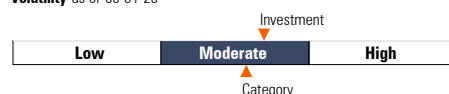


Schwab® U.S. Large-Cap Value Index Fund**Category**
Large Value**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to track the performance of the Russell 1000 Value Index that measures the total return of large capitalization U.S. value stocks.

To pursue its goal, the fund generally invests in stocks that are included in the Russell 1000® Value Index. It is the fund's policy that under normal circumstances it will invest at least 90% of its net assets (including any borrowings for investment purposes) in securities included in the index. The Russell 1000 Value Index measures the performance of the large-cap value segment of the U.S. equity universe.

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	17.00	0.98	1.03
3 Yr Beta	0.89	—	1.05

Principal Risks

Lending, Loss of Money, Not FDIC Insured, Capitalization, Value Investing, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Industry and Sector Investing, Restricted/Illiquid Securities, Derivatives, Management, 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 03-31-25**Top 10 Holdings** as of 03-31-25

	% Assets
Berkshire Hathaway Inc Class B	3.88
JPMorgan Chase & Co	2.74
Exxon Mobil Corp	2.08
UnitedHealth Group Inc	1.79
Johnson & Johnson	1.59
Walmart Inc	1.52
Procter & Gamble Co	1.24
Bank of America Corp	1.11
Chevron Corp	1.09
Cisco Systems Inc	0.98

Operations

Gross Prosp Exp Ratio	0.04% of fund assets
Net Prosp Exp Ratio	0.04% of fund assets
Management Fee	0.04%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	12-20-17
Total Fund Assets (\$mil)	807.7
Annual Turnover Ratio %	30.97
Fund Family Name	Schwab Funds

Notes**Morningstar Style Box™** as of 03-31-25

	% Mkt Cap
Giant	16.72
Large	43.65
Medium	31.94
Small	7.44
Micro	0.24

Morningstar Equity Sectors as of 03-31-25

	% Fund
Cyclical	36.84
Basic Materials	3.54
Consumer Cyclical	6.18
Financial Services	22.33
Real Estate	4.79
Sensitive	35.14
Communication Services	4.64
Energy	7.11
Industrials	13.22
Technology	10.17
Defensive	28.01
Consumer Defensive	8.07
Healthcare	14.84
Utilities	5.10

Waiver Data	Type	Exp. Date	%
—	—	—	—

Portfolio Manager(s)

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

Advisor	Charles Schwab Investment Management Inc
Subadvisor	—