

Schwab Target 2055 Index Fund

The Fund seeks to provide capital appreciation and income consistent with its current asset allocation. The Fund invests primarily in affiliated Schwab exchange-traded funds (ETFs). The Fund normally invests primarily in underlying funds that are managed to seek investment returns that track particular market indices. The Fund is managed based on the specific retirement date (target date) included in its name and assumes a retirement age of 65.

Characteristics

Asset Class BLENDED
Category Target-Date 2055
Ticker SWYJX
Fund Inception 08/25/2016
Manager Zifan Tang
Manager Tenure (yrs.) 8.85
Turnover (%) 14.00%
Total Net Assets (\$mil.) \$792.33

Largest Holdings (as of 05/31/2025)

Schwab US Large-Cap ETF 51.10%
Schwab International Equity ETF 23.62%
Schwab US Aggregate Bond ETF 6.44%
Schwab Emerging Markets Equity ETF 6.44%
Schwab US Small-Cap ETF 6.20%
Schwab US REIT ETF 5.61%
Schwab Government Money Ultra 0.01%
Fund investments change daily and may differ.

Asset Allocation

Domestic Stock 62.82%
Foreign Stock 29.81%
Domestic Bond 5.96%
Foreign Bond 0.44%
Preferreds 0.01%
Cash 0.90%
Other 0.05%

Fee Summary

Total Annual Operating Expenses (07/26/2024) 0.13%
Total Annual Operating Expenses (per \$1,000) \$1.30
Net Expense Ratio 0.08%

Shareholder-type Fees

Redemption Fee N/A
Purchase Fee N/A
Maximum Sales Charge N/A
Maximum Deferred Sales Charge N/A

Performance at NAV (as of 06/30/2025)

	Total Return		Annualized Total Return		
	3-Month	1-Year	3-Year	5-Year	Since Fund Inception
Fund	9.71%	15.01%	15.37%	12.45%	10.47%
Benchmark*	9.81%	14.37%	15.49%	12.57%	10.35%

Calendar Yr. Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Fund	N/A	N/A	21.01%	-7.86%	25.79%	14.78%	18.36%	-17.83%	20.80%	14.94%
Benchmark*	-0.54%	9.94%	20.48%	-7.97%	24.48%	13.86%	18.19%	-15.97%	19.62%	14.32%

* The S&P Target Date 2055 is a multi-asset class index providing exposure to equity and fixed income securities at a level appropriate for a 2055 target retirement date. You cannot invest in an index.

Investors may obtain performance current to the most recent month end at www.schwabfunds.com.

Performance quoted represents past performance and cannot guarantee future results. Current performance may be lower or higher than the performance shown. Investment return and principal value will fluctuate. An investor's shares, when redeemed, may be worth more or less than their original purchase price. Performance includes the reinvestment of dividends and capital gains. Investments in money market funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund. The 7-day yield more closely reflects the Fund's current earning than the quotation of total return.

Investments in target-date funds are subject to the risks of their underlying funds. The year in the fund name refers to the approximate year when an investor would retire and leave the workforce. Target-date funds gradually shift emphasis from more aggressive investments to more conservative investments based on the target date. Investments in target-date funds are not guaranteed at any time.

The current prospectus for the fund contains information about the fund's investment objectives, risks, fees, and expenses. Investors should consider this information carefully before investing. A prospectus may be obtained free of charge at www.schwabfunds.com.

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