bank account details with Vanguard**

If you haven't already registered your bank account details with Vanguard you can do so by completing the 'Change of details' form on our website at [vanguard.com.au/ChangeDetailsRetail](http://vanguard.com.au/ChangeDetailsRetail). Registering your banking information allows for completeness of Vanguard's records and other processing efficiencies.

**DO YOU HAVE A QUESTION ABOUT YOUR STATEMENT?**

If you have a question about your statement simply send us a message via Vanguard Online, email us at [clientservices@vanguard.com.au](mailto:clientservices@vanguard.com.au) or call 1300 655 101. One of our Client Services Associates will be happy to help you.

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