

Low cost core investment products from Schwab.

What a welcome alternative.

[\(/public/csim/home\)](https://www.schwabfunds.com/public/csim/home)

[Learn more > \(/public/csim/home/nn/welcome-alternative.html\)](https://www.schwabfunds.com/public/csim/home/nn/welcome-alternative.html)

Product Finder

Market Cap Index

Fundamental Index®

Target Date / Multi-Asset

Fixed Income

Active Equity

Money Market Funds

A leader in investment management for over 25 years

We've grown to become one of the nation's largest asset managers – and one of the largest providers of index mutual funds, ETFs and money market funds.²

3rd

largest provider
of index mutual funds

5th

7th

largest provider
of money market funds

Insights from our team and strategic partners



Investment Insights

Will the success of indexing lead to its downfall?

The growth of passive investing has raised questions about its effect on market efficiency and price discovery; our research suggests that index-based products pose minimal threat to the price discovery process.

Read more

Investment Insights

Schwab Podcast: Should you diversify differently?

(https://content.schwab.com/podcast/financial-decoder/financial_decoder_S02E01.mp3)

In this episode of Financial Decoder™, Omar Aguilar joins host Mark Riepe to discuss how cognitive biases might be preventing you from building a truly diversified portfolio—and how you can change that.

Listen now (https://content.schwab.com/podcast/financial-decoder/financial_decoder_S02E01.mp3)

~~(https://content.schwab.com/podcast/financial-decoder/financial_decoder_S02E01.mp3)~~

Leadership Insights

The normalcy bias: A break from reality

(</public/csim/nn/aguilar/may2019.html>)

Have your clients occasionally seemed disconnected from market realities this year? Behavioral finance may be able to help explain why.

[Read more \(/public/csim/nn/aguilar/may2019.html\)](#)

[./\(/public/csim/nn/aguilar/may2019.html\)](#)

[View All \(/public/csim/home/insights\)](#)



Keep up with current market trends and analyses

Get up-to-date perspectives and investment ideas from the professionals at the Schwab Center for Financial Research.

View the latest (http://www.schwab.com/public/schwab/resource_center/expert_insight/markets_economy)

News and events

INVESTOR'S BUSINESS
DAILY®



INVESTOR'S BUSINESS
DAILY®

Focused on the ETFs serving investors' biggest needs

Fifth-biggest U.S. ETF provider since entering market nine years ago.

[Read more](#)

Multiple Schwab Funds named best-in-class by Lipper

Three Schwab Funds, each employing Fundamental Index® strategies, were recognized in 2019 for outstanding consistent performance relative to their peers.

[Read more](#)

What are low-cost leader Schwab's ETFs milestones, goals?

Now the 5th largest provider of ETFs, Schwab has become a disruptive force in the ETF industry.

[Read more](#)

Register now for even more

Access resources developed for institutional use only—and subscribe to receive our latest news and insights.

[Register](#)

* Investment income may be subject to certain state and local taxes and, depending on your tax status, the federal alternative minimum tax. Capital gains are not exempt from federal income tax.

** The Funds' Investor Shares have no initial investment minimum; however, Schwab systems require a minimum of \$1 per trade.

1. All rankings based on assets under management (AUM) as of March 31, 2019. 3rd largest provider of index mutual funds source: Strategic Insight; 5th largest provider of ETFs source: Strategic Insight; 7th largest provider of money market funds source: iMoneyNet.

Schwab is a registered trademark of Charles Schwab & Co., Inc. Fundamental Index is a registered trademark of Research Affiliates, LLC.

Investors should consider carefully information contained in the prospectus or, if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can view and download a prospectus by clicking on [Prospectus & Reports \(/prospectus\)](/prospectus) or call [877-824-5615 \(tel: 1-877-824-5615\)](tel:1-877-824-5615). Please read the prospectus carefully before investing. Past performance does not guarantee future performance.

Not FDIC-Insured · No Bank Guarantee · May Lose Value

Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. ETF shares are bought and sold at market price, which may be higher or lower than the net asset value (NAV).

The target date 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. There is no guarantee the funds will provide adequate income at or through retirement.

Target date funds asset allocations are subject to change over time in accordance with each fund's prospectus.

Fixed income securities are subject to increased loss of principal during periods of rising interest rates. Fixed-income investments are subject to various other risks including changes in credit quality, market valuations, liquidity, prepayments, early redemption, corporate events, tax ramifications, and other factors. All of these factors can subject the funds to increased loss of principal.

You could lose money by investing in the Schwab Money Funds. All Schwab Money Funds with the exception of Schwab Variable Share Price Money Fund seek to preserve the value of your investment at \$1.00 per share, but cannot guarantee they will do so. Because the share price of the Schwab Variable Share Price Money Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. All Schwab Money Funds with the exception of Schwab Government Money Fund, Schwab U.S. Treasury Money Fund, Schwab Treasury Obligations Fund, Schwab Government Money Market Portfolio, and Schwab Retirement Government Money Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Schwab Money Funds is not insured or guaranteed by the FDIC or any other government agency. The Schwab Money Funds' sponsor has no legal obligation to provide financial support to the Funds, and you should not expect that the sponsor will provide financial support to the Funds at any time.

The Schwab Center for Financial Research (SCFR) is a division of Charles Schwab & Co., Inc. Articles attributed to SCFR are the opinions of employees of Charles Schwab & Co., Inc.

Charles Schwab Investment Management, Inc. (CSIM) is the investment advisor for Schwab Funds, Laudus Funds, and Schwab ETFs. Schwab Funds and Laudus Funds are distributed by Charles Schwab & Co., Inc. (Schwab), Member [SIPC](#)

(<https://www.sipc.org/>). Schwab ETFs are distributed by SEI Investments Distribution Co. (SIDCO). CSIM and Schwab are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation, and are not affiliated with SIDCO.

This site is designed for U.S. residents. Non-U.S. residents are subject to country-specific restrictions.

(0719-929V)

[Contact Us \(https://www.schwabfunds.com/public/csim/home/nn/contact.html\)](https://www.schwabfunds.com/public/csim/home/nn/contact.html) | [Careers \(https://www.schwabfunds.com/public/csim/home/about/careers\)](https://www.schwabfunds.com/public/csim/home/about/careers) | [Site Map \(https://www.schwabfunds.com/public/csim/home/nn/sitemap.html\)](https://www.schwabfunds.com/public/csim/home/nn/sitemap.html) | [Media Contact \(https://www.schwabfunds.com/public/csim/home/nn/mediacount.html\)](https://www.schwabfunds.com/public/csim/home/nn/mediacount.html) | [Site Usability \(https://www.schwabfunds.com/public/csim/home/nn/site_usability.html\)](https://www.schwabfunds.com/public/csim/home/nn/site_usability.html)

([public/csim/home](https://www.schwabfunds.com/public/csim/home))

Privacy Policies: [Direct Fund Investors \(http://ims.schwab.wallst.com/repository/?doc=PrivacyPolicyCombined\)](http://ims.schwab.wallst.com/repository/?doc=PrivacyPolicyCombined) | [CSIM \(http://www.schwab.com/public/schwab/nn/legal_compliance/privacy\)](http://www.schwab.com/public/schwab/nn/legal_compliance/privacy)

[DATA POINT DEFINITIONS AND INDEX GLOSSARY](https://www.schwabfunds.com/public/csim/home/nn/glossary.html)

(<https://www.schwabfunds.com/public/csim/home/nn/glossary.html>)

© 2019 Charles Schwab Investment Management, Inc. All rights reserved. Unauthorized access is prohibited. Usage will be monitored. (0115-0645)