Schwab Total Stock Market Index Fund®

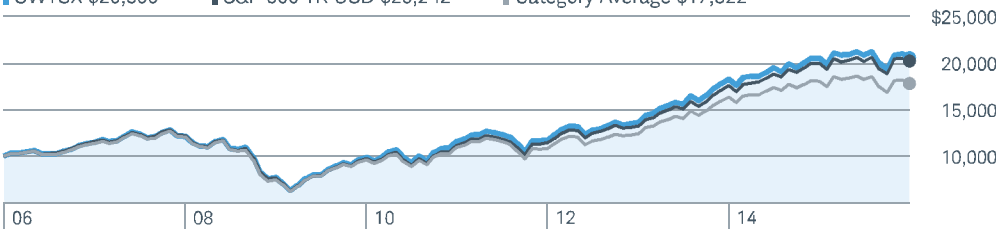
SWTSX

Growth of a Hypothetical $10,000 Investment

as of 12/31/2015

This fund has multiple managers, view SWTSX quote page for complete information.

SWTSX $20,599 | S&P 500 TR USD $20,242 | Category Average $17,822



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

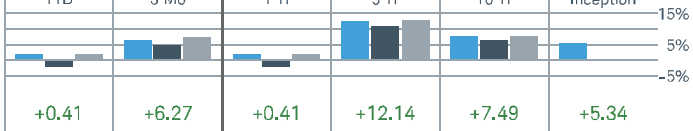
Morningstar Category: Large-blend funds have portfolios that are fairly representative of the overall stock market in size, growth rates, and price. They tend to invest across the spectrum of U.S. industries and owing to their broad exposure, the funds' returns are often similar to those of the S&P 500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

Performance Returns 1,2

as of 12/31/2015

This section contrasts SWTSX to its benchmarks

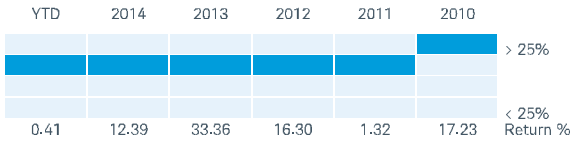
	Cumulative Returns %		Annualized Returns %			
	YTD	3 Mo	1 Yr	5 Yr	10 Yr	Since Inception
Schwab Total Stock Market Index Fund®	+0.41	+6.27	+0.41	+12.14	+7.49	+5.34
Category Average	-2.05	+4.54	-2.05	+10.57	+6.36	--
S&P 500 TR USD	+1.38	+7.04	+1.38	+12.57	+7.31	--



Rank Within Category For Annual Total Return %

as of 12/31/2015

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 Comparison 1,2

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

Fund Name Inception	Ticker	Exp Ratio	1 Year	3 Year	5 Year	10 Year	Since Incep.
Schwab Total Stock Market Index Fund® (06/99)	SWTSX	0.09	0.41	14.60	12.14	7.49	5.34
Prudential Jennison Equity Opportunity Fund Class Z (11/96)	PJGZX	0.80	-2.08	12.39	10.41	7.31	9.91
Parnassus Core Equity Fund - Investor Shares (08/92)	PRBLX	0.87	-0.55	15.12	12.68	9.89	10.50
Category Average	-	1.07	-2.05	12.91	10.57	6.36	-
S&P 500 TR USD	-	-	1.38	15.13	12.57	7.31	-

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

Past performance does not guarantee future performance. Investment value will fluctuate, and shares, when redeemed, may be worth more or less than original cost. If an expense waiver was in place during the period, the net expense ratio was used to calculate fund performance. Please visit http://www.Schwab.com for more recent month-end performance information.

Investors should consider carefully information contained in the prospectus, including investment objectives, risks, charges, fees and expenses. You can request a prospectus by calling 1-800-435-4000. Please read the prospectus carefully before investing.

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Schwab Mutual Fund Report Card™

Report generated on 01/25/2016

NO LOAD NO FEE **Schwab Mutual Fund OneSource®** (No-Load, No-Transaction-Fee)

FUND PROFILE

as of 12/31/2015

Available at Schwab	Yes
Inception Date	06/01/1999
Status	Open
Category	Large Blend
Index Fund	Yes
Fund Company	Schwab Funds
Portfolio Turnover	2%

MORNINGSTAR RATING

as of 12/31/2015

Overall Rating	Out of 1407 Funds
3 Year Rating	Out of 1407 Funds
5 Year Rating	Out of 1238 Funds
10 Year Rating	Out of 889 Funds

★★★★

Historical Return	Low	High
Historical Risk	Low	High

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 12/31/2015

1 Year	0.41%
5 Years	12.14%
10 Years	7.49%
Since Inception	5.34%

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

EXPENSES

Gross Expense Ratio (before waivers)	0.1%
Net Expense Ratio (after waivers)	0.09%
Cateogry Average Expense Ratio	1.07%
12b-1 Fees	None
Max Front Load	None
Max Back Load	None
Redemption Fee	2%

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

Schwab Total Stock Market Index Fund®

SWTSX

Top Ten Holdings

as of 12/31/2015

Top 10 Holdings in SWTSX	14.26%
Category Average	48.46%

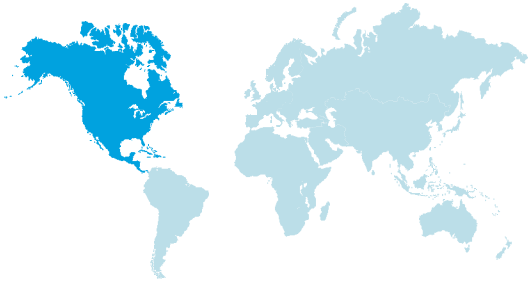
Top 10 holdings are 14.26% of the total portfolio assets. The category average percent of Portfolio in top 10 holdings is 48.46%

Symbol	Company Name	Industry	Percent of Assets
AAPL	Apple Inc	Information Technology	2.59%
MSFT	Microsoft Corp	Information Technology	1.95%
XOM	Exxon Mobil Corporation	Energy	1.43%
--	S+p500 Emini Fut Mar16 Xcme...	--	1.34%
GE	General Electric Co	Industrials	1.29%
JNJ	Johnson & Johnson	Health Care	1.25%
AMZN	Amazon.com Inc	Consumer Discretionary	1.14%
WFC	Wells Fargo & Co	Financials	1.11%
BRK/B	Berkshire Hathaway Inc Clas...	--	1.09%
JPM	JPMorgan Chase & Co	Financials	1.07%

Fund holdings subject to change and not a recommendation to transact in any security.

Regional Exposure

as of 12/31/2015



<10% 10-20 21-30 31-50 >50%

Regional Breakdown

North America	99.07%
United Kingdom	0.38%
Europe Developed (excluding UK)	0.27%
Asia Emerging	0.19%
Asia Developed (excluding Japan)	0.05%
Latin America	0.03%
Europe Developed	0.01%

Top 5 Countries

United States	99.06%
United Kingdom	0.38%
Switzerland	0.22%
China	0.18%
Singapore	0.05%

Schwab Mutual Fund Report Card™

Report generated on 01/25/2016

NO LOAD NO FEE **Schwab Mutual Fund OneSource®** (No-Load, No-Transaction-Fee)

SECTOR WEIGHTINGS

as of 09/30/2015

Information Technology	19.56%
Financials	18.33%
Health Care	14.36%
Consumer Discretionary	13.69%
Industrials	10.62%
Consumer Staples	8.67%
Energy	6.29%
Utilities	3.19%
Materials	3.1%
Telecommunication Services	2.18%

ASSET BREAKDOWN

as of 12/31/2015

	% Long	% Short	% Net
Domestic Stock	97.35	0.0	97.35
Non-US* Stock	0.91	0.0	0.91
Cash Investments	1.48	0.0	1.48
Other	0.26	0.0	0.26

*Non-US assets include assets without a specific country classification

MARKET CAPITALIZATION

as of 12/31/2015

Giant Cap	40.89%
Large Cap	30.33%
Medium Cap	19.56%
Small Cap	6.75%
Micro Cap	2.47%

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This Mutual Fund Report Card is informational in nature and is not a recommendation or solicitation for any person to buy, sell or hold any particular security; nor is it intended to address any individual's investment objectives, financial situation or personal circumstances. We recommend that investors define their goals, risk tolerance, time horizon and investment objectives in addition to researching possible investment choices.

Target date funds are built for investors who expect to start gradual withdrawals of fund assets on the target date, to begin covering expenses in retirement. **The values of the funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.**

Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Lower rated securities are subject to greater credit risk, default risk, and liquidity risk.

International investing involves special risks such as currency fluctuation and political instability. Investing in emerging markets may accentuate these risks. Small cap funds are subject to greater volatility than those in other asset categories. Due to the limited focus of sector funds, they may experience greater volatility than funds with a broader investment strategy.

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