

Schwab® Fundamental International Equity Index Fund**Category**
Foreign Large Value**Investment Objective & Strategy****From the investment's prospectus**

The investment seeks to track as closely as possible, before fees and expenses, the total return of RAFI Fundamental High Liquidity Developed ex US Large Index†.

To pursue its goal, the fund generally invests in stocks that are included in the RAFI Fundamental High Liquidity Developed ex US Large Index†. The index selects, ranks, and weights securities by fundamental measures of company size – adjusted sales, retained operating cash flow, and dividends plus buybacks – rather than market capitalization.

Past name(s) : Schwab Fdmtl Intl Lg Co Idx TM Intl.

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	17.25	1.00	1.02
3 Yr Beta	1.03	—	1.05

Principal Risks

Lending, Foreign Securities, Loss of Money, Not FDIC Insured, Capitalization, Index Correlation/Tracking Error, Market/Market Volatility, Equity Securities, Restricted/Illiquid Securities, Derivatives, Management, Portfolio Diversification, 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
Shell PLC	2.46
Samsung Electronics Co Ltd	1.73
TotalEnergies SE	1.43
Toyota Motor Corp	1.16
BP PLC	1.02
Roche Holding AG	0.94
HSBC Holdings PLC	0.90
Nestle SA	0.87
Banco Santander SA	0.86
Msci Eafe Jun25 Ifus 20250620	0.86

Morningstar Super Sectors as of 03-31-25

	% Fund
Cyclical	41.13
Sensitive	39.66
Defensive	19.20

Operations

Gross Prosp Exp Ratio	0.25% of fund assets
Net Prosp Exp Ratio	0.25% of fund assets
Management Fee	0.25%
12b-1 Fee	—
Other Fee	—
Miscellaneous Fee(s)	0.00%
Fund Inception Date	04-02-07
Total Fund Assets (\$mil)	3,134.8
Annual Turnover Ratio %	12.00
Fund Family Name	Schwab Funds

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

	% Mkt Cap
Giant	41.79
Large	39.93
Medium	17.34
Small	0.93
Micro	0.01

Morningstar World Regions as of 03-31-25

	% Fund
Americas	9.44
North America	9.41
Latin America	0.04
Greater Europe	53.12
United Kingdom	14.21
Europe Developed	37.99
Europe Emerging	0.42
Africa/Middle East	0.50
Greater Asia	37.43
Japan	24.92
Australasia	4.56
Asia Developed	7.83
Asia Emerging	0.12

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

Christopher Bliss, CFA. Since 2017.
David Rios. Since 2017.

Advisor	Charles Schwab Investment Management Inc
Subadvisor	—