

# Vanguard Total Intl Stock Index I

VTSNX

Release date: 12-31-24

**Morningstar Category:**  
Foreign Large Blend

**Overall Morningstar Rating:**  
★★★

**Standard Index:** MSCI ACWI Ex USA NR USD  
**Category Index:** MSCI ACWI Ex USA NR USD

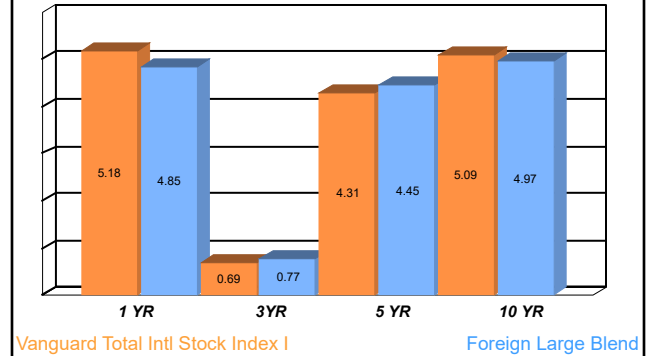
The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States.

The manager employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index, a float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The fund invests all, or substantially all, of its assets in the common stocks included in its target index.

## RISK AND RETURN

	1 Year	3 Year	5 Year	10 Year
Total Return	5.18	0.69	4.31	5.09
Cat Avg Return	4.85	0.77	4.45	4.97
MStar Rating	--	★★★	★★★	★★★
MStar Risk	--	Below Avg	Average	Average
MStar Return	--	Average	Average	Average
Std Deviation	9.95	16.87	17.87	15.21
Sharpe Ratio	0.04	-0.13	0.18	0.28
% Rank Cat	40	56	58	48

## FUND PERFORMANCE VS. CATEGORY



## PORTFOLIO ANALYSIS 11-30-24

Sector Weightings	Stocks %	Composition %	Total Assets: \$440,721.48 mil
<b>Cyclical</b>	<b>41.31</b>	Cash 2.33	# of Stock Holdings: 8,542
Basic Materials	6.98	U.S. Stocks 0.61	# of Bond Holdings: 3
Consumer Cyclical	10.41	Non U.S. Stocks 96.90	Total # of Holdings: 8,649
Financial Services	20.92	Bonds --	Turnover Ratio: 4%
Real Estate	3.00	Other --	
<b>Sensitive</b>	<b>37.93</b>		
Communication Services	5.47	<b>Top 10 Holdings</b>	<b>% of Net Assets</b>
Energy	4.79	Taiwan Semiconductor Manufacturing Co Ltd	2.34
Industrials	14.70	Novo Nordisk AS Class B	1.03
Technology	12.97	Tencent Holdings Ltd	1.00
<b>Defensive</b>	<b>17.81</b>	ASML Holding NV	0.84
Consumer Defensive	6.20	SAP SE	0.81
<b>Regional Exposure</b>	<b>Stocks %</b>	Nestle SA	0.69
Healthcare	8.65	Novartis AG Registered Shares	0.67
Americas	10.19	AstraZeneca PLC	0.63
Utilities	2.96	Toyota Motor Corp	0.63
Greater Asia	46.56		
Greater Europe	40.77		

Equity Style			Fixed Income Style		
Value	Blend	Growth	Short	Int	Long
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Large				High
	Mid				Med
	Small				Low

MPT Statistics (MSCI ACWI Ex USA NR USD)			
	3 Yr	5 Yr	10 Yr
Alpha	0.03	0.22	0.29
Beta	1.03	1.03	1.00
R-Squared	98.42	98.64	98.51

## OPERATIONS & EXPENSES

**Fund Family:** Vanguard

**Manager/Tenure** Perre

16.42

**Prospectus Net Expense Ratio%:** 0.09

**Inception Date:** 11/29/2010 12:00:0

**Fund fact sheet not valid without Disclaimer Page.**

Past performance is no guarantee of future results. Investment return and value of shares will fluctuate, so those shares, when redeemed, may be worth more or less than their original cost. To obtain a Fund prospectus, which contains important information about Fund objectives, investment policies, fees and expenses, contact your INTRUST representative or plan sponsor, or call 1-866-412-9026. Shares of the Fund are not FDIC insured, are not deposits of, or guaranteed by, INTRUST Bank, N.A. and involve investment risk, including possible loss of principal.

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For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return™ measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics. Morningstar Rating is for this share class only; other classes may have different performance characteristics.

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The Morningstar Rating™ is provided for those exchange-traded funds ("ETFs") with at least a three-year history. Ratings are based on the ETF's Morningstar Risk-Adjusted Return measure which accounts for variation in monthly performance, placing more emphasis on downward variations and rewarding consistent performance. An ETF's risk-adjusted return includes a brokerage commission estimate. This estimate is intended to reflect what an average investor would pay when buying or selling an ETF. PLEASE NOTE, this estimate is subject to change and the actual brokerage commission an investor pays may be higher or lower than this estimate. Morningstar compares each ETF's risk-adjusted return to the open-end mutual fund rating breakpoints for that category. Consistent with the open-end mutual fund ratings, the top 10% of ETFs in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The overall rating for an ETF is based on a weighted average of the time-period ratings (e.g., the ETF's 3, 5, and 10 year rating).. The determination of an ETF's rating does not affect the retail open end mutual fund data published by Morningstar.

### Morningstar Rating for Load-Waived A-Shares

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on how a fund ranks on a Morningstar Risk-Adjusted Return measure against other funds in the same category. This measure takes into account variations in a fund's monthly performance after adjusting for sales loads (except for load-waived A shares) redemption fees, and the risk-free rate, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for a fund is derived from a weighted average of the ratings for the three-, five- and ten-year (if applicable) time periods. Load- waived A share star ratings do not include any front-end sales load and are intended for those investors who have access to such purchase terms (e.g., plan participants of a defined contribution plan). Not all A share mutual funds for which Morningstar calculates a load-waived A share star rating may actually waive their front-end sales load. Therefore, Morningstar strongly encourages investors to contact their investment professional to determine whether they are eligible to purchase the A share without paying the front load . The Morningstar Rating may differ among share classes of a mutual fund as a result of different sales loads and/or expense structure.

### Morningstar Rating based on Extended Performance

Please note, some of the Morningstar proprietary calculations, including the Morningstar Rating™, are not customarily calculated based on adjusted historical returns. The evaluation of this investment does not affect the retail mutual fund data published by Morningstar . For each retail mutual fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating for a retail mutual fund is derived from a weighted average of the performance figures associated with its three-, five- and ten-year (if applicable) Morningstar Rating metrics. This investment's independent Morningstar Rating metric is then compared against the retail mutual fund universe breakpoints to determine its hypothetical rating.

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## Disclaimer

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### **Morningstar Style Box™**

The Morningstar Style Box™ reveals a fund's investment strategy. For equity funds the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

### **Morningstar Ownership Zone™**

The Morningstar Ownership Zone™ provides detail about a portfolio's equity investment style by showing the range of stock sizes and styles. A portfolio's Ownership Zone™ is derived by plotting each stock in the fund's portfolio within the proprietary Morningstar Style Box™. The shaded area represents the center 75% of the fund's assets, and it provides an intuitive visual representation of the area of the market in which the fund invests. A "centroid" plot in the middle of the Ownership Zone represents the weighted average of all the fund's holdings. A fund that is concentrated will have a small ownership zone relative to the area of the style box, and broadly diversified fund will have an ownership zone that stretches across many sizes and style. Over a period of time, the shape and location of a fund's ownership zone may vary.