

Underlying Holdings of the Actively Managed Age-Based Portfolios

As of July 13, 2018

	95% Equity	80% Equity	70% Equity	60% Equity	50% Equity	40% Equity	30% Equity	20% Equity	10% Equity	Short-Term
American Century Growth Fund	17.00%	15.00%	13.25%	11.75%	10.00%	8.50%	6.75%	5.00%	2.50%	0.00%
American Century Equity Growth Fund	8.00%	7.50%	6.75%	6.00%	5.00%	4.00%	3.25%	2.50%	1.25%	0.00%
JPMorgan U.S. Research Enhanced Equity Fund	8.00%	7.50%	6.50%	5.75%	5.00%	4.00%	3.25%	2.50%	1.25%	0.00%
American Beacon Large Cap Value Fund	5.50%	5.00%	4.50%	4.00%	3.25%	3.00%	2.50%	2.00%	1.00%	0.00%
American Century Value Fund	11.50%	10.00%	9.00%	7.75%	6.75%	5.50%	4.25%	3.00%	1.50%	0.00%
American Century Small Company Fund	20.00%	15.00%	12.50%	9.75%	7.50%	5.00%	2.50%	0.00%	0.00%	0.00%
Domestic Stock Total	70.00%	60.00%	52.50%	45.00%	37.50%	30.00%	22.50%	15.00%	7.50%	0.00%
American Century International Growth Fund	8.50%	7.00%	6.00%	5.00%	4.25%	3.50%	2.75%	2.00%	1.00%	0.00%
Laudus International MarketMasters Fund™	8.00%	6.50%	5.75%	5.00%	4.00%	3.00%	2.25%	1.50%	0.75%	0.00%
Schwab Fundamental International Large Company Index Fund	8.50%	6.50%	5.75%	5.00%	4.25%	3.50%	2.50%	1.50%	0.75%	0.00%
International Stock¹ Total	25.00%	20.00%	17.50%	15.00%	12.50%	10.00%	7.50%	5.00%	2.50%	0.00%
Baird Core Plus Bond Fund	0.00%	6.50%	9.75%	13.00%	16.25%	19.50%	19.50%	19.50%	17.75%	16.00%
Metropolitan West Total Return Bond Fund	0.00%	6.50%	9.75%	13.00%	16.25%	19.50%	19.50%	19.50%	17.75%	16.00%
American Century Short Duration Inflation Protection Bond Fund	0.00%	0.00%	2.50%	5.00%	5.00%	5.00%	5.00%	5.00%	4.00%	3.00%
American Century International Bond Fund	0.00%	2.00%	3.00%	4.00%	5.00%	6.00%	6.00%	6.00%	5.50%	5.00%
Bond² Total	0.00%	15.00%	25.00%	35.00%	42.50%	50.00%	50.00%	50.00%	45.00%	40.00%
Schwab Retirement Government Money Fund™	5.00%	5.00%	5.00%	5.00%	7.50%	10.00%	20.00%	30.00%	45.00%	60.00%
Money Market Total	5.00%	5.00%	5.00%	5.00%	7.50%	10.00%	20.00%	30.00%	45.00%	60.00%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Underlying Holdings of the Actively Managed Static Portfolios

As of July 13, 2018

	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative	Short-Term	Money Market
American Century Growth Fund	17.00%	15.00%	11.75%	8.50%	5.00%	0.00%	0.00%
American Century Equity Growth Fund	8.00%	7.50%	6.00%	4.00%	2.50%	0.00%	0.00%
JPMorgan U.S. Research Enhanced Equity Fund	8.00%	7.50%	5.75%	4.00%	2.50%	0.00%	0.00%
American Beacon Large Cap Value Fund	5.50%	5.00%	4.00%	3.00%	2.00%	0.00%	0.00%
American Century Value Fund	11.50%	10.00%	7.75%	5.50%	3.00%	0.00%	0.00%
American Century Small Company Fund	20.00%	15.00%	9.75%	5.00%	0.00%	0.00%	0.00%
Domestic Stock Total	70.00%	60.00%	45.00%	30.00%	15.00%	0.00%	0.00%
American Century International Growth Fund	8.50%	7.00%	5.00%	3.50%	2.00%	0.00%	0.00%
Laudus International MarketMasters Fund™	8.00%	6.50%	5.00%	3.00%	1.50%	0.00%	0.00%
Schwab Fundamental International Large Company Index Fund	8.50%	6.50%	5.00%	3.50%	1.50%	0.00%	0.00%
International Stock¹ Total	25.00%	20.00%	15.00%	10.00%	5.00%	0.00%	0.00%
Baird Core Plus Bond Fund	0.00%	6.50%	13.00%	19.50%	19.50%	16.00%	0.00%
Metropolitan West Total Return Bond Fund	0.00%	6.50%	13.00%	19.50%	19.50%	16.00%	0.00%
American Century Short Duration Inflation Protection Bond Fund	0.00%	0.00%	5.00%	5.00%	5.00%	3.00%	0.00%
American Century International Bond Fund	0.00%	2.00%	4.00%	6.00%	6.00%	5.00%	0.00%
Bond² Total	0.00%	15.00%	35.00%	50.00%	50.00%	40.00%	0.00%
Schwab Retirement Government Money Fund™	5.00%	5.00%	5.00%	10.00%	30.00%	60.00%	100.00%
Money Market Total	5.00%	5.00%	5.00%	10.00%	30.00%	60.00%	100.00%
Total	100%	100%	100%	100%	100%	100%	100%

¹ Investing in international investments may involve special risks, including foreign taxation, currency risks, risks associated with possible differences in financial standards, and other monetary and political risks associated with future political and economic developments. Investing in emerging markets may accentuate these risks.

² The value of portfolios that utilize bonds will be susceptible to loss of principal with increases in interest rates.

Underlying Holdings of the Index Age-Based Portfolios¹

As of July 13, 2018

	95% Equity (Index)	80% Equity (Index)	70% Equity (Index)	60% Equity (Index)	50% Equity (Index)	40% Equity (Index)	30% Equity (Index)	20% Equity (Index)	10% Equity (Index)	Short-Term (Index)
Schwab S&P 500 Index Fund	50.00%	45.00%	40.00%	35.00%	30.00%	25.00%	20.00%	15.00%	7.50%	0.00%
Schwab Small Cap Index Fund [®]	20.00%	15.00%	12.50%	10.00%	7.50%	5.00%	2.50%	0.00%	0.00%	0.00%
Domestic Stock Total	70.00%	60.00%	52.50%	45.00%	37.50%	30.00%	22.50%	15.00%	7.50%	0.00%
Schwab International Index Fund [®]	25.00%	20.00%	17.50%	15.00%	12.50%	10.00%	7.50%	5.00%	2.50%	0.00%
International Stock Total	25.00%	20.00%	17.50%	15.00%	12.50%	10.00%	7.50%	5.00%	2.50%	0.00%
Vanguard Total Bond Market Index Fund	0.00%	15.00%	22.00%	29.00%	36.50%	44.00%	44.00%	44.00%	40.00%	36.00%
Schwab [®] Treasury Inflation Protected Securities Index Fund	0.00%	0.00%	3.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.00%	4.00%
Bond Total	0.00%	15.00%	25.00%	35.00%	42.50%	50.00%	50.00%	50.00%	45.00%	40.00%
Schwab Retirement Government Money Fund [™]	5.00%	5.00%	5.00%	5.00%	7.50%	10.00%	20.00%	30.00%	45.00%	60.00%
Money Market Total	5.00%	5.00%	5.00%	5.00%	7.50%	10.00%	20.00%	30.00%	45.00%	60.00%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

¹ As index funds, the funds seek to track the performance of their comparative index but may at times diverge from index returns.

Underlying Holdings of the Index Static Portfolios¹

As of July 13, 2018

	Aggressive (Index)	Moderately Aggressive (Index)	Moderate (Index)	Moderately Conservative (Index)	Conservative (Index)	Short-Term (Index)
Schwab S&P 500 Index Fund	50.00%	45.00%	35.00%	25.00%	15.00%	0.00%
Schwab Small Cap Index Fund [®]	20.00%	15.00%	10.00%	5.00%	0.00%	0.00%
Domestic Stock Total	70.00%	60.00%	45.00%	30.00%	15.00%	0.00%
Schwab International Index Fund [®]	25.00%	20.00%	15.00%	10.00%	5.00%	0.00%
International Stock Total	25.00%	20.00%	15.00%	10.00%	5.00%	0.00%
Vanguard Total Bond Market Index Fund	0.00%	15.00%	29.00%	44.00%	44.00%	36.00%
Schwab [®] Treasury Inflation Protected Securities Index Fund	0.00%	0.00%	6.00%	6.00%	6.00%	4.00%
Bond Total	0.00%	15.00%	35.00%	50.00%	50.00%	40.00%
Schwab Retirement Government Money Fund [™]	5.00%	5.00%	5.00%	10.00%	30.00%	60.00%
Money Market Total	5.00%	5.00%	5.00%	10.00%	30.00%	60.00%
Total	100%	100%	100%	100%	100%	100%

¹ As index funds, the funds seek to track the performance of their comparative index but may at times diverge from index returns.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Yields will fluctuate, and although the fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in the fund.

There is no guarantee that the investment portfolios will achieve their investment objectives. The value of your Schwab 529 Plan account will vary, and a gain or loss may occur when you withdraw money from your account. **If you are not a Kansas taxpayer, consider before investing whether you or the beneficiary's home state offers a 529 Plan that provides its taxpayers with state tax and other benefits not available through this Plan.** Accounts established under the Schwab 529 Plan and their earnings are neither insured nor guaranteed by the State of Kansas, the Kansas State Treasurer, American Century Investments[®] or Charles Schwab & Co., Inc.

Mutual funds are sold through prospectus only. No offer is being made of any of the funds discussed in this Guide or pursuant to this Plan. American Beacon Funds are distributed by Resolute Investment Distributors, Inc. American Century Funds are distributed by American Century Investment Services, Inc. Baird Funds are distributed by Robert W. Baird & Co., Inc. Metropolitan West Funds are distributed by Foreside Distributors, Inc. Schwab Funds[®] and the Laudus MarketMasters Funds[®] are distributed by Charles Schwab & Co., Inc. Vanguard Funds are distributed by Vanguard Marketing Corporation. J.P. Morgan Funds are distributed by JPMorgan Distribution Services, Inc.