Schwab Money Funds
Mutual funds designed to offer investors stability of capital, liquidity and current income.

1. Stability
Schwab Money Funds are managed to reduce portfolio, credit and interest rate risks. Our funds seek to maintain a stable $1 per share net asset value\(^1\) (NAV).

2. Liquidity
Schwab Money Funds are managed to provide liquidity to meet redemptions. They invest only in short-term and high quality investments as required by the Securities and Exchange Commission (SEC).

3. Income
Schwab Money Funds emphasize stability and liquidity while seeking to generate current income. They distribute monthly dividends based on the return of the underlying investments, which reflect short-term interest rates.

Schwab Money Fund benefits:
- Designed to provide a convenient way to access potentially higher yields on cash
- Most have no investment minimums\(^2\)
- No transaction fees\(^4\)
- Solutions for both retail and institutional account types
- Extensive credit research and professional money management

Types of Schwab Money Funds

Prime
Primarily invests in taxable short-term obligations issued by corporations and banks, as well as repurchase agreements and asset-backed commercial paper.

Government
Primarily invests in short-term U.S. government debt securities. Treasury money funds typically limit their holdings to only U.S. Treasury obligations or repurchase agreements collateralized by U.S. Treasury securities.

Municipal\(^2\)
Primarily invests in short-term, municipal money market securities issued by states, local governments, and other municipal agencies. Pays interest that is generally exempt from federal income tax.\(^3\)

Variable Share Price
Designed primarily for institutional investors. Invests in taxable short-term obligations issued by corporations and banks, as well as repurchase agreements and asset-backed commercial paper. Daily share price may fluctuate.

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\(^1\)With the exception of Schwab Variable Share Price Money Fund. Because the share price of the Schwab Variable Share Price Money Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them.

\(^2\)New York and California Municipal Money Market Funds are also generally exempt from state and at times, local income taxes.

\(^3\)Investment income on some tax-free funds may be subject to certain state and local taxes and, depending on your tax status, the federal alternative minimum tax. Capital gains (if any) are not exempt from Federal taxation.

For additional information visit schwabfunds.com/moneyfunds
Charles Schwab Investment Management

With a straightforward lineup of core products and solutions for building the foundation of a portfolio, Charles Schwab Investment Management advocates for investors of all sizes with a steadfast focus on lowering costs and reducing unnecessary complexity.

Investors should consider carefully information contained in the prospectus, or if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can request a prospectus by calling 877-824-5615 or visiting schwabfunds.com. Please read the prospectuses carefully before investing.

All Schwab Money Funds with the exception of Schwab Variable Share Price Money Fund: You could lose money by investing in the Schwab Money Funds. The Schwab Money Funds seek to preserve the value of your investment at $1.00 per share, but cannot guarantee they will do so. All Schwab Money Funds with the exception of Schwab Government Money Fund™, Schwab U.S. Treasury Money Fund™, Schwab Treasury Obligations Money Fund™, Schwab Government Money Market Portfolio™, and Schwab Retirement Government Money Fund™ may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund’s liquidity falls below required minimums because of market conditions or other factors. An investment in the Schwab Money Funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Schwab Money Funds’ sponsor has no legal obligation to provide financial support to the Funds, and you should not expect that the sponsor will provide financial support to the Funds at any time.

Schwab Variable Share Price Money Fund: You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund’s liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund’s sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.

Not FDIC insured • No bank guarantee • May lose value

Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab Funds, and Charles Schwab & Co., Inc. (Schwab), Member SIPC, the distributor for Schwab Funds, are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Fund expenses and other fees may apply.

The Funds’ Investor Shares have no initial investment minimum; however, Schwab systems require a minimum of $1 per trade.

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Schwab Money Funds

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Minimum Initial Investment</th>
<th>Net Expense Ratio</th>
<th>Eligible Accounts</th>
<th>NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime Money Funds (Taxable)^3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schwab Value Advantage - Investor Shares (SVVXX)</td>
<td>None*</td>
<td>0.34%</td>
<td>Retail</td>
<td>Constant</td>
</tr>
<tr>
<td>Schwab Value Advantage - Ultra Shares (SNAXX)</td>
<td>$1,000,000</td>
<td>0.19%</td>
<td>Retail</td>
<td>Constant</td>
</tr>
<tr>
<td>Government and Treasury Money Funds (Taxable)^7,8</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schwab Government Money Fund - Investor Shares (SNVXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail/Institutional</td>
<td>Constant</td>
</tr>
<tr>
<td>Schwab Treasury Obligations Money Fund - Investor Shares (SNOXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail/Institutional</td>
<td>Constant</td>
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<tr>
<td>Schwab U.S. Treasury Money Fund - Investor Shares (SNSXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail/Institutional</td>
<td>Constant</td>
</tr>
<tr>
<td>Municipal Money Funds (Tax-Exempt)^3</td>
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<tr>
<td>Schwab Municipal Money Fund - Investor Shares (SWTXX)</td>
<td>None*</td>
<td>0.34%</td>
<td>Retail</td>
<td>Constant</td>
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<tr>
<td>Schwab Municipal Money Fund - Ultra Shares (SWOXX)</td>
<td>$1,000,000</td>
<td>0.19%</td>
<td>Retail</td>
<td>Constant</td>
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<tr>
<td>Schwab AMT Tax-Free Money Fund - Investor Shares (SWWXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail</td>
<td>Constant</td>
</tr>
<tr>
<td>Schwab CA Municipal Money Fund - Investor Shares (SWKXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail</td>
<td>Constant</td>
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<td>Schwab NY Municipal Money Fund - Investor Shares (SWYXX)</td>
<td>None*</td>
<td>0.35%</td>
<td>Retail</td>
<td>Constant</td>
</tr>
<tr>
<td>Variable Share Price Money Funds (Taxable)</td>
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<tr>
<td>Schwab Variable Share Price - Ultra Shares (SVUXX)</td>
<td>$1,000,000</td>
<td>0.19%</td>
<td>Retail/Institutional</td>
<td>Variable</td>
</tr>
</tbody>
</table>

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