



Schwab U.S. Aggregate Bond Index Fund

SWAGX

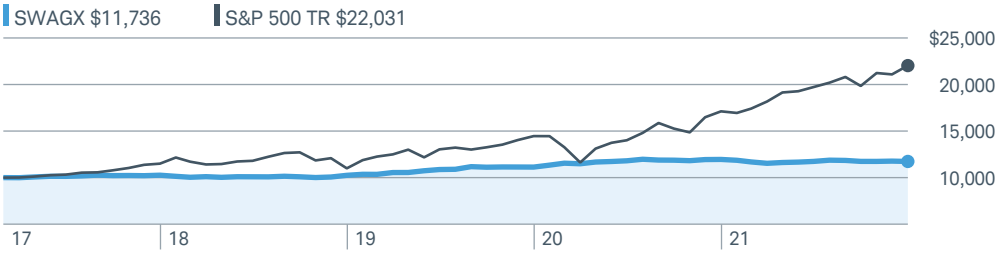
**NO LOAD
NO FEE**

Schwab Mutual Fund OneSource®
(No-Load, No-Transaction-Fee)

Growth of a Hypothetical \$10,000 Investment

This fund has multiple managers, view SWAGX quote page for complete information.

as of 12/31/2021



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:

Data not available

Performance Returns ^{1,2}

as of 12/31/2021

	Cumulative Returns %			Annualized Returns %		
	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception
Schwab U.S. Aggregate Bond Index Fund	-1.81	-0.06	-1.81	--	--	+3.40
S&P 500	+28.71	+11.03	+28.71	+18.47	+16.55	--

Rank Within Category For Annual Total Return %

as of 12/31/2021

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.

	YTD	2020	2019	2018	2017	2016
> 25%						
< 25%	-1.81	7.38	8.63	-0.13		

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 U.S. Aggregate Bond Index Fund	(02/17)	SWAGX	0.04	-1.81	4.63	-	-	3.40

FUND PROFILE

as of 12/31/2021

Available at Schwab	Yes
Inception Date	02/23/2017
Status	Open
Category	Index Fund
Fund Company	Schwab Funds
Portfolio Turnover	56%

MORNINGSTAR RATING

as of 12/31/2021

Overall Rating **★★★★** Out of 386 Funds

3 Year Rating **★★★★** Out of 386 Funds

5 Year Rating **RATING NOT AVAILABLE** Out of 0 Funds

10 Year Rating **RATING NOT AVAILABLE** Out of 0 Funds

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 12/31/2021

1 Year	-1.81%
5 Years	NA
10 Years	NA
Since Inception	3.4%

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

EXPENSES

Gross Expense Ratio (before waivers)	0.04%
Net Expense Ratio (after waivers)	0.04%
Category Average Expense Ratio	0%
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.

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.



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Top Ten Holdings

as of 11/30/2021



Top 10 Holdings in SWAGX	3.77668%
Category Average	0%

Top 10 holdings are 3.77668% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 0%

Symbol	Company Name	Industry	Percent of Assets
--	United States Treasury Note...	--	0.45136%
--	United States Treasury Note...	--	0.4489%
--	Federal National Mortgage A...	--	0.4385%
--	United States Treasury Note...	--	0.41048%
--	United States Treasury Note...	--	0.39681%
--	United States Treasury Note...	--	0.37195%
--	Federal National Mortgage A...	--	0.35749%
--	United States Treasury Bond...	--	0.31856%
--	United States Treasury Note...	--	0.29225%
--	United States Treasury Bond...	--	0.29038%

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

Regional Exposure

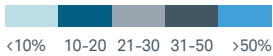
as of 11/30/2021



Regional Breakdown

Top 5 Countries

United States	92.98%
Supranational	1.38%
United Kingdom	0.96%
Canada	0.87%
Japan	0.67%



SECTOR WEIGHTINGS

DATA NOT AVAILABLE

ASSET BREAKDOWN

as of 11/30/2021

	% Long	% Short	% Net
Domestic Bond	90.14	0.0	90.14
Non-US* Bond	6.83	0.0	6.83
Convertible	0.88	0.0	0.88
Cash Investments	2.15	0.0	2.15

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

MARKET CAPITALIZATION

as of 11/30/2021

DATA NOT AVAILABLE



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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