Schwab Total Stock Market Index Fund®

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Release Date 09-30-25

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 index is designed to measure all publicly traded stocks of companies headquartered in the United States for which pricing information is readily available – the index contains 4,113 stocks as of December 31, 2023. It is non-diversified.

Past name(s): Schwab Total Stock Market Index Sel.

Volatility and Risk

Volatility as of 09-30-25

	Investment			
Low	Moderate	High		
	Category			

Risk Measures as of 09-30-25	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.97	1.04	1.01
3 Yr Beta	1.04	_	1.06

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

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 % Assets 99.0 Non-U.S. Stocks 99.0 Non-U.S. Stocks 0.6 Bonds 0.0 Cash 0.4 Other 0.0

Top 10 Holdings as of 08-31-25	% Assets
NVIDIA Corp	6.75
Microsoft Corp	5.99
Apple Inc	5.51
Amazon.com Inc	3.44
Meta Platforms Inc Class A	2.55
Broadcom Inc	2.22
Alphabet Inc Class A	1.97
Alphabet Inc Class C	1.59
Tesla Inc	1.49
Berkshire Hathaway Inc Class B	1.47

Morni	ngstar S	Style Box	c™ as of	08-31-25	% Mkt Cap
			Large	Giant	41.05
-			le Mid	Large	31.19
			<u>e</u> .	Medium	19.28
			Small	Small	6.34
Value	Blend	Growth	=	Micro	2.14

% Fund
29.13
1.97
10.76
13.92
2.48
54.27
9.46
3.11
8.85
32.85
16.60
4.96
9.35
2.29

Operations					
Gross Prosp Exp Ratio	0.03% of fund assets	Waiver Data	Туре	Exp. Date	-
Net Prosp Exp Ratio	0.03% of fund assets	_	_	_	_
Management Fee	0.03%				
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	06-01-99				
Total Fund Assets (\$mil)	31,318.1	Advisor	Advisor Charles Schwab Investm		ent
Annual Turnover Ratio %	2.00		Man	agement Inc	
Fund Family Name	Schwab Funds	Subadvisor	_		

Notes