

Socially Conscious Funds List

This list is derived from Morningstar, Inc.^{®1} “Socially Conscious” data, which indicates if the fund identifies itself as selectively investing based on certain noneconomic principles. These funds may make investments based on such issues as environmental responsibility, human rights, or religious views. A socially conscious fund may take a proactive stance by selectively investing in, for example, environmentally friendly companies or firms with good employee relations. This list also includes funds that may avoid investing in companies in the defense industry or companies involved in promoting alcohol, tobacco, or gambling.

Funds with the ▲ symbol have met certain quantitative and qualitative criteria beyond simply being available and identified by Morningstar, Inc. as Socially Conscious. Please see page 8 for more information.

OPERATING EXPENSE RATIO AS OF DECEMBER 31, 2018

Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
Allocation Mutual Funds					
AVEFX	Ave Maria Bond	Allocation–15% to 30% Equity	0.50	0.50	
GFIZX	GuideStone Funds Conservative Allc Inv	Allocation–15% to 30% Equity	0.95	0.95	
CCLAX	Calvert Conservative Allocation A	Allocation–30% to 50% Equity	0.96	1.00	Yes
GGIZX	GuideStone Funds Balanced Allc Inv	Allocation–30% to 50% Equity	1.02	1.02	
SSIAX	1919 Socially Responsive Balanced A	Allocation–50% to 70% Equity	1.27	1.33	Yes
CSIFX	Calvert Balanced A	Allocation–50% to 70% Equity	0.94	0.99	Yes
CMAAX	Calvert Moderate Allocation A	Allocation–50% to 70% Equity	0.96	0.99	Yes
ETNMX	Eventide Multi-Asset Income N	Allocation–50% to 70% Equity	1.19	1.32	
GGBLX	Green Century Balanced	Allocation–50% to 70% Equity	1.48	1.48	Yes
GDMZX	GuideStone Funds Defensv Mkt Strats Inv	Allocation–50% to 70% Equity	0.97	0.98	
PAXWX	Pax Balanced Individual Investor	Allocation–50% to 70% Equity	0.91	0.91	Yes
GCOZX	GuideStone Funds Growth Allocation Inv	Allocation–70% to 85% Equity	1.11	1.11	
▲ CAAAX	Calvert Aggressive Allocation A	Allocation–85%+ Equity	0.96	1.10	Yes
SRSAX	Spouting Rock Small Cap Growth Adv	Tactical Allocation	1.66	8.10	
GMWZX	GuideStone Funds MyDestination 2025 Inv	Target-Date 2025	0.75	0.83	
GMHZX	GuideStone Funds MyDestination 2035 Inv	Target-Date 2035	0.75	0.80	
GMFZX	GuideStone Funds MyDestination 2045 Inv	Target-Date 2045	0.75	0.80	
GMGZX	GuideStone Funds MyDestination 2055 Inv	Target-Date 2055	0.75	0.95	
APPLX	Applesseed Investor	World Allocation	1.36	1.57	Yes
Alternative Mutual Funds					
CCMNX	CCM Alternative Income Institutional	Multialternative	2.44	2.58	
DRRAX	Dreyfus Global Real Return A	Multialternative	1.15	1.17	Yes
GFSZX	GuideStone Funds Strategic Alts Investor	Multialternative	1.45	1.46	
JHQAX	JPMorgan Hedged Equity A	Options-based	0.85	0.88	Yes
International Equity ETFs					
KGRN	KraneShares MSCI China Environment ETF	China Region	0.78	0.78	
▲ ESGE	iShares ESG MSCI EM ETF	Diversified Emerging Mkts	0.25	0.25	
MXDE	Nationwide Max Divrs Emrg Mkts Cr Eq ETF	Diversified Emerging Mkts	0.64	0.64	
NUEM	NuShares ESG Emerging Markets Equity ETF	Diversified Emerging Mkts	0.45	0.45	
EEMX	SPDR® MSCI Em Mkts Fossil Fuel Free ETF	Diversified Emerging Mkts	0.30	0.30	
EMSG	Xtrackers MSCI EMs ESG Leaders Eq ETF	Diversified Emerging Mkts	0.20	0.20	
▲ ESGD	iShares MSCI EAFE ESG Optimized ETF	Foreign Large Blend	0.20	0.20	
NUDM	NuShares ESG Intl Dev Mkts Eq ETF	Foreign Large Blend	0.40	0.40	
EFAX	SPDR® MSCI EAFE Fossil Fuel Free ETF	Foreign Large Blend	0.20	0.30	

▲ Leading Fund—See page 8 for criteria.

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International Equity ETFs					
VSGX	Vanguard ESG International Stock ETF	Foreign Large Blend	0.15	0.15	
ACSG	Xtrackers MSCI ACWI ex USA ESG LdrsEqETF	Foreign Large Blend	0.16	0.16	
EASG	Xtrackers MSCI EAFE ESG Leaders Eq ETF	Foreign Large Blend	0.14	0.14	
ESGN	Columbia Sustainable Intl Eq Inc ETF	Foreign Large Value	0.45	0.45	
ESGW	Columbia Sustainable Global Eq Inc ETF	World Large Stock	0.40	0.40	
ESGG	FlexShares STOXX Gbl ESG Impact ETF	World Large Stock	0.42	0.45	
SDGA	Impact Shares Sus Dev Gls Gbl Eq ETF	World Large Stock	0.76	0.76	
BLES	Inspire Global Hope ETF	World Large Stock	0.61	0.75	
CRBN	iShares MSCI ACWI Low Carbon Target ETF	World Large Stock	0.20	0.20	
SDG	iShares MSCI Global Impact ETF	World Large Stock	0.49	0.49	
ESGF	Oppenheimer Global ESG Revenue ETF	World Large Stock	0.45	0.45	Yes
LOWC	SPDR [®] MSCI ACWI Low Carbon Target ETF	World Large Stock	0.20	0.30	Yes
HFGIC	Hartford Global Impact NextShares	World Small/Mid Stock	0.71	1.14	
International Equity Mutual Funds					
GEGAX	Aberdeen Emerging Markets A	Diversified Emerging Mkts	1.58	1.58	Yes
AMDWX	Amana Developing World Investor	Diversified Emerging Mkts	1.31	1.31	Yes
CVMAX	Calvert Emerging Markets Equity A	Diversified Emerging Mkts	1.27	1.79	Yes
DGEAX	Dreyfus Global Emerging Markets A	Diversified Emerging Mkts	1.25	1.46	Yes
GEMZX	GuideStone Funds Emerging Mkts Eq Inv	Diversified Emerging Mkts	1.58	1.56	
SEMVX	Hartford Schroders Emerging Mkts Eq A	Diversified Emerging Mkts	1.50	1.50	Yes
▲ JFAMX	JPMorgan Emerging Markets Equity A	Diversified Emerging Mkts	1.24	1.52	Yes
MMKBX	Morgan Stanley Inst Emerging Mkts A	Diversified Emerging Mkts	1.37	1.40	Yes
MELAX	Morgan Stanley Inst EMkts Ldrs A	Diversified Emerging Mkts	1.55	2.01	Yes
MFMPX	Morgan Stanley Inst Frontier Mkts A	Diversified Emerging Mkts	2.05	2.05	Yes
NEMAX	Neuberger Berman Emerg Mkts Eq A	Diversified Emerging Mkts	1.51	1.66	Yes
▲ REEAX	RBC Emerging Markets Equity A	Diversified Emerging Mkts	1.13	1.40	Yes
TGDPX	TCW Developing Markets Equity N	Diversified Emerging Mkts	1.25	5.08	Yes
GIGAX	Aberdeen International Equity A	Foreign Large Blend	1.38	1.38	Yes
BJBIX	Aberdeen Select International Eq A	Foreign Large Blend	1.46	1.46	Yes
JETAX	Aberdeen Select International Eq II A	Foreign Large Blend	1.65	1.65	Yes
CWVGX	Calvert International Equity A	Foreign Large Blend	1.34	1.60	Yes
CDHAX	Calvert International Responsible Idx A	Foreign Large Blend	0.62	3.00	Yes
KCIIX	Catholic Investor International Eq I	Foreign Large Blend	1.10	1.56	
SNTCX	Crossmark Steward Intl Enh Idx Instl	Foreign Large Blend	0.71	0.71	
NIEAX	Dreyfus/Newton International Equity A	Foreign Large Blend	1.07	1.20	Yes
GSIFX	Goldman Sachs International Eq ESG A	Foreign Large Blend	1.29	1.46	Yes
GGINX	Green Century MSCI Intl Indx Indvl Inv	Foreign Large Blend	1.28	1.28	Yes
GIEZX	GuideStone Funds International Eq Inv	Foreign Large Blend	1.21	1.22	
▲ SCVEX	Hartford Schroders International Stk A	Foreign Large Blend	1.20	1.26	Yes
JEIAX	JPMorgan International Equity Income A	Foreign Large Blend	0.95	1.49	Yes
MRVAX	Mirova International Sustainable Eq A	Foreign Large Blend	1.20	1.99	Yes
MSIBX	Morgan Stanley Inst Active Intl Allc A	Foreign Large Blend	1.25	1.48	Yes
MIQBX	Morgan Stanley Inst International Eq A	Foreign Large Blend	1.30	1.31	Yes
PXINX	Pax MSCI EAFE ESG Leaders Index Indv Inv	Foreign Large Blend	0.81	0.81	Yes
TBWAX	Thornburg Better World International A	Foreign Large Blend	1.83	3.17	Yes
▲ TSORX	TIAA-CREF Social Choice Intl Eq Retail	Foreign Large Blend	0.76	1.56	Yes
BNIEX	UBS International Sustainable Equity A	Foreign Large Blend	1.26	2.03	Yes
AWPAX	AB Sustainable Intl Thematic A	Foreign Large Growth	1.40	1.41	Yes
CIGRX	Calamos International Growth A	Foreign Large Growth	1.10	1.46	Yes
▲ FNGAX	Franklin Intl Growth A	Foreign Large Growth	1.12	1.26	Yes
MIOPX	Morgan Stanley Inst International Opp A	Foreign Large Growth	1.29	1.36	Yes
▲ MFAPX	Morgan Stanley Inst Intl Advtg A	Foreign Large Growth	1.33	1.42	Yes
RIOIX	RBC International Opportunities I	Foreign Large Growth	0.89	1.32	

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International Equity Mutual Funds					
DOMIX	Domini Impact International Equity Inv	Foreign Large Value	1.41	1.41	Yes
JFEAX	JPMorgan International Value A	Foreign Large Value	1.00	1.28	Yes
CIOAX	Calvert International Opportunities A	Foreign Small/Mid Blend	1.43	1.48	Yes
▲ WVCCX	Aberdeen International Small Cp A	Foreign Small/Mid Growth	1.47	1.81	Yes
GAAEX	Guinness Atkinson Alternative Energy	Foreign Small/Mid Value	1.98	2.74	Yes
MASGX	Matthews Asia ESG Investor	Pacific/Asia ex-Japan Stk	1.50	2.65	Yes
TNBIX	1290 SmartBeta Equity I	World Large Stock	0.90	2.49	
ALTFX	AB Sustainable Global Thematic A	World Large Stock	1.28	1.29	Yes
GLLAX	Aberdeen Global Equity A	World Large Stock	1.55	1.67	Yes
AVEWX	Ave Maria World Equity	World Large Stock	1.26	1.42	Yes
▲ SGIDX	Crossmark Steward Global Eq Inc A	World Large Stock	0.99	0.99	Yes
▲ DEQAX	Dreyfus Global Equity Income A	World Large Stock	1.21	1.21	Yes
EEOFX	Essex Environmental Opportunities Inv	World Large Stock	1.25	4.95	Yes
ETNDX	Eventide Global Div Opportunities N	World Large Stock	1.17	3.32	
SRIFX	FundX Sustainable Impact	World Large Stock	1.80	2.70	Yes
GGBZX	GuideStone Funds Aggressive Allc Inv	World Large Stock	1.19	1.19	
ESGMX	Mirova Global Sustainable Equity A	World Large Stock	1.30	1.43	Yes
MSFBX	Morgan Stanley Inst Global Franchise A	World Large Stock	1.21	1.21	
MGGPX	Morgan Stanley Inst Global Opp A	World Large Stock	1.32	1.32	Yes
NSRIX	Northern Global Sustainability Index	World Large Stock	0.30	0.34	
PXWEX	Pax Ellevest Gbl Women's Ldrsp Indv Inv	World Large Stock	0.81	0.81	Yes
PGRNX	Pax Global Environmental Mrkts Indv Inv	World Large Stock	1.23	1.26	Yes
PAXGX	Pax Global Opportunities Investor	World Large Stock	1.23	2.06	Yes
RGIOX	RBC Global Opportunities I	World Large Stock	0.86	2.48	
SEEFX	Saturna Sustainable Equity	World Large Stock	0.75	1.37	
TEQAX	Touchstone Sustainability & Imp Eq A	World Large Stock	1.17	1.19	Yes
PORTX	Trillium P21 Global Equity R	World Large Stock	1.34	1.34	Yes
CGAEX	Calvert Global Energy Solutions A	World Small/Mid Stock	1.28	1.89	Yes
FHESX	Federated Hermes SDG Engagement Eq Instl	World Small/Mid Stock	0.95	1.46	Yes
HEOMX	Hartford Environmental Opportunities A	World Small/Mid Stock	1.20	1.71	Yes
HGXAX	Hartford Global Impact A	World Small/Mid Stock	1.21	5.13	
NALFX	New Alternatives A	World Small/Mid Stock	1.07	1.07	
TEMGX	Templeton Global Smaller Comp A	World Small/Mid Stock	1.33	1.33	Yes
Municipal Bond ETFs					
HMOP	Hartford Municipal Opportunities ETF	Muni National Interm	0.29	0.29	
JMUB	JPMorgan Municipal ETF	Muni National Interm	0.24	0.47	
JMST	JPMorgan Ultra-Short Municipal Inc ETF	Muni National Short	0.18	0.38	
Municipal Bond Mutual Funds					
CFNTX	Shelton California Tax-Free Income	Muni California Intermediate	0.76	0.76	
CTTLX	Calvert Responsible Municipal Income A	Muni National Interm	0.80	0.94	Yes
OTBAX	JPMorgan Municipal Income A	Muni National Interm	0.72	1.04	Yes
CONAX	Columbia US Social Bond A	Muni National Long	0.70	1.20	Yes
Sector Equity ETFs					
ORG	The Organics ETF	Consumer Defensive	0.35	0.35	
ACES	ALPS Clean Energy ETF	Equity Energy	0.65	0.65	
XKCP	SPDR [®] Kensho Clean Power ETF	Equity Energy	0.45	0.45	
EVX	VanEck Vectors Environmental Svcs ETF	Industrials	0.55	0.95	
FAN	First Trust Global Wind Energy ETF	Miscellaneous Sector	0.60	0.71	
QCLN	First Trust NASDAQ [®] Cln Edge [®] GrnEngyETF	Miscellaneous Sector	0.60	0.66	
GRID	First Trust NASDAQ [®] Cln Edge [®] StGidlfsETF	Miscellaneous Sector	0.70	0.84	
FIW	First Trust Water ETF	Miscellaneous Sector	0.56	0.56	
PZD	Invesco Cleantech [™] ETF	Miscellaneous Sector	0.67	0.68	
PBD	Invesco Global Clean Energy ETF	Miscellaneous Sector	0.75	0.75	

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Sector Equity ETFs					
PIO	Invesco Global Water ETF	Miscellaneous Sector	0.75	0.75	
CGW	Invesco S&P Global Water ETF	Miscellaneous Sector	0.62	0.62	Yes
TAN	Invesco Solar ETF	Miscellaneous Sector	0.70	0.75	
PHO	Invesco Water Resources ETF	Miscellaneous Sector	0.62	0.62	
PBW	Invesco WilderHill Clean Energy ETF	Miscellaneous Sector	0.70	0.77	
PUW	Invesco WilderHill Progressive Engy ETF	Miscellaneous Sector	0.70	1.05	
ICLN	iShares Global Clean Energy ETF	Miscellaneous Sector	0.47	0.47	
HECO	Strategy Shares EcoLogical Strategy ETF	Miscellaneous Sector	0.98	2.38	
GEX	VanEck Vectors Global Alt Energy ETF	Miscellaneous Sector	0.63	0.67	
BATT	Amplify Advcd Btty Mtls and MatrIs ETF	Natural Resources	0.72	0.92	
TBLU	Tortoise Global Water ESG	Natural Resources	0.40	0.40	
Sector Equity Mutual Funds					
FKRCX	Franklin Gold and Precious Metals A	Equity Precious Metals	0.98	0.98	Yes
GREZX	GuideStone Funds Global RI Est Secs Inv	Global Real Estate	1.13	1.14	
MRLBX	Morgan Stanley Inst Global Real Est A	Global Real Estate	1.30	1.30	Yes
IERBX	Morgan Stanley Inst Intl RI Est A	Global Real Estate	1.35	1.85	Yes
VGSRX	Vert Global Sustainable Real Estate Inst	Global Real Estate	0.50	5.16	
ETNHX	Eventide Healthcare & Life Sciences N	Health	1.51	1.51	Yes
FSLEX	Fidelity [®] Select Envir and Alt Engy Port	Industrials	0.87	0.87	
MTIPX	Morgan Stanley Inst Gbl Infrs A	Infrastructure	1.21	1.38	Yes
AWTAX	AllianzGI Global Water A	Natural Resources	1.22	1.44	Yes
CFWAX	Calvert Global Water A	Natural Resources	1.28	1.46	Yes
MUSDX	Morgan Stanley Inst US Real Estate A	Real Estate	1.25	1.25	Yes
Taxable Bond ETFs					
IBD	Inspire Corporate Bond Impact ETF	Corporate Bond	0.61	1.51	
SUSC	iShares ESG USD Corporate Bond ETF	Corporate Bond	0.18	0.18	
GUDB	Sage ESG Intermediate Credit ETF	Corporate Bond	0.35	1.93	
HTRB	Hartford Total Return Bond ETF	Intermediate-Term Bond	0.29	0.29	
EAGG	iShares ESG U.S. Aggregate Bond ETF	Intermediate-Term Bond	0.10	0.11	
▲ NUBD	NuShares ESG US Aggregate Bond ETF	Intermediate-Term Bond	0.20	0.20	
HSRT	Hartford Short Duration ETF	Short-Term Bond	0.29	0.29	
SUSB	iShares ESG 1-5 Year USD Corp Bd ETF	Short-Term Bond	0.12	0.12	
CRUSC	Calvert Ultra-Short Dur Inc NextShares	Ultrashort Bond	0.38	0.65	
BGRN	iShares Global Green Bond ETF	World Bond	0.20	0.25	
GRNB	VanEck Vectors Green Bond ETF	World Bond	0.30	1.56	
Taxable Bond Mutual Funds					
CFOAX	Calvert Floating-Rate Advantage A	Bank Loan	1.59	1.83	Yes
CFICX	Calvert Income A	Corporate Bond	0.99	1.04	Yes
CBRAX	JPMorgan Corporate Bond A	Corporate Bond	0.75	0.94	Yes
AKFAX	Aberdeen Emerging Markets Debt A	Emerging Markets Bond	1.13	2.01	Yes
AMAPX	Amana Participation Investor	Emerging Markets Bond	0.87	0.87	Yes
AGEPX	American Beacon Frontier Mkts Inc Inv	Emerging Markets Bond	1.53	1.43	Yes
MEAPX	Morgan Stanley Inst EMkts FxdInc Opps A	Emerging Markets Bond	1.20	2.51	Yes
BJBHX	Aberdeen Global High Income A	High Yield Bond	1.00	1.18	Yes
CYBAX	Calvert High Yield Bond A	High Yield Bond	1.07	1.17	Yes
MSYPX	Morgan Stanley Inst High Yield A	High Yield Bond	1.00	1.34	Yes
PAXHX	Pax High Yield Bond Individual Investor	High Yield Bond	0.99	0.99	Yes
RHYAX	RBC BlueBay High Yield Bond A	High Yield Bond	0.83	4.45	Yes
ACASX	Access Capital Community Investment A	Intermediate Government	0.84	0.94	Yes
CRATX	CRA Qualified Investment Retail	Intermediate Government	0.81	0.81	Yes
BJBGX	Aberdeen Total Return Bond A	Intermediate-Term Bond	0.69	0.80	Yes
ABGTX	AllianzGI Green Bond Institutional	Intermediate-Term Bond	0.50	5.59	
BIAAX	BlackRock Impact Bond Investor A	Intermediate-Term Bond	0.67	1.56	Yes

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Taxable Bond Mutual Funds					
BASBX	Brown Advisory Sustainable Bond Investor	Intermediate-Term Bond	0.61	0.72	
CSIBX	Calvert Bond A	Intermediate-Term Bond	0.88	0.89	Yes
CGAFX	Calvert Green Bond A	Intermediate-Term Bond	0.85	1.04	Yes
SEACX	Crossmark Steward Select Bond Instl	Intermediate-Term Bond	0.66	0.66	
DSBFX	Domini Impact Bond Investor	Intermediate-Term Bond	0.87	1.14	Yes
GMDZX	GuideStone Funds Medium-Duration Bd Inv	Intermediate-Term Bond	0.69	0.70	
JBOAX	JHancock ESG Core Bond A	Intermediate-Term Bond	0.87	1.37	Yes
MFXAX	Morgan Stanley Inst Core PlsFxdInc A	Intermediate-Term Bond	0.77	1.02	Yes
MTGAX	Morgan Stanley Mortgage Securities A	Intermediate-Term Bond	1.00	1.34	Yes
PRFIX	Parnassus Fixed-Income	Intermediate-Term Bond	0.68	0.82	Yes
PAXBX	Pax Core Bond Fund Individual Investor	Intermediate-Term Bond	0.71	0.71	Yes
▲ TSBRX	TIAA-CREF Social Choice Bond Retail	Intermediate-Term Bond	0.65	0.65	Yes
TCPAX	Touchstone Impact Bond A	Intermediate-Term Bond	0.86	1.23	Yes
CLDAX	Calvert Long-Term Income A	Long-Term Bond	0.92	1.12	Yes
GEDZX	GuideStone Funds Extended-Dur Bd Inv	Long-Term Bond	0.86	0.86	
DINAX	Morgan Stanley Global Fixed Inc Opps A	Multisector Bond	0.91	0.91	Yes
CUBAX	Calvert Absolute Return Bond A	Nontraditional Bond	1.02	1.09	Yes
▲ DGDAX	Dreyfus Global Dynamic Bond Income A	Nontraditional Bond	0.75	1.34	Yes
WISEX	Azzad Wise Capital	Short-Term Bond	1.29	1.44	Yes
CSDAX	Calvert Short Duration Income A	Short-Term Bond	0.88	0.94	Yes
KCLIX	Catholic Investor Limited Duration I	Short-Term Bond	0.50	1.01	
ETABX	Eventide Limited-Term Bond A	Short-Term Bond	1.04	2.03	
GLDZX	GuideStone Funds Low-Duration Bond Inv	Short-Term Bond	0.63	0.64	
MLDAX	Morgan Stanley Inst Short Dur Inc A	Short-Term Bond	0.55	0.80	Yes
CULAX	Calvert Ultra-Short Duration Income A	Ultrashort Bond	0.77	0.81	Yes
CUGAX	Aberdeen Global Uncons Fxd Inc A	World Bond	1.17	2.74	Yes
GGBFX	GuideStone Funds Global Bond Investor	World Bond	0.86	0.88	
MGGAX	Mirova Global Green Bond A	World Bond	0.96	5.23	Yes
SEBFX	Saturna Sustainable Bond	World Bond	0.65	0.84	
U.S. Equity ETFs					
CHGX	Change Finance US LgCp FossilFuel Fr ETF	Large Blend	0.49	0.49	
YLDE	ClearBridge Dividend Strategy ESG ETF	Large Blend	0.60	0.60	
ESG	FlexShares STOXX US ESG Impact ETF	Large Blend	0.32	0.35	
KRMA	Global X Conscious Companies ETF	Large Blend	0.43	0.43	Yes
CATH	Global X S&P 500 [®] Catholic Values ETF	Large Blend	0.29	0.29	
JUST	Goldman Sachs JUST US Large Cap Eq ETF	Large Blend	0.20	0.20	
NACP	Impact Shares NAACP Minority Empwrmt ETF	Large Blend	0.76	0.76	
WOMN	Impact Shares YWCA Women's Empwrmt ETF	Large Blend	0.76	0.76	
PRID	InsightShares LGBT Employment Eqty ETF	Large Blend	0.65	0.65	
DSI	iShares MSCI KLD 400 Social ETF	Large Blend	0.25	0.25	
ESGU	iShares MSCI USA ESG Optimized ETF	Large Blend	0.15	0.15	
SUSA	iShares MSCI USA ESG Select ETF	Large Blend	0.25	0.25	
MXDU	Nationwide Max Divers US Cor Eq ETF	Large Blend	0.34	0.34	
SPYX	SPDR [®] S&P 500 Fossil Fuel Rsrv Free ETF	Large Blend	0.20	0.25	Yes
SHE	SPDR [®] SSGA Gender Diversity ETF	Large Blend	0.20	0.20	Yes
▲ ESGV	Vanguard ESG US Stock ETF	Large Blend	0.12	0.12	
EQLT	Workplace Equality ETF	Large Blend	0.75	0.75	
LRGE	ClearBridge Large Cap Growth ESG ETF	Large Growth	0.59	0.59	
BIBL	Inspire 100 ETF	Large Growth	0.35	3.78	
NULG	NuShares ESG Large-Cap Growth ETF	Large Growth	0.35	0.35	
ICAN	SerenityShares Impact ETF	Large Growth	0.50	0.50	
ESGS	Columbia Sustainable US Equity Inc ETF	Large Value	0.35	0.35	
NULV	NuShares ESG Large-Cap Value ETF	Large Value	0.35	0.35	

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U.S. Equity ETFs					
ESGL	Oppenheimer ESG Revenue ETF	Large Value	0.40	0.40	Yes
ETHO	Etho Climate Leadership US ETF	Mid-Cap Growth	0.47	0.47	
NUMG	NuShares ESG Mid-Cap Growth ETF	Mid-Cap Growth	0.40	0.40	
JPBI	James Purpose Based Inv ETF	Mid-Cap Value	0.65	0.65	
NUMV	NuShares ESG Mid-Cap Value ETF	Mid-Cap Value	0.40	0.40	
ISMD	Inspire Small/Mid Cap Impact ETF	Small Blend	0.61	0.94	
ESML	iShares MSCI USA Sml-Cp ESG Optmzd ETF	Small Blend	0.17	0.17	
▲ NUSC	NuShares ESG Small-Cap ETF	Small Blend	0.40	0.40	
U.S. Equity Mutual Funds					
AMANX	Amana Income Investor	Large Blend	1.10	1.10	Yes
AFDIX	American Century Sustainable Equity Inv	Large Blend	0.80	0.85	Yes
WSHFX	American Funds Washington Mutual F1	Large Blend	0.66	0.66	Yes
▲ AVEDX	Ave Maria Rising Dividend	Large Blend	0.93	0.93	Yes
BIRAX	BlackRock Impact US Equity Investor A	Large Blend	0.80	1.42	Yes
BRLIX	Bridgeway Blue Chip 35 Index	Large Blend	0.15	0.22	
CSXAX	Calvert US Large Cap Core Rspnb Idx A	Large Blend	0.54	0.70	Yes
SEEKX	Crossmark Steward Lrg Cap Enh Idx A	Large Blend	0.84	0.84	Yes
ESGAX	Dana Epiphany ESG Equity Inv	Large Blend	1.50	1.77	Yes
DSEFX	Domini Impact Equity Investor	Large Blend	1.06	1.06	Yes
DTCAX	Dreyfus Sustainable US Equity A	Large Blend	0.95	1.11	Yes
SRIGX	Gabelli ESG AAA	Large Blend	1.27	1.75	Yes
RESGX	Glenmede Responsible ESG US Equity	Large Blend	1.00	1.23	
GEQZX	GuideStone Funds Equity Index Investor	Large Blend	0.41	0.42	
IGIAX	Integrity Growth & Income A	Large Blend	1.25	1.93	
JHJAX	JHancock ESG Large Cap Core A	Large Blend	1.18	2.23	Yes
JIAAX	JPMorgan Intrepid America A	Large Blend	0.84	1.01	Yes
▲ JICAX	JPMorgan Intrepid Sustainable Equity A	Large Blend	0.84	1.93	Yes
JUEAX	JPMorgan US Equity A	Large Blend	0.94	1.01	Yes
JLCAX	JPMorgan US Large Cap Core Plus A	Large Blend	1.95	2.16	Yes
NRAAX	Neuberger Berman Sustainable Eq A	Large Blend	1.04	1.04	Yes
▲ PARNX	Parnassus	Large Blend	0.84	0.84	Yes
▲ PRBLX	Parnassus Core Equity Investor	Large Blend	0.87	0.87	Yes
PARWX	Parnassus Endeavor Investor	Large Blend	0.92	0.92	Yes
PAXDX	Pax ESG Beta Dividend Fund Indl Inv	Large Blend	0.90	0.90	Yes
PXWGX	Pax ESG Beta Quality Individual Investor	Large Blend	0.90	0.90	Yes
▲ TICRX	TIAA-CREF Social Choice Eq Retail	Large Blend	0.46	0.46	Yes
TLWCX	TIAA-CREF Social Choice LwCrbn Eq Retl	Large Blend	0.67	0.97	Yes
VFTSX	Vanguard FTSE Social Index Inv	Large Blend	0.18	0.18	
WSEFX	Walden Equity	Large Blend	1.00	1.07	Yes
EGOAX	Wells Fargo Large Cap Core A	Large Blend	1.08	1.18	Yes
MLSAX	Aberdeen Focused US Equity A	Large Growth	1.27	1.64	Yes
GXXAX	Aberdeen US Multi-Cap Equity A	Large Growth	1.19	1.26	Yes
PGWAX	AllianzGI Focused Growth A	Large Growth	0.99	1.11	Yes
AMAGX	Amana Growth Investor	Large Growth	1.08	1.08	Yes
ATAFX	American Trust Allegiance	Large Growth	1.45	1.81	
▲ BIAWX	Brown Advisory Sustainable Growth Inv	Large Growth	0.88	0.88	Yes
▲ CSIEX	Calvert Equity A	Large Growth	1.08	1.08	Yes
CGJAX	Calvert US Large Cap Growth Rspnb Idx A	Large Growth	0.57	1.53	Yes
SHRAX	ClearBridge Aggressive Growth A	Large Growth	1.12	1.12	Yes
LCSTX	ClearBridge Sustainability Leaders FI	Large Growth	1.20	3.57	Yes
FCEQX	Franklin Select US Equity A	Large Growth	1.25	1.49	Yes
GCEQX	Green Century Equity Individual Investor	Large Growth	1.25	1.25	Yes
GGEZX	GuideStone Funds Growth Equity Investor	Large Growth	1.00	1.01	

▲ Leading Fund—See page 8 for criteria.

*“Schwab OneSource[®]” refers to mutual funds that are participating in Schwab Mutual Fund OneSource[®] service or ETFs participating in Schwab ETF OneSource[™]

Symbol	Fund Name	Morningstar Category	Net OER ²	Gross OER ²	Available on Schwab OneSource ^{®*}
U.S. Equity Mutual Funds					
IMANX	Iman K	Large Growth	1.33	1.33	Yes
▲ JENSX	Jensen Quality Growth J	Large Growth	0.88	0.88	Yes
JHKAX	JHancock ESG All Cap Core A	Large Growth	1.17	2.34	Yes
JIGAX	JPMorgan Intrepid Growth A	Large Growth	0.84	1.11	Yes
AQEIX	LKCM Aquinas Catholic Equity	Large Growth	1.00	1.43	Yes
PAXLX	Pax Large Cap Fund Individual Investor	Large Growth	0.95	0.95	Yes
PNOPX	Putnam Sustainable Leaders A	Large Growth	0.99	0.99	Yes
QUAGX	Quaker Impact Growth Advisor	Large Growth	2.28	2.28	Yes
TGUNX	TCW New America Premier Equities N	Large Growth	1.00	3.49	Yes
ZVGNX	Zevenbergen Genea Investor	Large Growth	1.40	3.35	Yes
ZVNBX	Zevenbergen Growth Investor	Large Growth	1.30	3.63	Yes
AMFFX	American Funds American Mutual F1	Large Value	0.67	0.67	Yes
ARFFX	Ariel Focus Investor	Large Value	1.00	1.19	Yes
BVSNX	Baywood Socially Responsible Invs	Large Value	1.14	2.64	Yes
CFJAX	Calvert US Large Cap Value Rspnb Idx A	Large Value	0.57	0.84	Yes
GWILX	Glenmede Women in Leadership US Eq	Large Value	1.00	1.28	
GVEZX	GuideStone Funds Value Equity Investor	Large Value	0.84	0.85	
JIVAX	JPMorgan Intrepid Value A	Large Value	0.83	1.02	Yes
OLVAX	JPMorgan Large Cap Value A	Large Value	0.93	1.05	Yes
MHIDX	Miller/Howard Income-Equity Adviser	Large Value	1.04	1.57	Yes
TPYAX	Touchstone Premium Yield Equity A	Large Value	1.20	1.36	Yes
AVEMX	Ave Maria Value	Mid-Cap Blend	1.21	1.21	Yes
CCAFX	Calvert Mid-Cap A	Mid-Cap Blend	1.21	1.34	Yes
CMJAX	Calvert US Mid Cap Core Rspnb Idx A	Mid-Cap Blend	0.57	1.53	Yes
PECAX	JPMorgan Intrepid Mid Cap A	Mid-Cap Blend	1.14	1.29	Yes
▲ PARMX	Parnassus Mid-Cap	Mid-Cap Blend	0.99	1.01	Yes
PWMDX	Pax Mid Cap Individual Investor	Mid-Cap Blend	1.14	1.14	Yes
DDDAX	13D Activist A	Mid-Cap Growth	1.76	1.76	Yes
▲ AVEGX	Ave Maria Growth	Mid-Cap Growth	0.97	0.97	Yes
ADJEX	Azzad Ethical	Mid-Cap Growth	0.99	1.15	Yes
ETGLX	Eventide Gilead N	Mid-Cap Growth	1.40	1.40	Yes
HMSQX	Highmore Sustainable All-Cap Eq Instl	Mid-Cap Growth	1.80	2.40	
ECOLX	Riverbridge Eco Leaders [®] Investor	Mid-Cap Growth	1.22	11.25	Yes
NEXTX	Shelton Green Alpha	Mid-Cap Growth	1.30	1.30	Yes
EDFAX	AIG ESG Dividend A	Mid-Cap Value	1.13	2.51	
AFPTX	AMG Managers Fairpointe ESG Equity N	Mid-Cap Value	1.12	1.76	Yes
CAAPX	Ariel Appreciation Investor	Mid-Cap Value	1.12	1.12	Yes
ARGFX	Ariel Fund Investor	Mid-Cap Value	1.01	1.01	Yes
CCVAX	Calvert Small-Cap A	Small Blend	1.29	1.35	Yes
KCSIX	Catholic Investor Small Cap I	Small Blend	1.05	1.33	
▲ TRDFX	Crossmark Steward Sm-Md Cp Enh Idx A	Small Blend	0.83	0.83	Yes
GSCZX	GuideStone Funds Small Cap Equity Inv	Small Blend	1.30	1.32	
JTUAX	JPMorgan US Small Company A	Small Blend	1.24	1.24	Yes
NINAX	Neuberger Berman Intrinsic Value A	Small Blend	1.37	1.42	Yes
PXSCX	Pax Small Cap Individual Investor	Small Blend	1.19	1.19	Yes
▲ WASOX	Walden Small Cap	Small Growth	1.00	1.03	Yes
ARDFX	Ariel Discovery Investor	Small Value	1.29	1.52	Yes
PSOAX	JPMorgan Small Cap Value A	Small Value	1.24	1.30	Yes
QUSVX	Quaker Small/Mid-Cap Impact Val Advisor	Small Value	2.47	2.47	Yes

▲ Leading Fund—See page 8 for criteria.

*“Schwab OneSource[®]” refers to mutual funds that are participating in Schwab Mutual Fund OneSource[®] service or ETFs participating in Schwab ETF OneSource[™]

Each fund on the **Socially Conscious Funds List** has identified itself as “Socially Conscious” according to data received from Morningstar, Inc. and must be open to new investors at Schwab.

How Leading Funds are selected

Funds with the ▲ symbol have met certain quantitative and qualitative criteria beyond simply being available and identified by Morningstar, Inc. as Socially Conscious. This subset of the Socially Conscious Funds List features eligible actively and passively managed mutual funds and ETFs evaluated by Charles Schwab Investment Advisory, Inc. (CSIA) that generally fall within the top 35% of all evaluated funds within a given Morningstar Category based upon CSIA ratings.

Additionally, each Leading Fund on this list must:

- Have a minimum three-year performance track record, and
- Have at least \$20 million in assets under management across all share classes.

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Actively managed mutual funds, including Schwab Affiliate Funds, are evaluated by CSIA based on a quantitative analysis of risk, performance, expenses, active share (when meaningful), assets under management, and asset flows. CSIA also may apply additional qualitative factors to its analysis to enhance its overall evaluation of a fund, including, for example, changes in a fund’s investment strategy or management structure, portfolio manager tenure, whether a fund’s investment style and portfolio holdings are representative of its investment category, portfolio composition and turnover rates, consistency of a fund’s performance and CSIA’s evaluation of the fund over time, and other risk and diversification considerations.

There is no limit to the number of funds that can be included on the Leading Funds List in any category.

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² A net operating expense ratio ('OER') lower than the gross expense ratio may reflect a cap on or contractual waiver of fund expense. Please read the prospectus for details on limits or expiration dates for any such waivers.

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