

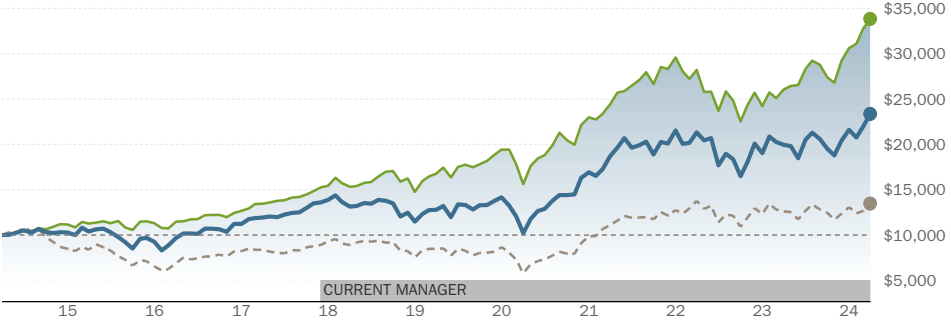
Vanguard Materials Index Fund Admiral Shares **VMIA**

**GROWTH OF A HYPOTHETICAL \$10,000 INVESTMENT**  
This fund has multiple managers, view VMIA quote page for complete information.

VMIA \$23,346

S&P 500 TR USD \$33,826

Category Average \$13,470



This graph represents the growth of a hypothetical investment of \$10,000. It assumes reinvestment of dividends and capital gains, and does not reflect sales loads, redemption fees or the effects of taxes on any capital gains and/or distributions.

**CATEGORY: NATURAL RESOURCES**

Morningstar Category: Natural-resources portfolios focus on commodity-based industries such as energy, chemicals, minerals, and forest products in the United States or outside of the United States. Some portfolios invest across this spectrum to offer broad natural-resources exposure. Others concentrate heavily or even exclusively in specific industries. Portfolios that concentrate primarily in energy-related industries are part of the equity energy category.

PERFORMANCE RETURNS 1,2		Monthly data as of 03/31/2024					
		Cumulative Returns %			Annualized Returns %		
		YTD	3 MO	1 YR	5 YR	10 YR	SINCE INCEP.
VMIA		+7.95	+7.95	+16.92	+12.78	+8.85	+9.17
Category Average		+2.52	+2.52	+7.82	+10.81	+4.98	-
S&P 500 TR USD		+10.56	+10.56	+29.88	+15.05	+12.96	-

RANK WITHIN CATEGORY FOR ANNUAL TOTAL RETURN %		as of 03/31/2024					
		YTD	2023	2022	2021	2020	2019
TOP 25%							
BOTTOM 25%							
RETURN %		7.95	13.69	-11.75	27.30	19.44	23.58

<sup>1</sup> Numbers are adjusted for possible sales, charges, and assume reinvestment of dividends and capital gains over each time period.  
<sup>2</sup> Index figures do not reflect deductions for fees or expenses

Data and rankings provided by Morningstar. Morningstar proprietary ratings reflect historical risk-adjusted performance as of 03/31/24. These ratings are subject to change every month. 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. (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 top 10% of the funds in an investment category receive 5 stars, 22.5% receive 4 stars, 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The overall Morningstar Rating is a weighted average of the funds' three-, five-, and 10-year (if applicable) Morningstar rating metrics. To contact Morningstar, Inc. call 1-800-735-0700.

One or more investments in your plan may be subject to a Contingent Redemption Fee. In addition, some mutual fund companies have strict policies on excessive trading and expressly prohibit transactions deemed detrimental to long-term shareholders of the fund. **Investors should consider carefully information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses. You can request a prospectus by calling Schwab at 1-800-435-4000. You may also request a prospectus at [www.schwab.com/workplace](http://www.schwab.com/workplace). Please read the prospectus carefully before investing.**

**Performance data quoted represents past performance and does not indicate future results. Visit [schwab.com/workplace](http://www.schwab.com/workplace) for month-end performance information. Current performance may be lower or higher. Investment value will fluctuate, and shares when redeemed, may be worth more or less than original cost. Please visit <http://www.schwab.com/workplace> for more recent performance information.**

**FUND PROFILE**  
as of 03/31/24

Available at Schwab

Inception Date

Status

Category

Index Fund

Fund Company

Portfolio Turnover

Yes

02/11/2004

Open

Natural Resources

Yes

Vanguard

5%

**MORNINGSTAR RATINGS**  
as of 03/31/24

Overall rating

OUT OF 111 FUNDS

★★★★★

3 year rating

OUT OF 111 FUNDS

★★★★★

5 year rating

OUT OF 105 FUNDS

★★★★★

10 year rating

OUT OF 91 FUNDS

★★★★★

Historical Return

ABOVE AVERAGE

RETURN

LO

HI

Historical Risk

AVERAGE

RISK

LO

HI

The ratings reflect historical risk-adjusted performance and the overall Morningstar Rating™ is derived from a weighted average of the performance figures associated with fund's 3, 5, and 10 year rating metrics.

QUARTERLY AVERAGE ANNUAL TOTAL RETURN			
as of 03/31/2024			
1 Year	16.92%	10 Years	8.85%
5 Years	12.78%	Since Incep.	9.17%

Numbers are adjusted for possible sales charges, and assume reinvestment of dividends & capital gains over each time period.

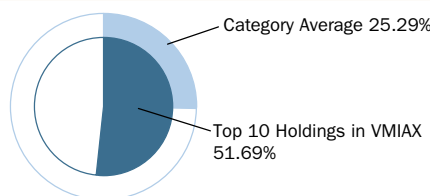
EXPENSES	
Gross Expense Ratio (before waivers)	0.10%
Net Expense Ratio (after waivers)	0.10%
Category Average Expense Ratio	0.97%
12b-1 Fees	None
Max Front Load	None
Max Back Load	None
Redemption Fee	NA

A net expense ratio lower than the gross expense ratio may reflect a cap on or contractual waiver of fund expenses. Please read the fund prospectus for details on limits or expiration dates for any such waivers.

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## TOP TEN HOLDINGS

as of 03/31/2024



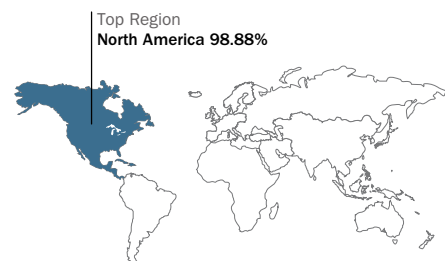
Top 10 holdings are 51.69% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 25.29%

SYMBOL	COMPANY NAME	SECTOR	PERCENT OF ASSETS
–	Linde PLC	–	16.64%
SHW	Sherwin-Williams Co	Materials	6.24%
FCX	Freeport-McMoRan Inc	Materials	4.98%
ECL	Ecolab Inc	Materials	4.38%
APD	Air Products & Chemicals Inc	Materials	3.98%
NUE	Nucor Corp	Materials	3.60%
NEM	Newmont Corp	Materials	3.05%
CTVA	Corteva Inc	Materials	3.00%
DOW	Dow Inc	Materials	3.00%
MLM	Martin Marietta Materials Inc	Materials	2.80%

Fund holdings subject to change

## REGIONAL EXPOSURE

as of 03/31/2024



## Regional Breakdown

North America	98.88%
United Kingdom	1.02%
Europe Developed (excluding UK)	.10%

## Top 5 Countries

United States	98.84%
United Kingdom	1.03%
Germany	.10%
Canada	.03%



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Government bond fund shares are not guaranteed. Their price and investment return will fluctuate with market conditions and interest rates. Investment income from municipal bond funds may be subject to certain state and local taxes and the federal alternative minimum tax. Capital gains are not exempt from federal income tax.

International investing involves special risks such as currency fluctuation and political instability. Investing in emerging markets may accentuate these risks. Small cap funds are subject to greater volatility than those in other asset categories. Due to the limited focus of sector funds, they may experience greater volatility than funds with a broader investment strategy.

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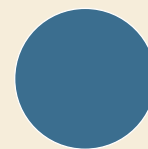
The Laudus Group® of Funds includes the Laudus Mondrian and Laudus Growth Investors Funds, which are part of the Laudus Trust and Laudus Institutional Trust and distributed by ALPS Distributors, Inc., and the Laudus MarketMasters Funds®, which are part of the Schwab Capital Trust and distributed by Charles Schwab & Co., Inc. ALPS Distributors, Inc. and Charles Schwab & Co., Inc. are unaffiliated entities. Fund investment adviser: Charles Schwab Investment Management, Inc. (CSIM). Distributor: Charles Schwab & Co., Inc. (Schwab). CSIM and Schwab are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. The aggregate fees Schwab or its affiliates receive from Schwab Affiliate Funds are greater than the remuneration Schwab receives from other fund companies participating in the Mutual Fund OneSource Service.

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## SECTOR WEIGHTINGS

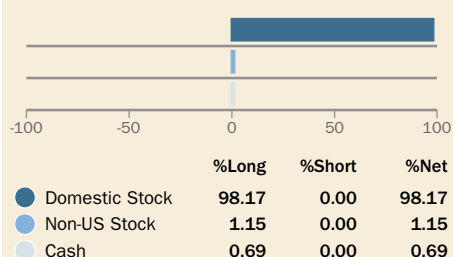
as of 03/31/2024

Materials 100.00%



## ASSET BREAKDOWN

as of 03/31/24



Non-US assets includes assets without a specific country classification.

## MARKET CAPITALIZATION

as of 03/31/2024

Large Cap	36.48%
Medium Cap	44.72%
Small Cap	16.28%
Micro Cap	2.52%

