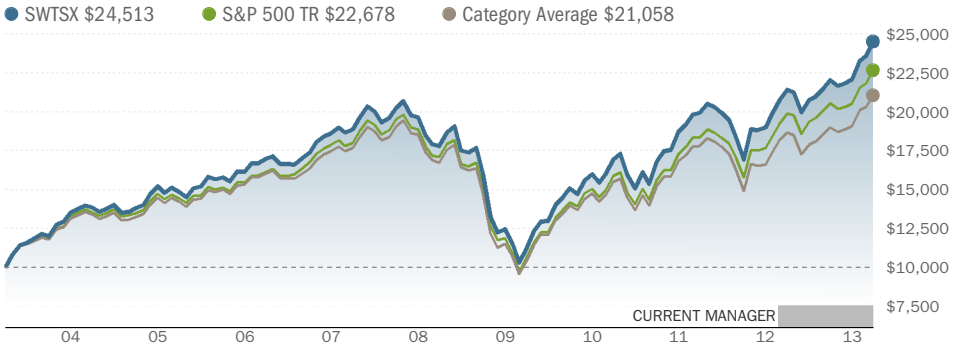
Schwab Total Stock Market Index Fund SWTSX

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

GROWTH OF $10,000

as of 3/31/2013

Fund Manager (since 2012): Agnes Hong



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 03/31/2013

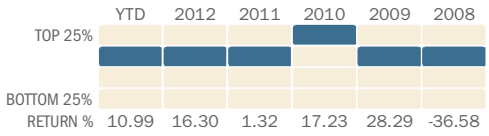
This section contrasts SWTSX to its benchmarks.

	YTD	3 MO	1 YR	5 YR	10 YR	SINCE INCEP.
Schwab Total Stock Market Index Fund	+10.99	+10.99	+14.50	+6.61	+9.38	+4.18
Category Average	+9.16	+9.16	+11.70	+4.61	+8.03	–
S&P 500 TR	+10.61	+10.61	+13.96	+5.81	+8.53	–

RANK WITHIN CATEGORY FOR ANNUAL TOTAL RETURN %

as of 03/31/2013

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 03/31/13

Available at Schwab	Yes
Inception Date	06/01/1999
Status	Open
Category	Large Blend
Index Fund	Yes
Fund Company	Schwab Funds
Portfolio Turnover	3%

MORNINGSTAR RATINGS

as of 03/31/13

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 03/31/2013

1 Year	14.50%	10 Years	9.38%
5 Years	6.61%	Since Incep.	4.18%

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

EXPENSES

Gross Expense Ratio (before waivers)	0.10%
Net Expense Ratio (after waivers)	0.09%
Category Average Expense Ratio	1.18%
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 Fund (6/99)	SWTSX	Low – High	0.09	14.50	13.08	6.61	9.38	4.18
Dreyfus S&P 500 Index Fund (1/90)	PEOPX	Low – High	0.50	13.43	12.15	5.36	8.05	8.34
American Century Investments Equity Growth Fund Investor Class(5/91)	BEQGX	Low – High	0.68	13.37	13.24	5.88	8.73	9.10
Category Average	–	Low – High	1.18	11.70	10.49	4.61	8.03	–
S&P 500 TR	–	Low – High	–	13.96	12.67	5.81	8.53	–

[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 03/31/13. 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.

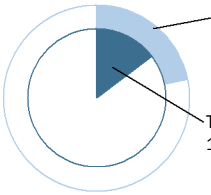
©2013 Charles Schwab & Co., Inc.

Schwab Total Stock Market Index Fund SWTSX

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

TOP TEN HOLDINGS

as of 03/31/2013



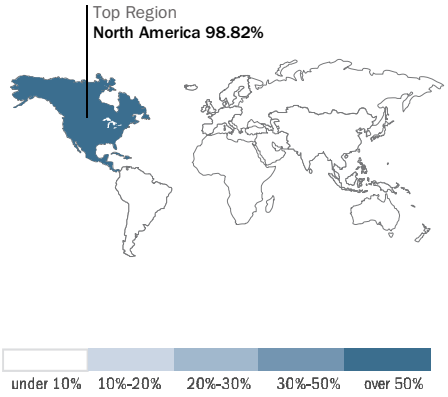
Top 10 holdings are 14.68% of the total porfolio assets. The category average percent of portfolio in top 10 holdings is 21.79%

SYMBOL	COMPANY NAME	SECTOR	PERCENT OF ASSETS
AAPL	Apple Inc	Information Technology	2.36%
XOM	Exxon Mobil Corp	Energy	2.29%
GE	General Electric Co	Industrials	1.36%
CVX	Chevron Corp	Energy	1.31%
JNJ	Johnson + Johnson	Health Care	1.29%
IBM	Intl Business Machines Corp	Information Technology	1.27%
MSFT	Microsoft Corp	Information Technology	1.23%
GOOG	Google Inc Cl A	Information Technology	1.20%
PG	Procter + Gamble Co/The	Consumer Staples	1.19%
PFE	Pfizer Inc	Health Care	1.18%

Fund holdings subject to change

REGIONAL EXPOSURE

as of 01/31/2013



Regional Breakdown

North America	98.82%
Europe Developed (excluding UK)	1.05%
United Kingdom	.09%
Latin America	.03%
Asia Emerging	.01%

Top 5 Countries

United States	98.83%
Switzerland	.64%
Ireland	.26%
Netherlands	.15%
United Kingdom	.08%

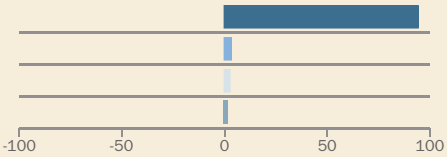
SECTOR WEIGHTINGS

as of 10/31/2012

Information Technology	18.30%
Financials	16.59%
Consumer Discretionary	12.13%
Health Care	11.87%
Industrials	10.83%
Energy	10.38%
Consumer Staples	9.55%
Materials	3.92%
Utilities	3.67%
Telecommunication Services	2.77%

ASSET BREAKDOWN

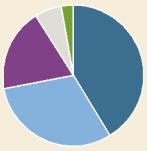
as of 01/31/13



	%Long	%Short	%Net
Domestic Stock	94.21	0.00	94.21
Foreign Stock	3.10	0.00	3.10
Cash	2.34	0.00	2.34
Other	0.35	0.00	0.35

MARKET CAPITALIZATION

as of 01/31/2013



Giant Cap	41.31%
Large Cap	30.73%
Medium Cap	18.95%
Small Cap	6.33%
Micro Cap	2.68%

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.

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

Sector weightings for fund portfolios are determined using the Global Industry Classification Standard (GICS). GICS was developed by and is the exclusive property of Morgan Stanley Capital International Inc. and Standard & Poor's. GICS is a service mark of MSCI and S&P and has been licensed for use by Charles Schwab & Co., Inc.

Government bond fund shares are not guaranteed. Their price and investment return will fluctuate with market conditions and interest rates. Investment income from municipal bond funds may be subject to certain state and local taxes and the federal alternative minimum tax. Capital gains are not exempt from federal income tax.

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.

Except as noted below, all data provided by Morningstar, Inc. All rights reserved. The information contained herein is the proprietary information of Morningstar, Inc., and may not be copied or redistributed for any purpose and may only be used for noncommercial, personal purposes. The information contained herein is not represented or warranted to be accurate, correct, complete, or timely. Morningstar, Inc., shall not be responsible for investment decisions, damages, or other losses resulting from use of the information. Morningstar, Inc., has not granted consent for it to be considered or deemed an "expert" under the Securities Act of 1933. With respect to Schwab and Laudus Funds, Charles Schwab Investment Management, Inc. provides the following data: top ten holdings, and, for Schwab and Laudus Mondrian bond funds, credit ratings, average maturity, and 30-day SEC yield.

Mutual Fund OneSource® funds have no loads and generally have no transaction fees. Funds appearing on the Mutual Fund OneSource® Select List are chosen based on a formula that combines risk-adjusted return, total return and expenses. They must be available through Schwab without loads and open to new investors. Charles Schwab receives remuneration from fund companies in the Mutual Fund OneSource® Service for record keeping, shareholder services, and other administrative services. Schwab may also receive remuneration from transaction fee fund companies for certain administrative services.

Schwab's short-term redemption fee of $49.95 will be charged on redemption of funds purchased through Schwab's Mutual Fund OneSource® service (and certain other funds with no transaction fee) and held for 90 days or less. Schwab reserves the right to exempt some funds from this fee, including certain Schwab Funds®, which may charge a separate redemption fee, and funds that accommodate short-term trading. Trades in no-load mutual funds available through Schwab's Mutual Fund OneSource® service (including Schwab Funds®) as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. For each of these trade orders placed through a broker, a $25 service charge applies. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds.

©2013 Charles Schwab & Co., Inc.

Schwab Total Stock Market Index Fund SWTSX

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

Schwab Affiliate Funds include Schwab Funds and Laudus Funds. Schwab Funds and Laudus Funds are advised by Charles Schwab Investment Management, Inc., an affiliate of Charles Schwab & Co., Inc. Schwab Funds and the Laudus MarketMasters Funds are distributed by Charles Schwab & Co., Inc., and the Laudus Funds (except Laudus MarketMasters Funds) are distributed by ALPS Distributors, Inc. The aggregate fees Schwab or its affiliates receive from Schwab Affiliate Funds are greater than the remuneration Schwab receives from other fund companies participating in the Mutual Fund OneSource Service.

Charles Schwab & Co., Inc. Member SIPC (0108)

©2013 Charles Schwab & Co., Inc.