

December 6, 2017

# Schwab Bank Collective Trust Funds

## Schwab Institutional Large Cap Value Trust Fund

Charles Schwab Bank opened a new unit class of the Schwab Institutional Large Cap Value Trust Fund in January 2017 to replace the Fund's Retirement and Institutional unit classes which closed to new investors.

Schwab Institutional Large Cap Value Trust Fund	
Select Unit Class	<ul style="list-style-type: none"> <li>Expense ratio – 0.42%</li> <li>Revenue credit – 0</li> <li>Open for investment</li> </ul>

The Fund continues to leverage our open architecture approach utilizing a large cap value strategy sub-advised by Dodge & Cox. Dodge & Cox, a traditional value manager with a long time horizon, has been sub-advising the Schwab Institutional Large Cap Value Trust Fund since 2002 and has accumulated a strong track record. Typically the strategy could be expected to out-perform in value driven markets that are focused on fundamentals and likely to under-perform in low quality high valuation markets.

Schwab Institutional Large Cap Value Portfolio Characteristics		
	Russell 1000 Index	Dodge & Cox
As of September 30, 2017		
<b>Key Characteristics</b>		
Avg. Market Cap (MM)	\$160,376	\$130,007
Holdings	981	69
P/E - Trailing 12-Month	21.7	19.9
Return on Equity	17.8	12.2
<b>Sector Weightings<sup>1</sup></b>		
Information Technology	22.8	18.3
Telecommunications	2.1	1.8
Utilities	3.1	-
Financials	14.8	27.5
Real Estate	3.7	-
Healthcare	13.8	22.1
Consumer Staples	7.7	1.5
Consumer Discretionary	12.2	14.7
Industrials	10.5	5.1
Materials	3.3	1.1
Energy	5.9	8.0

<sup>1</sup>Sector allocations may not total 100% due to unclassified securities

\*\*For past performance of previous unit classes please visit [schwabbankfunds.com](http://schwabbankfunds.com)

## Contact us:

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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 strategies through various investment vehicles including, but not limited to, collective trust funds, separate accounts, mutual funds, and exchange-traded funds. Exposure to some strategies may be indirect through the investment in other Schwab Bank Collective Trust Funds. See the Funds' Financial Statements for additional information.

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