

Schwab Total Stock Market Index Fund®

Category
Large Blend

Investment Objective & Strategy

From the investment's prospectus

The investment seeks to track the total return of the entire U.S. stock market, as measured by the Dow Jones U.S. Total Stock Market IndexSM.

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 gives 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 Total Stock Market Index Sel.

Volatility and Risk

Volatility as of 09-30-22



Risk Measures as of 09-30-22	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	21.00	1.03	1.03
3 Yr Beta	1.03	—	1.05

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, Mid-Cap, Large Cap, Sampling

Important Information

Morningstar Investment Profiles must be accompanied by Morningstar Disclosure and Glossary.

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

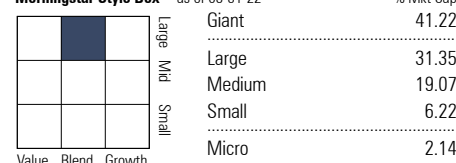
Composition as of 08-31-22



Top 10 Holdings as of 08-31-22

Company	% Assets
Apple Inc	6.07
Microsoft Corp	4.91
Amazon.com Inc	2.79
Tesla Inc	1.74
Alphabet Inc Class A	1.64
Alphabet Inc Class C	1.51
Berkshire Hathaway Inc Class B	1.28
UnitedHealth Group Inc	1.22
Johnson & Johnson	1.07
Exxon Mobil Corp	1.01

Morningstar Style Box™ as of 08-31-22



Morningstar Equity Sectors as of 08-31-22

Sector	% Fund
Cyclical	30.72
Basic Materials	2.50
Consumer Cyclical	11.20
Financial Services	13.30
Real Estate	3.72
Sensitive	45.71
Communication Services	7.70
Energy	4.75
Industrials	9.12
Technology	24.14
Defensive	23.57
Consumer Defensive	6.55
Healthcare	13.99
Utilities	3.03

Operations

Gross Prosp Exp Ratio	0.03% of fund assets
Net Prosp Exp Ratio	0.03% of fund assets
Management Fee	0.03%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	06-01-99
Total Fund Assets (\$mil)	14,818.8
Annual Turnover Ratio %	3.00
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	—

Notes