October 31, 2026

Exchange Traded Fund Report - Fixed Income
Vanguard Total International Bond ETF (BNDX)

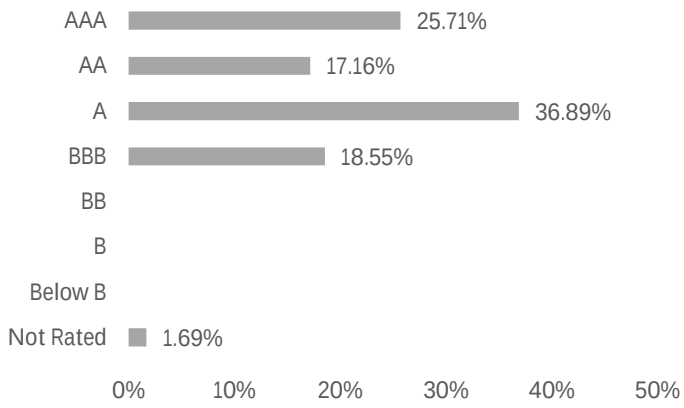
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FUND STRATEGY DESCRIPTION

The investment seeks to track the performance of the Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped Index. The fund employs an indexing investment approach designed to track the performance of the Bloomberg Global Aggregate ex-USD Float Adjusted RIC Capped Index (USD Hedged). This index provides a broad-based measure of the global, investment-grade, fixed-rate bond markets. It is non-diversified.

FUNDAMENTALS

Morningstar Category:	Global Bond-USD Hedged
Morningstar Rating:	* * *
Morningstar ESG Risk Rating:	* * *
Expense Ratio:	0.07%
Total Assets (Mil):	$124,198
Effective Duration:	6.4 Years
Effective Maturity:	8.2 Years
Average Credit Quality:	A
30 Day SEC Yield:	3.88%
12 Month Yield:	4.64%
Number of Holdings:	6,886



PERFORMANCE*	YTD	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Vanguard Total International Bond ETF	0.0%	-0.5%	4.4%	0.3%	1.6%
FTSE World Gov't Bond Hedged Index	0.1%	-0.1%	4.2%	-0.2%	1.3%
Global Bond-USD Hedged Category	0.2%	0.1%	5.2%	0.8%	1.8%
% Rank within Category	46%	71%	72%	68%	62%

Inception Date: 05-31-2013

THREE YEAR RISK MEASURES	BNDX	MORNINGSTAR CATEGORY	FTSE WORLD GOV'T BOND HDG
Standard Deviation	4.13	4.13	4.12
Sharpe Ratio	-0.02	0.14	-0.06
R-Squared vs. FTSE World Gov't Bond Hdg	92.86	96.45	
Beta vs. FTSE World Gov't Bond Hdg	0.97	0.97	
Alpha vs. FTSE World Gov't Bond Hdg	0.17	0.89	
Correlation vs. FTSE World Gov't Bond Hdg	0.96	0.98	

*Past performance is no guarantee of future results. Periods of greater than one year are annualized total return; returns for periods of one year or less are total return.

Disclosure

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Please carefully read fund prospectus and consider investment objectives, risks, charges, and expenses before investing as there is a possibility of loss. To obtain a current prospectus please contact MainStreet Advisors.

Morningstar Rating: Morningstar rates mutual funds from one to five stars based on how well they've performed (after adjusting for risk and accounting for all sales charges) in comparison to similar funds. Within each Morningstar Category, the top 10% of funds receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Funds are rated for up to three time periods--three-,five-, and 10 years--and these ratings are combined to produce an overall rating. Funds with less than three years of history are not rated. Ratings are objective, based entirely on a mathematical evaluation of past performance. They're a useful tool for identifying funds worthy of further research, but shouldn't be considered buy or sell recommendations. For more information, see MainStreet Advisors' ADV Part 2 disclosure document.

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Index performance used throughout this piece is intended to illustrate historical market trends and is provided solely as the representative of the general market performance for the same period of time. Indexes are unmanaged, may not include the reinvestment of income or short positions, and do not incur investment management fees. An investor is unable to invest in an index.

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