# Schwab S&P 500 Index Fund

Category Large Blend

#### **Investment Objective & Strategy**

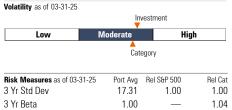
#### From the investment's prospectus

The investment seeks to track the total return of the S&P 500® Index

The fund generally invests at least 80% of its net assets (including, for this purpose, any borrowings for investment purposes) in these stocks; typically, the actual percentage is considerably higher. It generally will seek to replicate the performance of the index by giving the same weight to a given stock as the index does. The index includes the stocks of 500 leading U.S. publicly traded companies from a broad range of industries. The fund is nondiversified.

Past name(s) : Schwab S&P 500 Index Sel.

### **Volatility and Risk**



#### **Principal Risks**

Lending, Loss of Money, Not FDIC Insured, Capitalization, Nondiversification, Index Correlation/Tracking Error, Market/ Market Volatility, Equity Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Derivatives, Management, Large Cap

#### Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at https://www.voyaretirementplans.com/ fundonepagerscolor/DisclosureGlossary.pdf

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE

#### **Portfolio Analysis**



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Top 10 Holdings as of 03-31-25	% Assets
Apple Inc	6.98
Microsoft Corp	5.84
NVIDIA Corp	5.55
Amazon.com Inc	3.75
Meta Platforms Inc Class A	2.64
Berkshire Hathaway Inc Class B	2.04
Alphabet Inc Class A	1.89
Broadcom Inc	1.64
Alphabet Inc Class C	1.55
Tesla Inc	1.52

#### Operations

Notes

Gross Prosp Exp Ratio Net Prosp Exp Ratio Management Fee 12b-1 Fee Other Fee Miscellaneous Fee(s) Fund Inception Date Total Fund Assets (\$mil) Annual Turnover Ratio % Fund Family Name

## 0.02% of fund assets 0.02% of fund assets 0.02% \_ 0.00% 05-19-97 105.526.8 2.00 Schwab Funds

#### Morningstar Style Box™ as of 03-31-25 % Mkt Cap 47.16 Giant Large Large 34.12 Mid Medium 18.01 Small 0.71 Sma Micro 0.00 Value Blend Growth

Morningstar Equity	Sectors as of 03-3	-25	% Fund
Cyclical			28.61
🙇 Basic Materi			1.79
🔼 Consumer Cy	/clical		10.35
🗟 Financial Ser	vices		14.20
危 Real Estate			2.27
👐 Sensitive			51.45
Communicat			9.33
Energy			3.66
🔅 Industrials			7.46
Technology			31.00
→ Defensive			19.94
🔚 Consumer De			6.03
🕂 Healthcare			11.19
🔉 Utilities			2.72
Waiver Data	Туре	Exp. Date	%
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Ferian Juwono, CFA. Since 2013. Christopher Bliss, CFA. Since 2017.

Advisor Subadvisor Charles Schwab Investment Management Inc

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03-31-25