

## Index definitions

<b>Bloomberg Barclays 1-Year Municipal Bond Index</b>	Comprised of investment grade, fixed-rate municipal securities issued after 01/01/91 maturing in 1 to 2 years. The index is market value weighted.
<b>Bloomberg Barclays 3-Year Municipal Bond Index</b>	Comprised of investment grade, fixed-rate municipal securities issued after 01/01/91 maturing in 2 to 4 years. The index is market value weighted.
<b>Bloomberg Barclays 5-Year Municipal Bond Index</b>	Comprised of investment grade, fixed-rate municipal securities issued after 01/01/91 maturing in 4 to 6 years. The index is market value weighted.
<b>Bloomberg Barclays 7-Year Municipal Bond Index</b>	Comprised of investment grade, fixed-rate municipal securities issued after 01/01/91 maturing in 6 to 8 years. The index is market value weighted.
<b>Bloomberg Barclays GNMA Index</b>	An index that includes the mortgage-backed pass-through securities of the Government National Mortgage Association (GNMA).
<b>Bloomberg Barclays U.S. 1-3 Year Treasury Bond Index</b>	An index that includes all publicly-issued U.S. Treasury securities that have a remaining maturity of greater than or equal to 1 year and less than 3 years and are rated investment grade.
<b>Bloomberg Barclays U.S. 3-10 Year Treasury Bond Index</b>	An index that measures the performance of U.S. Treasury securities that have a remaining maturity of greater than or equal to 3 years but less than 10 years, are rated investment grade and have \$250 million or more of outstanding face value.
<b>Bloomberg Barclays U.S. Aggregate Bond Index</b>	An index that represents securities that are SEC registered, taxable, and dollar denominated. The index covers the U.S. investment grade fixed-rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.
<b>Bloomberg Barclays U.S. Corporate Bond Index</b>	An index that covers the U.S. dollar-denominated investment-grade, fixed-rate, taxable corporate bond market. Securities are included if rated investment-grade or higher using the middle rating of Moody's, S&P, and Fitch credit rating services.
<b>Bloomberg Barclays U.S. Government/Credit 1-5 Year Index</b>	An index that includes investment-grade government and corporate bonds that are denominated in U.S. dollars and have maturities of 1–5 years. Bonds are represented in the index in proportion to their market value.
<b>Bloomberg Barclays U.S. High-Yield Very Liquid (VLI) Index</b>	Measures the market of U.S. dollar-denominated, non-investment grade, fixed-rate, taxable corporate bonds. Securities are classified as high yield if the middle rating of Moody's, Fitch, and S&P is Ba1/BB+/BB+ or below, excluding emerging market debt. The U.S. Corporate High-Yield Index was created in 1986, with history backfilled to July 1, 1983, and rolls up into the Barclays U.S. Universal and Global High-Yield Indices.
<b>Bloomberg Barclays U.S. Intermediate Aggregate Bond Index</b>	An index that represents securities that are SEC-registered, taxable, and dollar denominated. The index covers the U.S. investment grade fixed-rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

## Index definitions (cont'd)

<b>Bloomberg Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</b>	An index that tracks inflation-protected securities issued by the U.S. Treasury that have at least one year remaining to maturity, are rated investment grade, and have \$250 million or more of outstanding face value.
<b>Bloomberg Commodity Index</b>	A highly liquid and diversified benchmark for commodity investments. Provides broad-based exposure to commodities, and no single commodity or commodity sector dominates the Index.
<b>Chicago Board of Exchange (CBOE) Volatility Index® (VIX®)</b>	An index which provides a general indication on the expected level of implied volatility in the U.S. market over the next 30 days.
<b>Citigroup 3-Month U.S. Treasury Bill Index</b>	An index that tracks short-term U.S. government debt instruments.
<b>Citigroup Non-U.S. Dollar World Government Bond Index</b>	A market-capitalization index that measures the total rate of return performance for the government bonds of 22 countries, excluding the U.S., with a remaining maturity of at least 1 year.
<b>Citigroup World Government Bond Index</b>	A market-capitalization index that measures the total rate of return performance for the government bonds of 23 countries, including the U.S., with a remaining maturity of at least 1 year.
<b>DBIQ (Deutsche Bank Index Quant) Optimum Yield Diversified Commodity Index</b>	Aims to represent the performance of the commodity market. It invests in futures contracts which track fourteen underlying commodities: Aluminum, Brent Crude, Copper-Grade A, Corn, Gold, Heating oil, Sweet Light Crude Oil (WTI), Natural Gas, RBOB Gasoline, Silver, Soybeans, Sugar, Wheat and Zinc.
<b>Dow Jones Global Health Care Index</b>	An index that measures the performance of healthcare providers, researchers, and supplies producers around the world.
<b>Dow Jones U.S. Broad Stock Market Index</b>	An index that is a subset of the Dow Jones U.S. Total Stock Market Index, which measures all U.S. equity securities with readily available prices. The index includes approximately 2,500 stocks and is float-adjusted market-cap weighted.
<b>Dow Jones U.S. Dividend 100 Index</b>	An index that measures the performance of high-dividend-yielding stocks issued by U.S. companies that have both a record of consistently paying dividends and are fundamentally strong relative to their peers based on financial ratios.
<b>Dow Jones U.S. Large Cap Growth Total Stock Market Index</b>	An index that includes the large-cap growth portion of the Dow Jones U.S. Total Stock Market Index. The index is float-adjusted market-capitalization weighted and includes components ranked 1-750 by full market-capitalization and that are classified as “growth” based on a number of factors.
<b>Dow Jones U.S. Large Cap Total Stock Market Index</b>	An index that is a subset of the Dow Jones U.S. Total Stock Market Index, which measures all U.S. equity securities with readily available prices. The index includes approximately the largest 750 stocks and is float-adjusted market-capitalization weighted.
<b>Dow Jones U.S. Large Cap Value Total Stock Market Index</b>	An index that includes the large-cap value portion of the Dow Jones U.S. Total Stock Market Index. The index is float-adjusted market-capitalization weighted and includes the components ranked 1-750 by full market-capitalization and that are classified as “value” based on a number of factors.

## Index definitions (cont'd)

<b>Dow Jones U.S. Mid Cap Total Stock Market Index</b>	An index that is a subset of the Dow Jones U.S. Total Stock Market Index, which measures all U.S. equity securities with readily available prices. The index includes the components ranked 501-1000 by full market-capitalization and is float adjusted market-capitalization weighted.
<b>Dow Jones U.S. Select REIT Index</b>	An index that is a float-adjusted market-capitalization weighted index comprising real estate investment trusts (REITs). The index excludes mortgage REITs, net-lease REITs, real estate finance companies, mortgage brokers and bankers, commercial and residential real estate brokers and estate agents, homebuilders, large landowners and sub dividers of unimproved land, hybrid REITs, timber REITs and companies that have more than 25% of their assets in direct mortgage investments.
<b>Dow Jones U.S. Small Cap Total Stock Market Index</b>	An index that measures all U.S. equity securities with readily available prices. The index includes components ranked 751-2500 by full market-capitalization and is float adjusted market-capitalization weighted.
<b>Dow Jones U.S. Total Stock Market Index</b>	An index that measures the performance of all publicly traded stocks of companies headquartered in the U.S. for which pricing data is readily available. The index is a float adjusted market-capitalization weighted.
<b>FTSE Developed All Cap ex-US Liquid Index Net</b>	A market-capitalization weighted index representing the performance of large-, mid- and small-cap stocks in developed markets (excluding US stocks). This index rolls up to FTSE Global Equity Index Series (GEIS) All-Cap.
<b>FTSE Developed ex-U.S. Index</b>	An index that is comprised of approximately 85% large-cap stocks and 15% mid-cap stocks from more than 20 developed markets, excluding the US. This index rolls up to FTSE All-World Index Series.
<b>FTSE Developed Small Cap ex-U.S. Liquid Index</b>	An index that is comprised of small-cap companies in developed countries, excluding the United States. The index defines the small-cap universe as approximately the bottom 10% of the eligible universe with a minimum free float capitalization of \$150 million.
<b>FTSE Emerging Index</b>	An index that is comprised of large and mid-cap companies in emerging countries, as defined by the index provider. The index defines the large and mid-cap universe as approximately the top 90% of the eligible universe.
<b>FTSE EPRA/NAREIT Global Index</b>	An index that provides a diverse representation of publicly traded equity REITs and listed property companies worldwide. The index constituents are free-float adjusted, and screened on liquidity, size and revenue. The index is comprised of countries in developed and emerging markets.
<b>Intercontinental Exchange (ICE) U.S. Dollar Index</b>	An index of the of the United States dollar relative to a basket of foreign currencies, and is a weighted geometric mean of the dollar's compared to the Euro, Japanese yen, Pound sterling, Canadian dollar, Swedish krona, and Swiss franc relative to March 1973.
<b>MSCI EAFE Index®</b>	A free float-adjusted market-capitalization index that is designed to measure the equity market performance of developed markets in Europe, Australasia, and the Far East.
<b>MSCI EAFE Value Index</b>	A free float-adjusted market-capitalization index that is designed to measure large- and mid-cap securities exhibiting overall value style characteristics across developed markets countries around the world, excluding the U.S. and Canada. The value investment style characteristics for index construction are defined using three variables: book value to price, 12-month forward earnings to price and dividend yield. This series approximates the minimum possible dividend reinvestment.

## Index definitions (cont'd)

<b>MSCI Emerging Markets Index</b>	A free float-adjusted market-capitalization weighted index that is designed to measure equity market performance in the global emerging markets. This series approximates the minimum possible dividend reinvestment.
<b>MSCI Euro Index</b>	Captures large-cap representation across the 10 developed markets countries in the EMU. With 123 constituents, the index covers approximately 70% of the free float-adjusted market-capitalization of the EMU.
<b>MSCI European Economic and Monetary Union Index (EMU)</b>	A free float-adjusted market-capitalization weighted index that is designed to measure the equity market performance of countries within EMU.
<b>MSCI AC World Index (ACWI)</b>	A market-capitalization weighted index designed to provide a broad measure of equity-market performance throughout the world. The MSCI ACWI is maintained by Morgan Stanley Capital International, and is comprised of stocks from both developed and emerging markets.
<b>Russell 1000® Growth Index</b>	An index that measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.
<b>Russell 1000® Index</b>	An index that measures the performance of the 1,000 largest companies in the Russell 3000® Index, and represents approximately 92% of the total market-capitalization of the Russell 3000® Index.
<b>Russell 1000® Value Index</b>	An index that measures the performance of the large-cap value segment of the U.S. equity universe. It includes those Russell 1000® Index companies with lower price-to-book ratios and lower expected growth values.
<b>Russell 2000® Index</b>	An index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index.
<b>Russell 3000® Index</b>	An index that measures the performance of the 3,000 largest companies in the U.S., representing approximately 98% of the investable U.S. equity market.
<b>Russell RAFI™ Developed ex US Large Company Index</b>	Ranks companies in the Russell Developed ex US Index by fundamental measures of size and tracks the performance of those companies whose fundamental scores are in the top 87.5% of the Russell Developed ex US Index.
<b>Russell RAFI™ Developed ex US Small Company Index</b>	Ranks companies in the Russell Developed ex US Index by fundamental measures of size and tracks the performance of those companies whose fundamental scores are in the bottom 12.5% of the Russell Developed ex US Index.
<b>Russell RAFI™ Emerging Markets Large Company Index</b>	Ranks companies in the Russell Emerging Markets Index by measures of fundamental size and tracks the performance of those companies whose fundamental scores are in the top 87.5% of the Russell Emerging Markets Index.
<b>Russell RAFI™ Global Select Real Estate Index</b>	Ranks and weights global real estate securities by three fundamental measures of company size adjusted sales, retained operating cash flow, and dividends plus buybacks rather than by market-capitalization. The index is derived from constituents of the Russell RAFI Global Index that are classified as real estate or real estate investment trusts (REITs). Mortgage and timber REITs are excluded.

## Index definitions (cont'd)

<b>Russell RAFI™ US Large Company Index</b>	Ranks companies in the Russell 3000® Index by fundamental measures of size and tracks the performance of those companies whose fundamental scores are in the top 87.5% of the Russell 3000® Index.
<b>Russell RAFI™ US Small Company Index</b>	Ranks companies in the Russell 3000® Index by fundamental measures of size and tracks the performance of those companies whose fundamental scores are in the bottom 12.5% of the Russell 3000® Index.
<b>Russell RAFI™ US Index</b>	The index measures the performance of the large company size segment by fundamental overall company scores, which are created using the Russell 3000® Index.
<b>S&amp;P 500® Index</b>	An index that is designed to measure the performance of 500 leading publicly traded companies from a broad range of industries.
<b>S&amp;P California AMT-Free Municipal Bond Index</b>	A broad, comprehensive market value-weighted index designed to measure the performance of investment-grade tax-exempt bonds issues within California.
<b>S&amp;P Developed ex-U.S. Small Cap Index</b>	An index composed of the stocks representing the lowest 15% of float-adjusted market-capitalization in each developed market country, excluding the U.S.
<b>S&amp;P/LSTA U.S. Leveraged Loan 100 Index</b>	An index designed to reflect the performance of the largest facilities in the leveraged loan market.
<b>S&amp;P National AMT-Free Municipal Bond Index</b>	A broad, comprehensive market value-weighted index designed to measure the performance of the investment-grade tax-exempt U.S. municipal bond market.
<b>S&amp;P U.S. Preferred Stock Index</b>	An index which is comprised of preferred stocks issued by U.S. entities that meet a set of defined criteria, such as market-capitalization of more than \$100 million. Preferred stocks are a class of capital stock that pays dividends at a specified rate and has a preference over common stock in the payment.
<b>S&amp;P U.S. REIT Index</b>	An index that defines and measures the investable universe of publicly traded real estate investment trusts domiciled in the United States.
<b>Schwab 1000 Index®</b>	An index that represents the performance of the largest 1,000 publicly traded companies in the United States. As a result of corporate actions, the index may be comprised of more or less than 1000 securities.

Indexes are unmanaged, do not incur management fees, costs and expenses, and cannot be invested in directly.

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