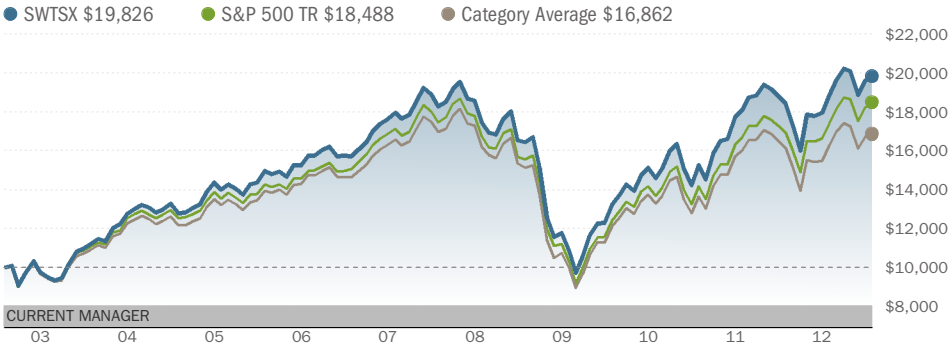
Schwab Total Stock Market Index SWTSX

NO LOAD NO FEE Schwab Mutual Fund OneSource® (no-load, no-transaction-fee)

GROWTH OF $10,000

as of 7/31/2012

Fund Manager (since 1999): Larry Mano



This graph represents the growth of a hypothetical investment of $10,000. It assumes reinvestment of dividends and capital gains, and does not reflect sales loads, redemption fees or the effects of taxes on any capital gains and/or distributions.

CATEGORY: LARGE BLEND

Morningstar Category: Large-blend funds have portfolios that are fairly representative of the overall stock market in size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the funds' returns are often similar to those of the S&P 500 Index.

PERFORMANCE RETURNS 1,2

Monthly data as of 07/31/2012

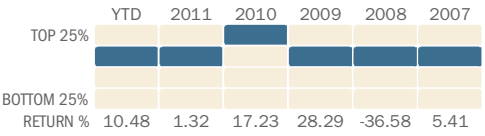
This section contrasts SWTSX to its benchmarks.

	YTD	3 MO	1 YR	5 YR	10 YR	SINCE INCEP.
Schwab Total Stock Market Index	+10.48	-1.42	+7.58	+1.64	+7.08	+3.17
Category Average	+7.51	-3.49	+3.16	-0.26	+5.62	–
S&P 500 TR	+11.01	-0.78	+9.13	+1.13	+6.34	–

RANK WITHIN CATEGORY FOR ANNUAL TOTAL RETURN %

as of 07/31/2012

Rank within Category compares this fund's total annual return to that of other funds in the same category, and its figures are not adjusted for load, sales charge, or taxes.



FUND PROFILE

as of 07/31/12

Available at Schwab	Yes
Inception Date	06/01/1999
Status	Open
Category	Large Blend
Index Fund	Yes
Fund Company	Schwab Funds
Portfolio Turnover	1%

MORNINGSTAR RATINGS

as of 07/31/12

Overall rating ★★★★

3 year rating ★★★★★

5 year rating ★★★★

10 year rating ★★★★

Historical Return ABOVE AVERAGE RETURN (LO HI)

Historical Risk AVERAGE RISK (LO HI)

The ratings reflect historical risk-adjusted performance and the overall Morningstar Rating™ is derived from a weighted average of the performance figures associated with fund's 3, 5, and 10 year rating metrics.

QUARTERLY AVERAGE ANNUAL TOTAL RETURN

as of 06/30/2012

1 Year	4.09%	10 Years	6.08%
5 Years	0.72%	Since Incep.	3.11%

Numbers are adjusted for possible sales charges, and assume reinvestment of dividends & capital gains over each time period.

EXPENSES

Gross Expense Ratio (before waivers)	0.11%
Net Expense Ratio (after waivers)	0.09%
Category Average Expense Ratio	1.19%
12b-1 Fees	None
Max Front Load	None
Max Back Load	None
Redemption Fee	2.00%

A net expense ratio lower than the gross expense ratio may reflect a cap on or contractual waiver of fund expenses. Please read the fund prospectus for details on limits or expiration dates for any such waivers.

FUND COMPARISON 1,2

This section compares the fund to its benchmarks and alternatives from our Mutual Fund OneSource Select List.

FUND NAME (INCEPTION)	TICKER	RISK LEVEL	EXP. RATIO	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEP.
Schwab Total Stock Market Index (6/99)	SWTSX	Low High	0.09	7.58	14.41	1.64	7.08	3.17
Dreyfus S&P 500 Index Fund (1/90)	PEOPX	Low High	0.50	8.64	13.62	0.70	5.86	7.92
American Century Investments Equity Growth Fund Investor Class(5/91)	BEQGX	Low High	0.69	9.26	13.98	0.79	6.61	8.62
Category Average	–	Low High	1.19	3.16	11.40	-0.26	5.62	–
S&P 500 TR	–	Low High	–	9.13	14.13	1.13	6.34	–

[1] Numbers are adjusted for possible sales, charges, and assume reinvestment of dividends and capital gains over each time period.
[2] Index figures do not reflect deductions for fees or expenses

Data and rankings provided by Morningstar. Morningstar proprietary ratings reflect historical risk-adjusted performance as of 07/31/12. These ratings are subject to change every month. For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The top 10% of the funds in an investment category receive 5 stars, 22.5% receive 4 stars, 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The overall Morningstar Rating is a weighted average of the funds' three-, five-, and 10-year (if applicable) Morningstar rating metrics. To contact Morningstar, Inc. call 1-800-735-0700.

Performance data quoted represents past performance and does not indicate future results. Visit Schwab.com for month-end performance information. Current performance may be lower or higher. Investment value will fluctuate, and shares when redeemed, may be worth more or less than original cost. Please visit http://www.Schwab.com for more recent performance information.

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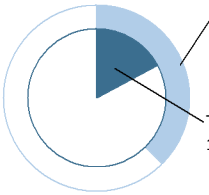
TOP TEN HOLDINGS

as of 07/31/2012



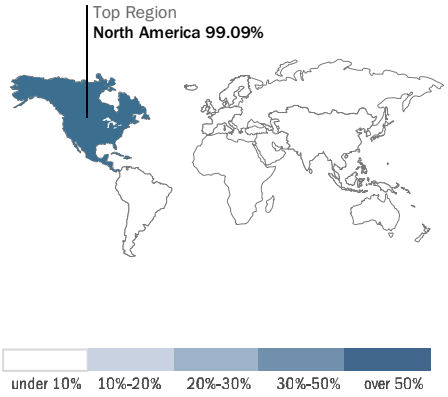
Top 10 holdings are 17.17% of the total porfolio assets. The category average percent of portfolio in top 10 holdings is 37.48%

SYMBOL	COMPANY NAME	SECTOR	PERCENT OF ASSETS
AAPL	Apple Inc	Information Technology	3.73%
XOM	Exxon Mobil Corp	Energy	2.67%
T	AT+T Inc	Telecommunication ..	1.46%
MSFT	Microsoft Corp	Information Technology	1.45%
GE	General Electric Co	Industrials	1.44%
CVX	Chevron Corp	Energy	1.42%
IBM	Intl Business Machines Corp	Information Technology	1.42%
JNJ	Johnson + Johnson	Health Care	1.24%
PFE	Pfizer Inc	Health Care	1.18%
PG	Procter + Gamble Co/The	Consumer Staples	1.16%

Fund holdings subject to change

REGIONAL EXPOSURE

as of 04/30/2012



Regional Breakdown

North America	99.09%
Europe Developed (excluding UK)	.80%
United Kingdom	.07%
Latin America	.02%
Asia Emerging	.01%

Top 5 Countries

United States	99.06%
Switzerland	.61%
Ireland	.10%
Netherlands	.09%
United Kingdom	.07%

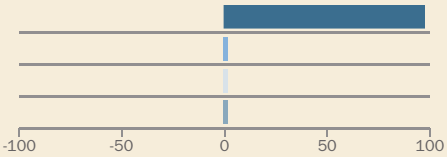
SECTOR WEIGHTINGS

as of 04/30/2012

Information Technology	19.56%
Financials	15.80%
Consumer Discretionary	12.20%
Health Care	11.51%
Industrials	10.93%
Energy	10.49%
Consumer Staples	9.49%
Materials	3.97%
Utilities	3.50%
Telecommunication Services	2.57%

ASSET BREAKDOWN

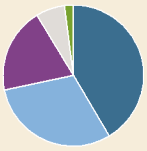
as of 04/30/12



	%Long	%Short	%Net
Domestic Stock	97.20	0.00	97.20
Foreign Stock	0.92	0.00	0.92
Cash	0.96	0.00	0.96
Other	0.92	0.00	0.92

MARKET CAPITALIZATION

as of 04/30/2012



Giant Cap	41.57%
Large Cap	30.16%
Medium Cap	19.67%
Small Cap	6.57%
Micro Cap	2.02%

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