

charles
SCHWAB
BANK

Investment solutions
designed exclusively
for qualified
retirement plans



Charles Schwab
Bank Collective
Trust Funds

Own your tomorrow.

For nearly 20 years, Charles Schwab Bank has been an innovator in creating investment solutions for qualified retirement plans.

The Charles Schwab Bank collective trust funds are designed to meet the unique needs of plan sponsors and provide institutional investment management benefits to plan participants. Composed of strategies sub-advised by industry-recognized investment managers, Schwab Bank's collective trust funds offer diversification through complementary investment strategies and styles. With \$12.1 billion in assets as of June 30, 2016, the suite of funds includes target date, global asset allocation, domestic and international equity, and fixed income options.

Schwab Managed Retirement Trust Funds™

The Schwab Managed Retirement Trust Funds ("SMRT Funds") are single investment options designed to correspond to target retirement dates between 2010 and 2060 in five-year increments. There is also an Income Fund for individuals in or near retirement.¹ The SMRT Funds follow an open-architecture, sub-advised approach to investing. Using active and passive strategies, the SMRT Funds are diversified across a variety of asset classes that may include, but is not limited to, domestic equity, international equity, emerging markets equity, commodities, global real estate, intermediate-term bond, world bond, short-term bond, cash/cash equivalents, and inflation-protected bond (U.S. TIPS).

Schwab Indexed Retirement Trust Funds®

The Schwab Indexed Retirement Trust Funds ("SIRT Funds") are single investment options designed to correspond to target retirement dates between 2010 and 2060 in five-year increments. The SIRT Funds follow an open-architecture, sub-advised approach to investing. Using predominantly passive strategies, the SIRT Funds are diversified across a variety of asset classes that may include, but is not

limited to, domestic equity, international equity, emerging markets equity, commodities, global real estate, intermediate-term bond, world bond, short-term bond, cash/cash equivalents, and inflation-protected bond (U.S. TIPS).

Global Asset Allocation

The Schwab Diversified Allocation Trust Funds ("Diversified Allocation Funds") are actively managed funds that follow conservative, growth, or aggressive allocations. The Diversified Allocation Funds follow a sub-advised approach to investing, offering global diversification through exposure to a variety of asset classes that may include U.S. and international stocks, fixed income securities, real estate, currencies and commodities, primarily through the use of Exchanged Traded Funds (ETFs) and Exchanged Traded Notes (ETNs).

Schwab Institutional Trust Funds®

The Schwab Institutional Trust Funds are investment solutions that use an open-architecture, sub-advised approach to investing. The Funds, designed to meet particular asset class or category needs, include large cap value and growth, international and core-plus fixed income options.

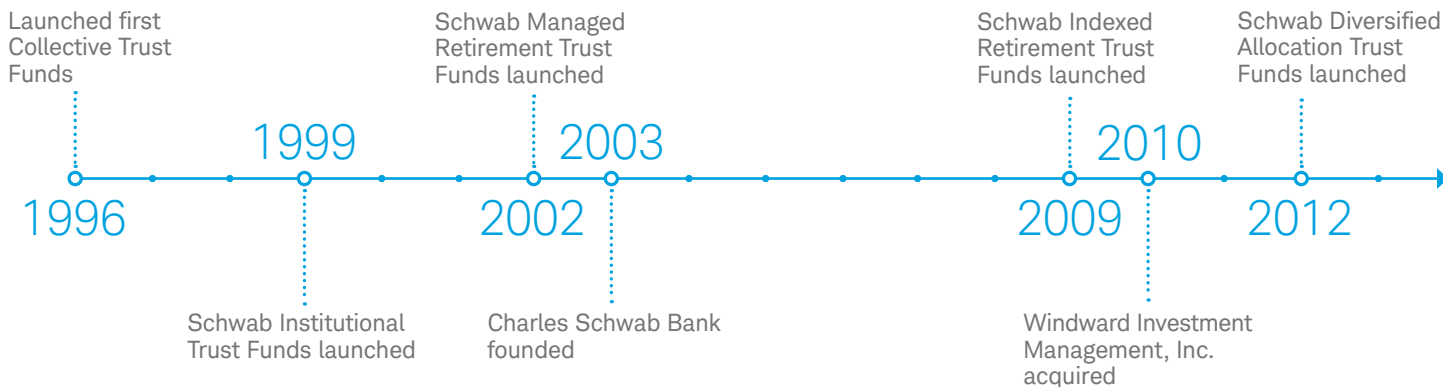
The values of the funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.

¹ The Schwab Managed Retirement Trust Income Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund is intended for investors seeking a higher allocation to fixed income and cash/cash equivalents and is not intended to provide income distribution in retirement.

Relationships with industry-recognized investment firms



Milestone events and innovative product development



Charles Schwab Bank uses an open-architecture sub-advised approach to investing. Fund investments are selected based on advice received from, or products (such as mutual funds, collective trust funds, or ETFs) offered by industry-recognized investment management firms ("sub-advisors"). The Funds may invest in other Schwab Bank Collective Trust Funds to access the underlying sub-advised strategies.

² Windhaven Investment Management, Inc. ("Windhaven") and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

Contact us

For more information on
Charles Schwab Bank's
collective trust funds:

Call:

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Email:

schwabbankfunds@schwab.com

Visit:

schwabbankfunds.com

The values of the target funds will fluctuate up to and after the target dates. There is no guarantee the funds will provide adequate income at or through retirement.

Target Date Funds do not guarantee adequate income at the target date or in retirement.

Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market. The Funds are subject to market volatility and risks associated with the underlying investments. Risks include exposure to international and emerging markets, small company and sector equity securities, and fixed income securities subject to changes in inflation, interest rates, market valuations, liquidity, prepayments, and early redemption. The 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 principal value of the funds is not guaranteed at any time, and will continue to fluctuate up to and after the target date.

The Schwab Managed Retirement Trust Funds™ and Schwab Institutional Trust Funds® are collective trust funds maintained by Charles Schwab Bank ("Schwab Bank"), as trustee of the Funds. They are available for investment only by eligible retirement plans and entities. Schwab Bank Collective Trust Funds ("Funds") are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by Schwab Bank or any of its affiliates; and involve investment risks, including possible loss of principal invested. The Funds are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in the Funds should be carefully considered. The Funds' unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. The Funds are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

The Charles Schwab Corporation provides services to retirement and other employee benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank ("Schwab Bank"); Charles Schwab & Co., Inc.; Charles Schwab Investment Management, Inc. ("CSIM"); Schwab Retirement Plan Services, Inc.; and Windhaven Investment Management, Inc. Trust and custody products and service are offered by Schwab Bank. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC). Schwab Retirement Plan Services, Inc. provides recordkeeping and related services to retirement plans. CSIM provides investment research, advisory and fund administration services to Schwab Bank and the Funds. Windhaven Investment Management, Inc. ("Windhaven") provides investment advisory services to the Diversified Allocation collective trust funds. CSIM and Windhaven are investment advisers registered with the Securities and Exchange Commission.

The Schwab Bank Collective Trust Funds select investments based on advice received from, or products offered by industry-recognized investment management firms ("sub-advisors"). The Funds access investment strategies through various investment vehicles including, but not limited to, collective trust funds, mutual funds, and/or exchange-traded funds and may also access strategies through sub-advisors engaged by Charles Schwab Bank to advise one or more separate accounts of a Fund. Exposure to some strategies may be indirect through investment in other Schwab Bank Collective Trust Funds. The SMRT Funds invest in the Schwab Institutional Large Cap Value Trust Fund, Schwab Institutional Large Cap Growth Trust Fund, Schwab Institutional Small Cap Fund, Schwab Institutional International Diversified Trust Fund, and Schwab Institutional Core Plus Fixed Income Trust Fund.

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Collective Trust Funds

	CATEGORY	UNIT CLASS	EXPENSE RATIO
Schwab Managed Retirement Trust Funds			
SMRT Income-2060			
	Target Date	I	0.89%
	Target Date	II	0.69%
	Target Date	III	0.54%
	Target Date	IV	0.45%
	Target Date	V*	0.35%
Schwab Indexed Retirement Trust Funds			
SIRT 2010-2060			
	Target Date	I	0.08%
Schwab Diversified Allocation Trust Funds			
Schwab Diversified Conservative Allocation Trust Fund			
	Global Asset Allocation	Retirement	1.20%
	Global Asset Allocation	Institutional	0.85%
Schwab Diversified Growth Allocation Trust Fund			
	Global Asset Allocation	Retirement	1.20%
	Global Asset Allocation	Institutional	0.85%
Schwab Diversified Aggressive Allocation Trust Fund			
	Global Asset Allocation	Retirement	1.20%
	Global Asset Allocation	Institutional	0.85%
Schwab Institutional Trust Funds			
Schwab Institutional Large Cap Value Trust Fund			
	Large Value	Select**	0.42%
Schwab Institutional Large Cap Growth Trust Fund			
	Large Growth	Retirement	0.74%
	Large Growth	Institutional	0.54%
Schwab Institutional Diversified International Trust Fund			
	Foreign Large Blend	Retirement	1.04%
	Foreign Large Blend	Institutional	0.79%
Schwab Institutional Core-Plus Fixed Income Trust Fund			
	Intermediate-Term Bond (Core Plus)	I	0.55%
Schwab Institutional Core-Plus Fixed Income Trust Fund			
	Intermediate-Term Bond (Core Plus)	III	0.35%

*To invest in the SMRT Funds Unit Class V, a plan must map a minimum of \$100 million or plans must be greater than \$400 MM in total plan assets.

**Not available until January 18th, 2017.

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.