



Investment
Management

See how Schwab Target Index Funds compare

Schwab Target Index Funds are among the lowest-cost target date mutual funds available.

Product	Net Expenses ¹	Minimum Investment
Schwab Target Index Funds	8bps ²	\$0
Fidelity Freedom® Index	8bps	\$0 for employer-sponsored retirement plans
State Street Target Retirement	9bps	\$10 million
Vanguard Institutional Target Retirement	9bps	\$100 million
TIAA-CREF Lifecycle Index	10bps	\$0 for employee benefit plans and other qualifying investors

For additional information:

Visit: www.schwabfunds.com | Call: 1-877-824-5615

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 visiting www.schwabfunds.com/prospectus. Please read the prospectus carefully before investing.

¹BPS-Defined as basis points. For example, 10 bps would be equal to a 0.1% expense ratio.

²As stated in the prospectus, the investment adviser and its affiliates have agreed to limit the total annual fund operating expenses (including acquired fund fees and expenses (AFFEs), but excluding taxes and certain non-routine expenses) of each of the funds to 0.08% for so long as the investment adviser serves as adviser to the funds. This agreement may only be amended or terminated with the approval of a fund's Board of Trustees. AFFEs are indirect expenses incurred by the fund through its investments in the underlying funds.

The Fidelity, State Street, Vanguard, and TIAA-CREF funds listed above are institutional shares (Institutional Premium for Fidelity and K Share Class for State Street). Expenses for retail shares may be higher. Minimums and net expenses shown are as stated in each Fund's prospectus as of 9/4/2018. Some firms may reserve the right to waive the minimums at their discretion.

Charles Schwab Investment Management, Inc. (CSIM), the investment adviser 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.

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