

Schwab and Laudus Funds

Fund Liquidation

Liquidating Funds	Fund #	Ticker	CUSIP	NSCC #	Settlement	Soft Close (Close of Market)	Hard Close (Close of Market)	Liquidation (Close of Market)	Capital Gain Distribution*			Dividend Distribution*		
									Record Date	Ex-Date	Pay Date	Record Date	Ex-Date	Pay Date
Laudus Small-Cap MarketMasters Fund - Investor Class	1508	SWOSX	808509822	5489	T+1	12/17/2018	2/12/2019	2/26/2019	1/23/2019	1/24/2019	1/24/2019	2/22/2019	2/25/2019	2/25/2019
Laudus Small-Cap MarketMasters Fund - Select Class	1548	SWMSX	808509632	5489	T+1	12/17/2018	2/12/2019	2/26/2019	1/23/2019	1/24/2019	1/24/2019	2/22/2019	2/25/2019	2/25/2019
Schwab Intermediate-Term Bond Fund**	1655	SWIIX	808517734	5489	T+1	12/17/2018	2/12/2019	2/26/2019	2/22/2019	2/25/2019	2/25/2019	2/25/2019	2/26/2019	2/26/2019

During the Soft Close Period (12/17/18 – 02/12/19) The Funds listed above will stop accepting purchases and exchanges for new accounts effective close of market on Monday, December 17, 2018

Note: Subsequent trades submitted through the NSCC that are identified by the Fund's transfer agent as a new account will be rejected
Existing accounts will have the ability to make additional purchases and exchanges during the soft close period
Existing qualified plans can continue to accept new participants during the soft close period

The Funds listed above will stop accepting purchases and exchanges into the Fund for existing accounts close of market Tuesday, February 12, 2019
The Last Redemption for the Funds listed above will be Monday, February 25, 2019

*Dates are subject to change

**Dividend Accrual and Payout - Schwab Intermediate-Term Bond Fund

Dividends will accrue through liquidation on Tuesday, February 26, 2019

Dividend payout for accounts coded for cash will settle on Thursday, February 28, 2019

Dividend payout for accounts coded for reinvest will settle with liquidation proceeds on Wednesday, February 27, 2019

Share Class Consolidation

Consolidating Share Class	Fund #	Ticker	CUSIP	NSCC #	Settlement	Soft Close (Close of Market)	Hard Close (Close of Market)	Consolidation (Close of Market)	Capital Gain Distribution*			Dividend Distribution*		
									Record Date	Ex-Date	Pay Date	Record Date	Ex-Date	Pay Date
Laudus International MarketMasters Fund - Investor Class	1509	SWOIX	808509889	5489	T+1	1/15/2019	2/12/2019	2/26/2019	2/22/2019	2/25/2019	2/25/2019	2/22/2019	2/25/2019	2/25/2019

During the Soft Close Period (01/15/19 – 02/12/19) The Investor Class listed above will stop accepting purchases and exchanges for new accounts effective close of market on Tuesday, January 15, 2019

Note: Subsequent trades submitted through the NSCC that are identified by the Fund's transfer agent as a new account will be rejected
Existing accounts will have the ability to make additional purchases and exchanges during the soft close period
Existing qualified plans can continue to accept new participants during the soft close period

The Investor Class listed above will stop accepting purchases and exchanges into the Fund for existing accounts close of market Tuesday, February 12, 2019
The Last Redemption for the Investor Class listed above will be Monday, February 25, 2019

*Dates are subject to change

Consolidating Share Class	Fund #	Ticker	CUSIP	NSCC #	Settlement		Surviving Share Class	Fund #	Ticker	CUSIP	NSCC #	Settlement
Laudus International MarketMasters Fund - Investor Class	1509	SWOIX	808509889	5489	T+1	➔	Laudus International MarketMasters Fund - Select Class	1547	SWMIX	808509640	5489	T+1

The Investor Class listed above will consolidate into the Select Class close of market Tuesday, February 26, 2019

The surviving share class will remove "Select Class" from its name following the consolidation Thursday, February 28, 2019

Fund Minimum Removal

The Funds listed below will eliminate their initial investment minimum after close of market
Tuesday, January 15, 2019

Fund	Fund #	Ticker	CUSIP
Schwab Target 2060 Fund	5022	SWPRX	808509152
Schwab Target 2055 Fund	1923	SWORX	808509178
Schwab Target 2050 Fund	1922	SWNRX	808509186
Schwab Target 2045 Fund	1921	SWMRX	808509194
Schwab International Core Equity Fund	1898	SICNX	808509210
Schwab Target 2035 Fund	1892	SWIRX	808509244
Schwab Target 2025 Fund	1891	SWHRX	808509251

Schwab Target 2015 Fund	1890	SWGRX	808509269
Schwab Monthly Income Fund - Maximum Payout	1895	SWLRX	808509277
Schwab Monthly Income Fund - Enhanced Payout	1894	SWKRX	808509285
Schwab Monthly Income Fund - Moderate Payout	1893	SWJRX	808509293
Schwab MarketTrack Growth Portfolio	1501	SWHGX	808509301
Schwab MarketTrack Balanced Portfolio	1502	SWBGX	808509400
Schwab MarketTrack Conservative Portfolio	1503	SWCGX	808509509
Schwab Large-Cap Growth Fund	1639	SWLSX	808509517
Schwab Target 2040 Fund	1636	SWERX	808509533
Schwab Target 2030 Fund	1635	SWDRX	808509541
Schwab Target 2020 Fund	1634	SWCRX	808509558
Schwab Target 2010 Fund	1633	SWBRX	808509566
Laudus International MarketMasters Fund – Select Shares	1547	SWMIX	808509640
Schwab Dividend Equity Fund	1546	SWDSX	808509657
Schwab Small-Cap Equity Fund	1543	SWSCX	808509673
Schwab Hedged Equity Fund	1538	SWHEX	808509699
Schwab Health Care Fund	1535	SWHFX	808509731
Schwab Core Equity Fund	1517	SWANX	808509806
Schwab MarketTrack All Equity Portfolio	1500	SWEGX	808509814
Schwab Balanced Fund	1507	SWOBX	808509863
Schwab California Tax-Free Bond Fund	1511	SWCAX	808517304
Schwab Tax-Free Bond Fund	1505	SWNTX	808517403
Schwab Global Real Estate Fund	1651	SWASX	808517759
Laudus U.S. Large Cap Growth Fund	2943	LGILX	51855Q549

Fund Management Fee Reduction					
The Funds listed below will reduce their respective management fees Wednesday, December 20, 2018					
Fund	Fund #	Ticker	CUSIP	Current Management Fee (bps)	New Management Fee (bps)
Schwab S&P 500 Index Fund	1519	SWPPX	808509855	3.0	2.0
Schwab U.S. Large-Cap Growth Index Fund	5027	SWLGX	80850L718	4.0	3.5
Schwab U.S. Large-Cap Value Index Fund	5025	SWLVX	80850L734	4.0	3.5
Schwab U.S. Mid-Cap Index Fund	5026	SWMCX	80850L726	5.0	4.0
Schwab Small-Cap Index Fund	1524	SWSSX	808509848	5.0	4.0