

SCHK
Schwab 1000 Index[®] ETF

Investment objective

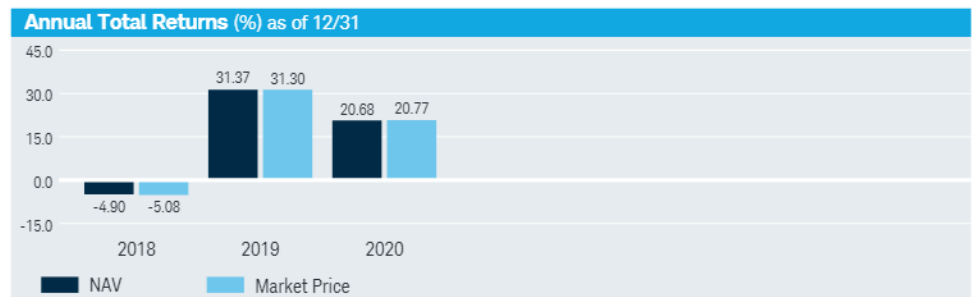
The fund's goal is to track as closely as possible, before fees and expenses, the total return of the Schwab 1000 Index[®].

Fund highlights

- A straightforward, low-cost fund offering potential tax-efficiency
- The Fund can serve as part of the core of a diversified portfolio
- Simple access to the 1,000 largest U.S. companies*
- Covers approximately 90% or more of the total U.S. stock market capitalization

Fund details	
Total net assets	\$2,044,552,502
Inception date	10/11/17
Expense ratio ¹	0.05%
Ticker symbol	SCHK
Number of securities	1,001
Distribution frequency	Quarterly
CUSIP	808524722
Index Bloomberg ticker	SCHWONET
Index name	Schwab 1000 Index [®]
Portfolio turnover rate (Since Inception)	6.77%
Exchange	NYSE Arca

Performance (%) as of 9/30/21	Cumulative		Annualized		
	3 Months	Year to Date	1 Year	3 Years	Since Inception
Fund (NAV Returns)	0.19	14.91	30.71	16.22	16.32
Fund (Market Price Returns)	0.17	14.96	30.86	16.20	16.32
Schwab 1000 Index ^{®2}	0.21	14.95	30.78	16.28	16.38
Russell 1000 [®] Index ²	0.21	15.19	30.96	16.43	16.50
Category Average ²	-0.18	15.00	29.94	14.34	-



Performance data quoted represents past performance and is no guarantee of future results. Returns are based on total return, which assumes reinvestment of dividends and distributions. Investment returns and principal value will fluctuate so that an investor's shares, when sold or redeemed, may be worth more or less than their original cost. Shares of ETFs are bought and sold at market price, which may be higher or lower than the net asset value (NAV). Brokerage commissions will reduce returns. Current performance may be lower or higher than performance data quoted. To obtain performance information current to the most recent month end, please visit www.schwabassetmanagement.com.

Market Price is the price at which investors buy and sell ETF shares in the stock market. ETF Market Price determines investor returns. An ETF's Market Price may be higher or lower than the NAV at any given point in time. Market returns are based upon the Official Closing Price of the primary listing exchange (generally, 4:00 p.m. Eastern time) and may not represent the returns you would receive if shares were traded at other times.

NAV (Net Asset Value) is a per share valuation of the securities in an ETF officially calculated once per day. NAV price performance is primarily used to evaluate the fund and its managers and may not reflect the actual return for the investor.

Index performance returns do not reflect any management fees, transaction costs or expenses, which would lower performance. They assume dividends and distributions were reinvested. Indices are unmanaged and cannot be invested in directly.

The first index listed for the fund is the fund's primary benchmark, as shown in the prospectus. Additional indices shown are provided for comparative purposes.

Statistical information (3 Yr.) as of 9/30/21	
Sharpe ratio	0.78
Standard deviation	19.35%

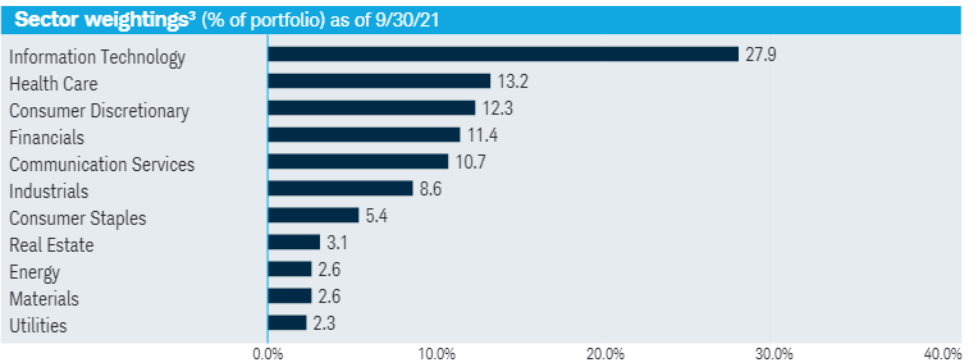
Data provided by Zephyr StyleADVISOR as of 09/30/21.

*Index and fund may include less than 1000 constituents/holdings at any given point in time.

Investors should consider carefully information contained in a fund's prospectus, or if available, the summary prospectus including investment objectives, risks, charges and expenses. You can view and download a prospectus by visiting www.schwabassetmanagement.com/prospectus. Please read the prospectus carefully before investing.

Portfolio characteristics ³ as of 9/30/21	
Wtd. avg. market capitalization (in millions)	\$497,515
Price-to-earnings ratio	23.95
Price-to-book ratio	4.28
Price-to-cash-flow ratio	18.48
Return on equity	20.44%
5-year earnings growth	18.48%

Top 10 holdings ^{3, 4} (% of portfolio) as of 9/30/21	
Apple Inc.	5.33
Microsoft Corporation	5.08
Amazon.com, Inc.	3.43
Facebook, Inc. Class A	1.94
Alphabet Inc. Class A	1.93
Alphabet Inc. Class C	1.80
Tesla Inc	1.51
NVIDIA Corporation	1.24
Berkshire Hathaway Inc. Class B	1.21
JPMorgan Chase & Co.	1.17
TOTAL	24.64



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

Find out more today
 For more information, please visit www.schwabassetmanagement.com.
 For additional information about the indices and terms shown, please visit www.schwabassetmanagement.com/resources/glossary.

Large-cap companies are generally more mature and the securities issued by these companies may not be able to reach the same levels of growth as the securities issued by small- or mid-cap companies.

Mid-cap companies may be more vulnerable to adverse business or economic events than larger, more established companies and the value of securities issued by these companies may move sharply.

¹ As stated in the prospectus. This figure may differ from that presented in the Fund's shareholder report.

² Source: Morningstar, Inc. as of 09/30/21.

³ Data provided by FactSet as of 09/30/21.

⁴ Portfolio holdings are as of the date shown and may not represent current or future holdings and are not a recommendation of individual securities by the investment adviser.

Unlike mutual funds, shares of ETFs are not individually redeemable with the ETF.

Diversification strategies do not ensure a profit and do not protect against losses in declining markets.

Securities information includes trades posted to the ETF as of trade date.

Schwab 1000 Index[®] A float-adjusted market capitalization weighted index developed by Charles Schwab & Co., Inc. that represents the performance of the largest 1,000 publicly traded companies in the United States. As a result of corporate actions, the index may be comprised of more or less than 1000 securities.

The Schwab 1000 Index[®] (the "Index") is the property of Charles Schwab & Co., Inc. which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. "Calculated by S&P Dow Jones Indices" and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Schwab. S&P[®] is a registered trademark of Standard & Poor's Financial Services LLC ("SPFS"), and Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones").

Russell 1000[®] is a registered trademark of the Frank Russell Company (Russell).

Not FDIC Insured - No Bank Guarantee - May Lose Value

Schwab Asset Management is the dba name for Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab ETFs. Schwab Asset Management is a part of the broader Schwab Asset Management Solutions organization (SAMS), a collection of business units of The Charles Schwab Corporation aligned by a common function—asset management-related services—under common leadership. Schwab ETFs are distributed by SEI Investments Distribution Co. (SIDCO). CSIM is a separate but affiliated company and subsidiary of The Charles Schwab Corporation, and is not affiliated with SIDCO.

©2021 Charles Schwab Investment Management, Inc. All rights reserved. (SEI 2021-4728 0721-1M3G) (10/21)