

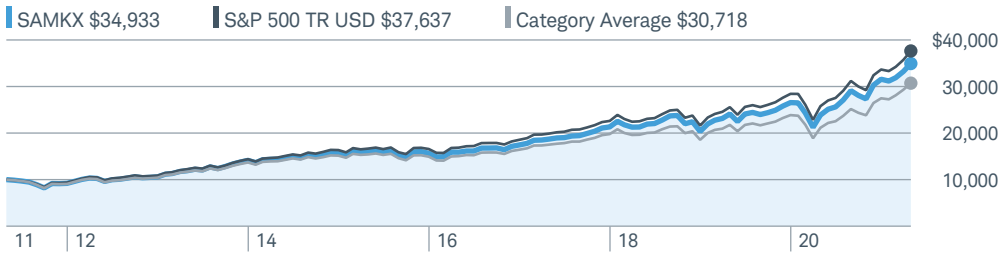
## SA U.S. Core Market Fund

SAMKX

### Growth of a Hypothetical \$10,000 Investment

This fund has multiple managers, view SAMKX quote page for complete information.

as of 04/30/2021



This graph represents the growth of a hypothetical investment of \$10,000. It assumes reinvestment of dividends and capital gains, and does not reflect sales loads, redemption fees or the effects of taxes on any capital gains and/or distributions.

### Category: Large Blend

Morningstar Category: Large-blend funds have portfolios that are fairly representative of the overall stock market in size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the funds' returns are often similar to those of the S&P 500 Index.

### Performance Returns <sup>1,2</sup>

as of 04/30/2021

This section contrasts SAMKX to its benchmarks	Cumulative Returns %			Annualized Returns %			
	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception	
SA U.S. Core Market Fund Investor Class	+10.67	+12.06	+46.32	+17.06	+13.32	+7.58	
Category Average	+11.55	+12.44	+45.97	+15.76	+12.59	--	
S&P 500 TR USD	+11.84	+12.98	+45.98	+17.42	+14.17	--	

### Rank Within Category For Annual Total Return %

as of 04/30/2021

Rank within Category compares this fund's total annual return to that of other funds in the same category, and its figures are not adjusted for load, sales charge, or taxes.

	YTD	2020	2019	2018	2017	2016	
							> 25%
							< 25% Return %
	10.67	18.89	30.48	-4.60	22.20	11.46	

### Fund Comparison <sup>1,2</sup>

This section compares the fund to its benchmark and alternatives from our Mutual Fund OneSource Select List.

Fund Name Inception	Ticker	Exp Ratio	1 Year	3 Year	5 Year	10 Year	Since Incep.
SA U.S. Core Market Fund Investor Class (08/99)	SAMKX	0.90	46.32	17.93	17.06	13.32	7.58
TIAA-CREF Social Choice Equity Fund Retail Class (03/06)	TICRX	0.46	48.79	18.37	17.14	13.11	9.79
T. Rowe Price Dividend Growth Fund (12/92)	PRDGX	0.63	41.65	18.01	16.08	13.55	10.52
Category Average	-	0.83	45.97	16.56	15.76	12.59	-
S&P 500 TR USD	-	-	45.98	18.67	17.42	14.17	-

1 Numbers are adjusted for possible sales charges, and assume reinvestment of dividends and capital gains over each time period.  
2 Index figures do not reflect deductions for fees or expenses

**Past performance does not guarantee future performance. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost. If an expense waiver was in place during the period, the net expense ratio was used to calculate fund performance. Please visit <http://www.Schwab.com> for more recent month-end performance information.**

**Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges, fees and expenses. You can request a prospectus by calling 1-800-435-4000. Please read the prospectus carefully before investing.**

## Schwab Mutual Fund Report Card™

Report generated on 05/19/2021

### FUND PROFILE

as of 04/30/2021

Available at Schwab	Yes
Inception Date	08/05/1999
Status	Restricted- Call For Information
Category	Large Blend
Index Fund	No
Fund Company	SA Funds
Portfolio Turnover	3%

### MORNINGSTAR RATING

as of 04/30/2021

Overall Rating	Out of 1224 Funds
★ ★ ★ ★ ★	
3 Year Rating	Out of 1224 Funds
★ ★ ★ ★ ★	
5 Year Rating	Out of 1055 Funds
★ ★ ★ ★ ★	
10 Year Rating	Out of 795 Funds
★ ★ ★ ★ ★	
Historical Return	Low High
Historical Risk	Low High

The ratings reflect historical risk-adjusted performance and the overall Morningstar Rating™ is derived from a weighted average of the performance figures associated with fund's 3, 5 and 10 year rating metrics.

### QUARTERLY AVERAGE ANNUAL TOTAL RETURN

as of 03/31/2021

1 Year	56.54%
5 Years	15.87%
10 Years	13.08%
Since Inception	7.36%

Numbers are adjusted for possible sales charges, and assume reinvestment of dividends & capital gains over each time period.

### EXPENSES

Gross Expense Ratio (before waivers)	0.9%
Net Expense Ratio (after waivers)	0.9%
Category Average Expense Ratio	0.83062%
12b-1 Fees	0.25
Max Front Load	None
Max Back Load	None
Redemption Fee	0%

A net expense ratio lower than the gross expense ratio may reflect a cap on or contractual waiver of fund expense. Please read the fund prospectus for details on limits or expiration dates for any such waivers.



# SA U.S. Core Market Fund

SAMKX

## Top Ten Holdings

as of 04/30/2021



Top 10 Holdings in SAMKX	29.99336%
Category Average	50.28%

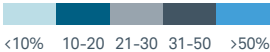
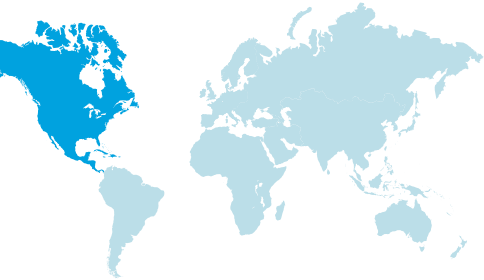
Top 10 holdings are 29.99336% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 50.28%

Symbol	Company Name	Industry	Percent of Assets
AAPL	Apple Inc	Information Technology	6.58494%
AMZN	Amazon.com Inc	Consumer Discretionary	5.2515%
MSFT	Microsoft Corp	Information Technology	5.06892%
DFSCX	DFA US Micro Cap I	--	3.82284%
FB	Facebook Inc A	Communication Services	2.06249%
GOOG	Alphabet Inc Class C	Communication Services	1.58988%
GOOGL	Alphabet Inc A	Communication Services	1.51639%
MA	Mastercard Inc A	Information Technology	1.39644%
V	Visa Inc Class A	Information Technology	1.36381%
JNJ	Johnson & Johnson	Health Care	1.33615%

Fund holdings subject to change and not a recommendation to transact in any security.

## Regional Exposure

as of 04/30/2021



## Regional Breakdown

North America	99.36%
United Kingdom	0.26%
Europe Developed (excluding UK)	0.12%
Asia Developed (excluding Japan)	0.1%
Asia Emerging	0.08%
Latin America	0.05%
Africa/Middle East	0.01%
Europe Developed	0.01%

## Top 5 Countries

United States	99.37%
United Kingdom	0.26%
Switzerland	0.1%
Singapore	0.09%
China	0.05%

## Schwab Mutual Fund Report Card™

Report generated on 05/19/2021

## SECTOR WEIGHTINGS

as of 04/30/2021

Information Technology	29.72%
Consumer Discretionary	14.84%
Health Care	12.69%
Industrials	11.21%
Communication Services	9.64%
Financials	8.83%
Consumer Staples	6.41%
Utilities	2.74%
Materials	2.61%
Energy	1.15%
Real Estate	0.15%

## ASSET BREAKDOWN

as of 04/30/2021

	% Long	% Short	% Net
Domestic Stock	98.91	0.0	98.91
Non-US* Stock	0.64	0.0	0.64
Cash Investments	0.45	0.0	0.45

\*Non-US assets include assets without a specific country classification

## MARKET CAPITALIZATION

as of 04/30/2021

Giant Cap	48.15%
Large Cap	29.99%
Medium Cap	16.12%
Small Cap	3.61%
Micro Cap	2.12%



## Important Information Regarding This Report

This Mutual Fund Report Card is informational in nature and is not a recommendation or solicitation for any person to buy, sell or hold any particular security; nor is it intended to address any individual's investment objectives, financial situation or personal circumstances. We recommend that investors define their goals, risk tolerance, time horizon and investment objectives in addition to researching possible investment choices.

Target date funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. **The values of the funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.**

Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Lower rated securities are subject to greater credit risk, default risk, and liquidity risk.

International investing involves special risks such as currency fluctuation and political instability. Investing in emerging markets may accentuate these risks. Small cap funds are subject to greater volatility than those in other asset categories. Due to the limited focus of sector funds, they may experience greater volatility than funds with a broader investment strategy.

Sector weightings for fund portfolios are determined using the Global Industry Classification Standard (GICS). GICS was developed by and is the exclusive property of Morgan Stanley Capital International Inc. and Standard & Poor's. GICS is a service mark of MSCI and S&P and has been licensed for use by Charles Schwab & Co., Inc.

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