

Schwab 1000 Index® Fund

Investment objective

The Fund's goal is to match the total return of the Schwab 1000 Index®.

Fund highlights

- A straightforward, low-cost fund with no investment minimum
- 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	\$14,527,680,959
Inception date	04/02/91
Expense ratio¹	0.05%
Ticker symbol	SNXFX
Number of securities	995
Distribution frequency	Annual
CUSIP	808517106
Index name	Schwab 1000 Index®
Portfolio turnover rate (1-year trailing)	4.66%
Minimum initial investment	None
Minimum balance	None
Loads/12b-1 fees	None

Performance (%) as of 12/31/21	Cumulative		Annualized				
	3 Months	Year to Date	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	9.72	26.08	26.08	25.99	18.27	16.24	10.68
Schwab 1000 Index®²	9.73	26.13	26.13	26.04	18.31	16.42	11.00
Russell 1000® Index²	9.78	26.45	26.45	26.21	18.43	16.54	10.96
Category Average²	9.47	26.07	26.07	23.83	16.57	14.96	-

Annual total returns (%) as of 12/31



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. 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.

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 12/31/21

Sharpe ratio	1.40
Standard deviation	17.93%

Data provided by Zephyr StyleADVISOR as of 12/31/21.

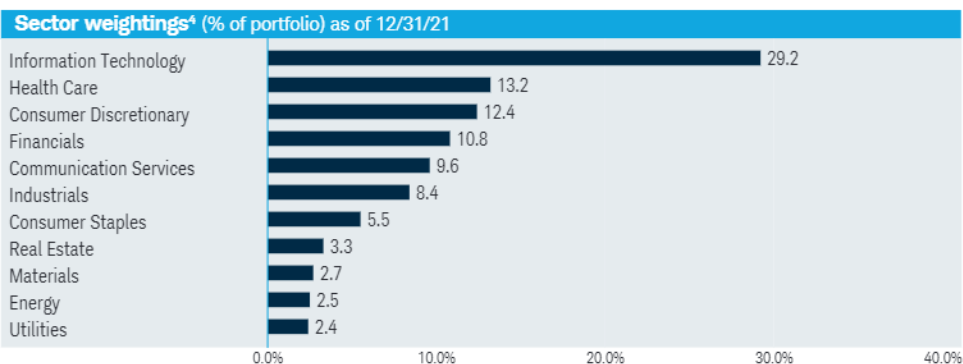
*Index and fund may include less than 1000 constituents/holdings at any given point in time.

Investors should consider carefully information contained in the 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 as of 12/31/21		
	Fund	Schwab 1000 Index®
Wtd. avg. market capitalization (in millions)	\$601,981	\$601,991
Price-to-earnings ratio	24.80	24.80
Price-to-book ratio	4.58	4.56
Price-to-cash-flow ratio	19.50	19.50
Return on equity	18.65%	18.65%
5-year earnings growth	19.44%	19.34%

Data provided by FactSet as of 12/31/21, unless otherwise noted.

Top 10 holdings ^{3,4} (% of portfolio) as of 12/31/21	
Apple Inc.	6.09
Microsoft Corporation	5.56
Amazon.com, Inc.	3.20
Alphabet Inc. Class A	1.92
Tesla Inc	1.89
Alphabet Inc. Class C	1.78
Meta Platforms Inc. Class A	1.75
NVIDIA Corporation	1.62
Berkshire Hathaway Inc. Class B	1.21
UnitedHealth Group Incorporated	1.04
TOTAL	26.06



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.

The Schwab 1000 Index Fund has historically distributed capital gains and anticipates that it will continue to do so in the future. Capital gains can have significant tax implications. Schwab and its affiliates do not provide tax advice. Consult your tax professional. Diversification strategies do not ensure a profit and do not protect against losses in declining markets.

¹ As stated in the prospectus. These figures may differ from those presented in a fund's shareholder report.

² Source: Morningstar, Inc. as of 12/31/21.

³ 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.

⁴ Data provided by FactSet as of 12/31/21.

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

Securities issued by companies of different market capitalizations tend to go in and out of favor based on market and economic conditions. During a period when securities of a particular market capitalization fall behind other types of investments, the fund's performance could be impacted.

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.

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

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