

Schwab ETF Model Portfolios

A Series

Low-cost, Core Allocations

Schwab Asset Management

Schwab ETF Model Portfolios

Designed to stand the test of time.

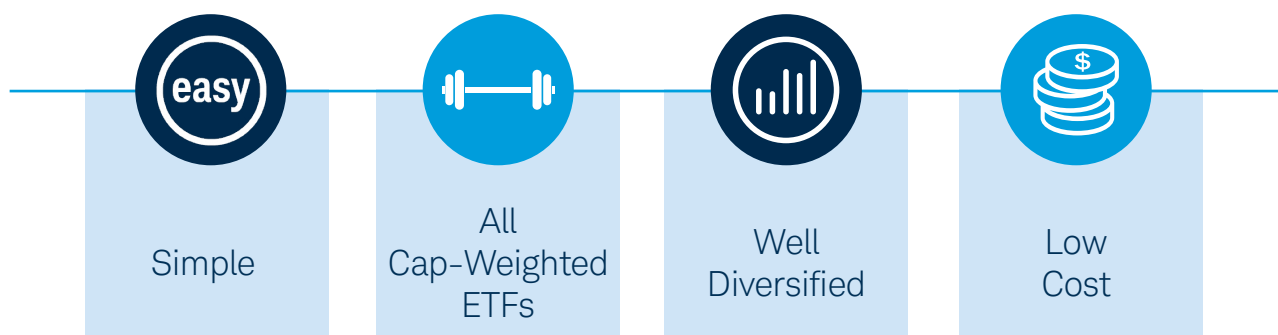
Schwab ETF Model Portfolios A Series are designed exclusively with cap-weighted/core index exposure, capturing broad market results in a simple and low cost approach.

The Schwab ETF Model Portfolios utilize a behavioral-based approach to investing, combining a rigorous analytical framework with a deep understanding of investor preferences and their inherent biases towards markets.

The core asset model portfolios are constructed with proprietary exchange-traded funds (ETFs), using traditional market cap-weighted equity, fixed income, and real assets, combined with cash exposures to create a diversified, low-cost core model portfolio. The A Series offers seven models utilizing varying levels of asset class exposures to fit a range of client risk appetites and likely investor behaviors.

The models' underlying Schwab ETFs provide broad exposure to market segments. The asset class selection process is driven by capital market expectations, investor research, and qualitative and analysis.

A Series Key Takeaways:



Schwab Model Portfolios A Series

Asset Class	Product	Ticker	Expense Ratio							
				24/76	32/68	48/52	64/36	72/28	88/12	96/4
Domestic Equity	Schwab U.S. Large-Cap ETF	SCHX	0.03%	13.9%	18.6%	25.2%	32.5%	35.3%	40.2%	42.3%
	Schwab U.S. Small-Cap ETF	SCHA	0.04%	1.5%	1.7%	2.7%	3.8%	4.7%	6.7%	7.7%
International Equity	Schwab International Equity ETF	SCHF	0.06%	7.0%	8.0%	13.0%	17.4%	19.6%	24.1%	26.4%
	Schwab International Small-Cap Equity ETF	SCHC	0.11%	–	1.5%	2.0%	2.8%	3.4%	4.5%	5.2%
	Schwab Emerging Markets Equity ETF	SCHE	0.11%	–	–	1.5%	3.0%	3.9%	6.3%	7.6%
Real Assets	Schwab U.S. REIT ETF	SCHH	0.07%	1.6%	2.2%	3.3%	4.5%	5.1%	6.2%	6.8%
	Schwab U.S. Aggregate Bond ETF	SCHZ	0.04%	46.3%	42.5%	35.6%	28.0%	22.1%	8.0%	–
Fixed Income	Schwab Short-Term U.S. Treasury ETF	SCHO	0.04%	18.1%	14.7%	8.8%	4.0%	1.9%	–	–
	Schwab U.S. TIPS ETF	SCHP	0.05%	7.6%	6.8%	3.6%	–	–	–	–
Cash	Cash/Cash Equivalents*	–	–	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
Average-Weighted Expense Ratio**				0.04%	0.04%	0.04%	0.04%	0.05%	0.05%	0.05%

Asset allocations shown are for illustrative purposes only and are subject to change without notice. They are not representative of any actual investment, strategy, or recommendation. Other ETFs may be appropriate for a given asset class and should be evaluated on a case-by-case basis.

1. Equity Cap-Weighted includes Real Assets.
2. Fixed Income includes Cash/Cash Equivalents.

*Cash/Cash Equivalents are provided in a set amount designed to meet levels typically required by various platform and model portfolio providers. The cash allocation can be adjusted based on applicable circumstances.

**Average-Weighted Expense Ratios as of December 31, 2021, Charles Schwab Investment Management. Expense ratios may change without notice.

Schwab Asset Management

Established expertise in multi-asset class investment management

- 30+ years in asset management with \$675+ billion in AUM¹
- History of managing multi-asset portfolios since 2002
- Demonstrated asset allocation experience through multiple market cycles
- Robust multi-asset class investment management and oversight structure
- Multi-asset strategic investment team includes 22 professionals, including 5 PhDs and 13 CFA charterholders

1. As of December 31, 2021, Schwab Asset Management managed approximately \$635.8 billion on a discretionary basis and \$41.5 billion on a non-discretionary basis. Source: Schwab Asset Management



Contact us

More Schwab ETF Model Portfolios resources are available through your Schwab Asset Management representative.

Call: **1-877-824-5615**

Schwab Asset Management

As one of the industry's largest and most experienced asset managers, we offer a focused lineup of competitively priced ETFs, mutual funds and separately managed account strategies designed to serve the central needs of most investors.

Learn more at schwabassetmanagement.com.

Disclosures

Investors should consider carefully information contained in a fund's prospectus, or if available, the summary prospectus, including investment objectives, risks, charges and expenses. You can view and download a prospectus by visiting schwabassetmanagement.com. Please read the prospectus carefully before investing.

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Diversification and asset allocation strategies do not ensure a profit and cannot protect against losses in a declining market.

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