

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 non-diversified.

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

Volatility and Risk

Volatility as of 03-31-25



Risk Measures as of 03-31-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	17.31	1.00	1.00
3 Yr Beta	1.00	—	1.04

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

Composition as of 03-31-25



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

Morningstar Style Box™ as of 03-31-25

	% Mkt Cap
Giant	47.16
Large	34.12
Medium	18.01
Small	0.71
Micro	0.00

Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	28.61
Basic Materials	1.79
Consumer Cyclical	10.35
Financial Services	14.20
Real Estate	2.27
Sensitive	51.45
Communication Services	9.33
Energy	3.66
Industrials	7.46
Technology	31.00
Defensive	19.94
Consumer Defensive	6.03
Healthcare	11.19
Utilities	2.72

Operations

Gross Prosp Exp Ratio	0.02% of fund assets
Net Prosp Exp Ratio	0.02% of fund assets
Management Fee	0.02%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	05-19-97
Total Fund Assets (\$mil)	105,526.8
Annual Turnover Ratio %	2.00
Fund Family Name	Schwab Funds

Waiver Data	Type	Exp. Date	%
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Portfolio Manager(s)

Ferian Juwono, CFA. Since 2013.
Christopher Bliss, CFA. Since 2017.

Advisor	Charles Schwab Investment Management Inc
Subadvisor	—

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