# Schwab Small-Cap Index Fund®

09-30-25

Category Small Blend

### **Investment Objective & Strategy**

#### From the investment's prospectus

The investment seeks to track the performance of the Russell 2000® Index that measures the total return of small capitalization U.S. stocks.

The fund normally 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 fund may invest in derivatives, principally futures contracts, and lend its securities to minimize the gap in performance that naturally exists between any index fund and its corresponding index.

Past name(s): Schwab Small Cap Index Sel.

## Volatility and Risk

Volatility as of 09-30-25

<b>Tolutiney</b> 40 01 07 30 23		Investment
Low	Moderate	High
		Category

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	21.19	1.58	1.07
3 Yr Beta	1.30	_	1.08

### **Principal Risks**

Lending, Loss of Money, Not FDIC Insured, Capitalization, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Restricted/ Illiquid Securities, Derivatives, Management, Small 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 08-31-25



<b>Top 10 Holdings</b> as of 08-31-25	% Assets
Credo Technology Group Holding Ltd	0.66
Fabrinet	0.43
Bloom Energy Corp Class A	0.39
Kratos Defense & Security Solutions Inc	0.39
lonQ Inc Class A	0.37
Ensign Group Inc	0.35
Nextracker Inc Ordinary Shares - Class A	0.35
Chart Industries Inc	0.33
SPX Technologies Inc	0.33
UMB Financial Corp	0.32

#### Morningstar Style Box™ as of 08-31-25 % Mkt Cap 0.00 Giant Large 0.66 Μid Medium 2.18 Small 50.32 Micro 46.84 Value Blend Growth

Morningstar Equity Sectors as of 08-31-25	% Fund
<b>℃</b> Cyclical	39.67
Basic Materials	4.41
Consumer Cyclical	10.31
🔁 Financial Services	17.84
♠ Real Estate	7.11
✓ Sensitive	38.56
Communication Services	2.57
	4.54
Industrials	15.71
Technology	15.74
→ Defensive	21.75
Consumer Defensive	3.39
Healthcare	15.27
Utilities	3.09

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Gross Prosp Exp Ratio	0.04% of fund assets	Waiver Data	Туре	Exp. Date	
Net Prosp Exp Ratio	0.04% of fund assets	_	_	_	_
Management Fee	0.04%				
12b-1 Fee	_	Portfolio Manager(s)			
Other Fee	_	Ferian Juwono, CFA. Since 2013.			
Miscellaneous Fee(s)	0.00%	Christopher Bliss, CFA. Since 2017.			
Fund Inception Date	05-19-97				
Total Fund Assets (\$mil)	7,115.3	Advisor	Char	les Schwab Investmer	nt
Annual Turnover Ratio %	15.00		Man	agement Inc	
Fund Family Name	Schwab Funds	Subadvisor	_		

### Notes