



Schwab Total Stock Market Index Fund®

SWTSX

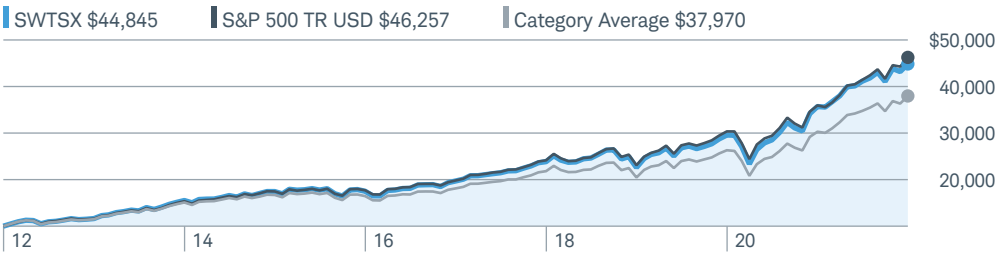
**NO LOAD
NO FEE**

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

Growth of a Hypothetical \$10,000 Investment

This fund has multiple managers, view SWTSX 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: Large Blend

Morningstar Category: Large-blend funds have portfolios that are fairly representative of the overall stock market in size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the funds' returns are often similar to those of the S&P 500 Index.

Performance Returns 1,2

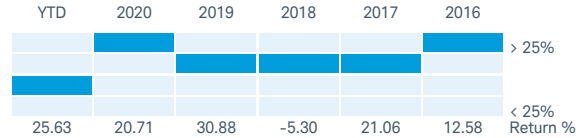
as of 12/31/2021

	Cumulative Returns %						Annualized Returns %					
	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception
Schwab Total Stock Market Index Fund®	+25.63	+9.15	+25.63	+17.87	+16.19	+8.31						
Category Average	+25.62	+9.10	+25.62	+16.47	+14.90	--						
S&P 500 TR USD	+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.



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 Total Stock Market Index Fund® (06/99)	SWTSX	0.03	25.63	25.67	17.87	16.19	8.31
T. Rowe Price U.S. Equity Research Fund (11/94)	PRCOX	0.43	27.98	26.64	19.10	16.73	10.31
TIAA-CREF Social Choice Equity Fund Retail Class (03/06)	TICRX	0.46	26.16	25.67	17.66	15.43	10.20
Category Average	-	0.81	25.62	23.68	16.47	14.90	-
S&P 500 TR USD	-	-	28.71	26.07	18.47	16.55	-

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.

FUND PROFILE

as of 12/31/2021

Available at Schwab	Yes
Inception Date	06/01/1999
Status	Open
Category	Large Blend
Index Fund	Yes
Fund Company	Schwab Funds
Portfolio Turnover	3%

MORNINGSTAR RATING

as of 12/31/2021

Overall Rating Out of 1244 Funds



3 Year Rating Out of 1244 Funds



5 Year Rating Out of 1109 Funds



10 Year Rating Out of 822 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	25.63%
5 Years	17.87%
10 Years	16.19%
Since Inception	8.31%

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

EXPENSES

Gross Expense Ratio (before waivers)	0.03%
Net Expense Ratio (after waivers)	0.03%
Category Average Expense Ratio	0.81378%
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 Total Stock Market Index Fund®

SWTSX

**NO LOAD
NO FEE**

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

Top Ten Holdings

as of 11/30/2021



Top 10 Holdings in SWTSX	24.78794%
Category Average	49.55%

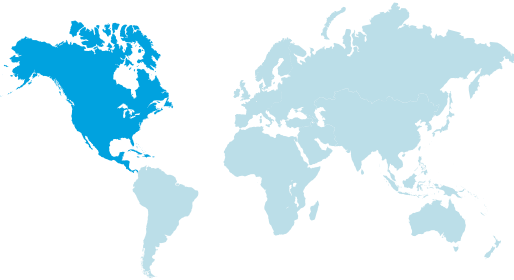
Top 10 holdings are 24.78794% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 49.55%

Symbol	Company Name	Industry	Percent of Assets
AAPL	Apple Inc	Information Technology	5.46743%
MSFT	Microsoft Corp	Information Technology	5.23265%
AMZN	Amazon.com Inc	Consumer Discretionary	3.21711%
TSLA	Tesla Inc	Consumer Discretionary	1.95655%
GOOGL	Alphabet Inc Class A	Communication Services	1.79975%
NVDA	NVIDIA Corp	Information Technology	1.7151%
GOOG	Alphabet Inc Class C	Communication Services	1.69075%
FB	Meta Platforms Inc Class A	Communication Services	1.62914%
BRK/B	Berkshire Hathaway Inc Clas...	Financials	1.08005%
JPM	JPMorgan Chase & Co	Financials	0.99941%

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

Regional Exposure

as of 11/30/2021



<10% 10-20 21-30 31-50 >50%

Regional Breakdown

North America	98.98%
United Kingdom	0.48%
Europe Developed (excluding UK)	0.27%
Asia Emerging	0.15%
Asia Developed (excluding Japan)	0.06%
Latin America	0.04%
Europe Emerging	0.01%
Europe Developed	0.01%

Top 5 Countries

United States	98.99%
United Kingdom	0.48%
Switzerland	0.25%
China	0.13%
Singapore	0.05%

SECTOR WEIGHTINGS

as of 11/30/2021

Information Technology	28.47%
Consumer Discretionary	13.02%
Health Care	12.82%
Financials	11.48%
Communication Services	9.33%
Industrials	8.8%
Consumer Staples	5.06%
Real Estate	3.37%
Energy	2.68%
Materials	2.68%
Utilities	2.28%

ASSET BREAKDOWN

as of 11/30/2021

	% Long	% Short	% Net
Domestic Stock	98.21	0.0	98.21
Non-US* Stock	1.02	0.0	1.02
Cash Investments	0.77	0.0	0.77

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

MARKET CAPITALIZATION

as of 11/30/2021

Giant Cap	41.21%
Large Cap	30.77%
Medium Cap	19.41%
Small Cap	6.3%
Micro Cap	2.3%



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.

Morningstar Rating™ The Morningstar Rating™ for funds, or "star rating", is calculated for managed products (including mutual funds, variable annuity and variable life subaccounts, exchange-traded funds, closed-end funds, and separate accounts) with at least a three-year history. Exchange-traded funds and open-ended mutual funds are considered a single population for comparative purposes. It is calculated based on a Morningstar RiskAdjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product 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 managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36- 59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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Schwab's short-term redemption fee of \$49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt some funds from this fee, including certain Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading. Trades in no-load mutual funds available through Schwab's Mutual Fund OneSource® service (including Schwab Funds®) as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. For each of these trade orders placed through a broker, a \$25 service charge applies. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds.

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