

# Schwab Target 2060 Index Fund



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: Target-Date 2060

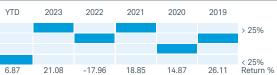
Data not available

### Performance Returns 1.2

Performance Returns 1,2						as of 03/31/2	024
	Cumulative	Returns %		Annualized	Returns %		
This section contrasts SWYNX to its benchmarks	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception	—30%
					_		_
_							- 0
Schwab Target 2060 Index Fund	+6.87	+6.87	+21.30	+10.24		+10.10	
Category Average	+7.20	+7.20	+20.82	+9.93	+7.84		
S&P 500 TR USD	+10.56	+10.56	+29.88	+15.05	+12.96		

### Rank Within Category For Annual Total Return %

Rank within Category compares this fund's total annual return to that of other funds in the same category, and its figures are not adjusted for load, sales charge, or taxes.



as of 03/31/2024

## Fund Comparison 1,2

This section compares the fund to its benchmark and alternatives from our Mutual Fund OneSource Select List.

Fund Name Inception	Ticker	Exp Ratio	1 Year	3 Year	5 Year	10 Year	Since Incep.
Schwab Target 2060 Index Fund (08/16)	SWYNX	0.08	21.30	6.17	10.24	-	10.10
Category Average	-	0.71	20.82	5.55	9.93	7.84	-
S&P 500 TR USD		-	29.88	11.49	15.05	12.96	-

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

Past performance does not guarantee future performance. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost. If an expense waiver was in place during the period, the net expense ratio was used to calculate fund performance. Please visit http://www.Schwab.com for more recent month-end performance information.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges, fees and expenses. You can request a prospectus by calling 1-800-435-4000. Please read the prospectus carefully before investing.

### Schwab Mutual Fund Report Card™

Report generated on 04/20/2024

SWYNX	SELECT LIST	Schwab Mutual Fund OneSource Select List®
31/2024		

### **FUND PROFILE** as of 03/31/2024

Available at Schwab	Yes
Inception Date	08/25/2016
Status	Open
Category	Target-Date
Index Fund Fund Company Portfolio Turnover	2060 No Schwab Funds 8%

## **MORNINGSTAR RATING**

as of 03/31/2024

Overall Rating	***	Out of 189 Funds
3 Year Rating		Out of 189 Funds
5 Year Rating	***	**** ***** Out of 158 Funds
	***	**** *****
10 Year Rating		Out of 0 Funds
RATIN	IG NOT AVAIL	ABLE
Historical Return	Low	High
Historical Risk	Low	High

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	21.3%
5 Years	10.24%
10 Years	NA
Since Inception	10.1%

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

### **EXPENSES**

Gross Expense Ratio (before waivers)	0.12%
Net Expense Ratio (after waivers)	0.08%
Category Average Expense Ratio	0.70839%
12b-1 Fees	None
Max Front Load	None
Max Back Load	None
Redemption Fee	0%

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



# Schwab Target 2060 Index Fund

### **Top Ten Holdings**

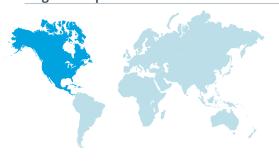
Top 10 Holdings in SWYNX99.33178%Category Average32.87%

Top 10 holdings are 99.33178% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 32.87%

Symbol	Company Name	Industry	Percent of Assets
SCHX	Schwab US Large-Cap ETF™		51.23717%
SCHF	Schwab International Equity		24.02352%
SCHE	Schwab Emerging Markets Equ		6.75963%
SCHH	Schwab US REIT ETF™		6.67402%
SCHA	Schwab US Small-Cap ETF™		6.54263%
SCHZ	Schwab US Aggregate Bond ET		4.09481%

Fund holdings subject to change and not a recommendation to transact in any security.

### **Regional Exposure**



<10%	10-20	21-30	31-50	>50%
1070	10=20	21-30	31-30	/ 30 /0

Regional Breakdown	
North America	70.08%
Europe Developed	6.96%
Japan	5.61%
Asia Emerging	3.99%
Europe Developed (excluding UK)	3.72%
Asia Developed (excluding Japan)	3.16%
United Kingdom	3%
Australasia	1.64%
Africa/Middle East	0.93%
Latin America	0.71%
Europe Emerging	0.19%

### **Top 5 Countries**

United States	69.07%
Japan	5.41%
United Kingdom	2.94%
France	2.18%
Switzerland	2.12%

### Schwab Mutual Fund Report Card™

Report generated on 04/20/2024

LIST

SWYNX

as of 03/31/2024

as of 03/31/2024

Schwab Mutual Fund OneSource Select List®

### SECTOR WEIGHTINGS

as of 03/31/2024

SELECT

Information Technology	20.83%
<ul> <li>Information Technology</li> <li>Financials</li> </ul>	15.03%
Industrials	11.1%
Health Care	10.44%
Consumer Discretionary	10.3%
Real Estate	9.54%
Communication Services	6.4%
<ul> <li>Consumer Staples</li> <li>Energy</li> </ul>	5.76% 4.18%
Materials	4.13%
Utilities	2.3%

### **ASSET BREAKDOWN**

as of 03/31/2024

	% Long	% Short	% Net
Domestic Stock	64.59	0.0	64.59
Non-US* Stock	30.32	0.0	30.32
Domestic Bond	3.79	0.0	3.79
Non-US* Bond	0.3	0.0	0.3
Cash Investments	0.95	0.0	0.95
Other	0.04	0.0	0.04

\*Non-US assets include assets without a specific country classification

### MARKET CAPITALIZATION as of 03/31/2024

39.6%
31.01%
20.47%
6.83%
2.09%

## **Important Information Regarding This Report**

This Mutual Fund Report Card is informational in nature and is not a recommendation or solicitation for any person to buy, sell or hold any particular security; nor is it intended to address any individual's investment objectives, financial situation or personal circumstances. We recommend that investors define their goals, risk tolerance, time horizon and investment objectives in addition to researching possible investment choices.

Target date funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. The values of the funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.

Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Lower rated securities are subject to greater credit risk, default risk, and liquidity risk.

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.

Sector weightings for fund portfolios are determined using the Global Industry Classification Standard (GICS). GICS was developed by and is the exclusive property of Morgan Stanley Capital International Inc. and Standard & Poor's. GICS is a service mark of MSCI and S&P and has been licensed for use by Charles Schwab & Co., Inc.

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