



Important Product Notification from Schwab Funds: Fund Closure and Liquidation – **Update: Distribution Date Change**

Fund Soft Close effective close of market October 26, 2018

Schwab Funds		
Symbol	CUSIP	Name
SWG SX	808517882	Schwab GNMA Fund

- The Fund listed above will stop accepting purchases and exchanges into the Funds for new accounts effective close of market October 26, 2018
Note: Subsequent trades submitted through the NSCC that are identified by the Fund's transfer agent as a new account will not be accepted
- 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

Fund Hard Close effective close of market November 7, 2018

- The Fund listed above will stop accepting purchases and exchanges into the Fund for existing accounts close of market November 7, 2018
- Existing qualified plans can no longer accept new participants as of the hard close date

Capital Gains Distribution will be paid on:

- Record Date: November **12**, 2018
- Ex-Date: November **13**, 2018
- Pay Date: November **13**, 2018

Last redemption November 14, 2018

- November 14, 2018 will be the last redemption date for investors for the Fund listed above

Fund Liquidation close of market November 15, 2018

- Effective close of market November 15, 2018 the above Fund will fully liquidate

Dividend Accrual and Payout

- Dividends will accrue through liquidation on November 15
- Dividend payout for accounts coded for cash will settle on November 19
- Dividend payout for accounts coded for reinvest will settle with liquidation proceeds on November 16

If you have received this notification and are no longer a contact point for Charles Schwab Investment Management, please respond to this email with updated information. We strive to keep our intermediary contacts current and appreciate your help in this effort.

Please contact schwabintermediaryoversight@schwab.com with any questions.

Thank you

Schwab Intermediary Oversight and Operational Relationship Management Team

Investors should consider carefully information contained in the prospectus, or if available, the summary prospectus, including investment objectives, risks, charges and expenses. You can obtain a prospectus, or if available, a summary prospectus by visiting schwabfunds.com. Please read it carefully before investing.

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