



# Alaska Electrical Trust Funds

PENSION FUND – HEALTH AND WELFARE FUND – LEGAL FUND  
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## Annual Notice for the Alaska Electrical Workers Money Purchase Pension Plan of the Alaska Electrical Pension Fund (“Plan”)

November 2015

Plan Sponsor: Board of Trustees, Alaska Electrical Workers Money Purchase Pension Plan  
of the Alaska Electrical Pension Fund

This is an annual notice which only applies to the 2016 Plan Year.

Please read this notice carefully, as it contains important information about certain features of the Plan. To obtain more general information about the Plan, you should review a copy of the Plan’s Summary Plan Description (“SPD”), a copy of which was provided to you. If you need an additional copy, see “FOR ADDITIONAL INFORMATION” below for information on how you can obtain one.

**NOTE:** Many of your Plan elections are made by contacting John Hancock Life Retirement Plan Services, LLC (“John Hancock”). If you wish to contact John Hancock, you may do so:

- 24 hours a day via either the internet at [mylife.jhrps.com](http://mylife.jhrps.com) or an automated telephone system at (800) 294-3575.
- 8AM to 10PM Eastern Time by calling (800) 294-3575 to speak with a Participant Service Representative.

### QUALIFIED DEFAULT INVESTMENT ALTERNATIVE

You have the right to direct the investment of your account among any of the investment options available under the Plan. Information concerning the available options has been provided to you. If you become a participant in the Plan and do not have an investment election on file, any contribution made on your behalf will be invested in the Plan’s default investment, the Schwab Managed Retirement Fund based on the following schedule:

Birth Date Range	Fund Name
1942 or Earlier	Schwab Managed Retirement Trust Income Fund - Unit Class IV
1943 to 1947	Schwab Managed Retirement Trust Fund 2010 - Unit Class IV
1948 to 1952	Schwab Managed Retirement Trust Fund 2015 - Unit Class IV
1953 to 1957	Schwab Managed Retirement Trust Fund 2020 - Unit Class IV
1958 to 1962	Schwab Managed Retirement Trust Fund 2025 - Unit Class IV
1963 to 1967	Schwab Managed Retirement Trust Fund 2030 - Unit Class IV
1968 to 1972	Schwab Managed Retirement Trust Fund 2035 - Unit Class IV
1973 to 1977	Schwab Managed Retirement Trust Fund 2040 - Unit Class IV
1978 to 1982	Schwab Managed Retirement Trust Fund 2045 - Unit Class IV
1983 to 1987	Schwab Managed Retirement Trust Fund 2050 - Unit Class IV
1988 or Later	Schwab Managed Retirement Trust Fund 2055 - Unit Class IV

In absence of a birth date, the default target date fund will be the Schwab Managed Retirement Trust Income Fund – Unit Class IV. Upon receipt of a date of birth at John Hancock, provided the participant has not made an affirmative investment election, both future and existing assets will be invested in the appropriate target date fund.

This investment is intended to satisfy the requirements for a "qualified default investment alternative" ("QDIA") under the Employee Retirement Income Security Act of 1974 ("ERISA"). A copy of the Fund Fact Sheet for the Plan's default investment is attached to this Notice.

In addition, amounts defaulted into the Plan's Stable Value Option prior to December 24, 2007 will also be considered a QDIA pursuant to a special QDIA transition rule.

If you do not make an investment election and your account is invested in the QDIA, you may transfer all or any part of it from the QDIA into any other available investment options by contacting John Hancock. Information regarding all of the Plan's investment options and procedures for changing investment elections is available by contacting John Hancock.

### **About Risk**

**Investing in Target Date Funds:** The "target date" in a target date fund is the approximate date an investor plans to start withdrawing money. Because target date funds are managed to specific retirement dates, investors may be taking on greater risk if the actual year of retirement differs dramatically from the original estimated date. Target date funds generally shift to a more conservative investment mix over time. While this may help to manage risk, it does not guarantee earnings growth nor is the fund's principal value guaranteed at any time including at the target date. You do not have the ability to actively manage the investments within target date funds. The portfolio managers control security selection and asset allocation. Target Date funds allocate their investments among multiple asset classes which can include U.S. and foreign equity and fixed income securities.

**Please access [mylife.jhrps.com](http://mylife.jhrps.com) or call (800) 294-3575 for a prospectus, and, if available, a summary prospectus. Investors are asked to consider the investment objectives, risks, and charges and expenses of the investment carefully before investing. The prospectus, and, if available, a summary prospectus contains this and other information about the investment company. Please read the prospectus, and, if available, a summary prospectus, carefully before investing. Prospectus may only be available in English.**

<b>FOR ADDITIONAL INFORMATION</b>
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You should consult the Plan document and SPD for a complete explanation of the Plan's features and for information regarding your rights under the Plan. You may also view and/or obtain a copy of the SPD by contacting the Administrative Office. You can also obtain additional information about the Plan by contacting John Hancock or by contacting the Administrative Office.

# Schwab Managed Retirement Trust Income Fund (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes. The Income Custom Index1 is a blend of broad based market indices used to measure the Fund's performance. The composition of the custom index is adjusted to align similarly to the Fund's strategic policy allocation in each asset class. Underlying components, allocations and return calculation information can be found in the disclosure section. The Fund will not attempt to replicate the index.

## Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

## Other Information

Expense Ratio (gross) \*\*: 0.45% of fund assets  
Fund Inception Date: 01/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	36					
Schwab Managed Retirement Trust Income Fund (Unit Class IV)	-0.91%	0.60%	3.32%	4.61%	--	5.13%
Dow Jones Target Today Index	-0.98	-0.16	1.40	3.10	4.45	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto [mylife.newyorklife.com](http://mylife.newyorklife.com) or call a New York Life representative at (800) 294-3575.

\*\* Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

# Schwab Managed Retirement Trust Fund 2010 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2010. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 01/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	28					
Schwab Managed Retirement Trust Fund 2010 (Unit Class IV)	-1.54%	0.34%	4.77%	5.78%	--	6.09%
Dow Jones Target 2010 Index	-1.14	-0.22	2.06	3.70	4.45	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto [mylife.newyorklife.com](http://mylife.newyorklife.com) or call a New York Life representative at (800) 294-3575.

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# Schwab Managed Retirement Trust Fund 2015 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2015. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 04/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	34					
Schwab Managed Retirement Trust Fund 2015 (Unit Class IV)	-1.64%	0.28%	5.54%	6.51%	--	6.49%
Dow Jones Target 2015 Index	-1.57	-0.49	2.95	4.42	4.60	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto [mylife.newyorklife.com](http://mylife.newyorklife.com) or call a New York Life representative at (800) 294-3575.

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# Schwab Managed Retirement Trust Fund 2020 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2020. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

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## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 01/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	20					
Schwab Managed Retirement Trust Fund 2020 (Unit Class IV)	-2.43%	-0.24%	6.74%	7.44%	--	7.38%
Dow Jones Target 2020 Index	-2.12	-0.84	4.15	5.36	4.98	--

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# Schwab Managed Retirement Trust Fund 2025 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2025. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

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## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 04/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	20					
Schwab Managed Retirement Trust Fund 2025 (Unit Class IV)	-2.90%	-0.56%	7.60%	8.08%	--	7.47%
Dow Jones Target 2025 Index	-2.82	-1.29	5.35	6.35	5.34	--

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# Schwab Managed Retirement Trust Fund 2040 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2040. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

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## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 01/05/2010

## Average Annual Total Returns as of 09/30/2015

		YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	18						
<b>Schwab Managed Retirement Trust Fund</b>							
	2040 (Unit Class IV)	-4.11%	-1.40%	9.32%	9.37%	--	8.85%
	Dow Jones Target 2040 Index	-5.38	-3.17	7.93	8.28	5.93	--

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# Schwab Managed Retirement Trust Fund 2045 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2045. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

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## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 04/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	17					
Schwab Managed Retirement Trust Fund 2045 (Unit Class IV)	-4.32%	-1.60%	9.50%	9.50%	--	8.91%
Dow Jones Target 2045 Index	-5.87	-3.56	8.22	8.48	6.02	--

Performance data quoted represents past performance. Past performance is no guarantee of future results. Due to market volatility, current performance may be less or higher than the figures shown. Investment return and principal value will fluctuate so that upon redemption, shares may be worth more or less than their original cost. Performance data does not reflect deduction of redemption fee, which, if such fee exists, would lower performance. For current to the most recent month-end performance information, please log onto [mylife.newyorklife.com](http://mylife.newyorklife.com) or call a New York Life representative at (800) 294-3575.

\*\* Expense ratio (gross) does not include fee waivers or expense reimbursements which result in lower actual cost to the investor.

^ The portfolio composition, industry sectors, top ten holdings, and credit analysis are presented to illustrate examples of securities that the fund has bought and diversity of areas in which the fund may invest and may not be representative of the fund's current or future investments. The top ten holdings do not include money market instruments and/or futures contracts. The figures presented are as of date shown, do not include the fund's entire investment portfolio, and may change at any time.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of Indexes designed as benchmarks for multi-asset class portfolios with risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments. You cannot invest directly in an index.

# Schwab Managed Retirement Trust Fund 2050 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2050. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 01/05/2010

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	19					
Schwab Managed Retirement Trust Fund 2050 (Unit Class IV)	-4.47%	-1.68%	9.72%	9.68%	--	9.06%
Dow Jones Target 2050 Index	-6.04	-3.70	8.23	8.49	6.02	--

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# Schwab Managed Retirement Trust Fund 2055 (Unit Class IV)

As of September 30, 2015

Balanced/Asset Allocation Investment

## What is the investment's strategy?

The Fund seeks to provide total return for investors retiring approximately at or near the year 2055. To pursue its investment objective, the Fund is designed as a single investment portfolio that maintains a policy allocation that is intended to remain static and does not seek to distribute income. The Fund may diversify holdings by investing in assets across a variety of asset classes, including, but not limited to, domestic equity, international equity, emerging markets equity, global real estate (REITs), commodities, intermediate-term bond, short-term bond, world bond ex-US, cash/cash equivalents, and inflation-protected bond (U.S. TIPS). The Fund uses a blend of actively and passively managed sub-advised strategies to gain exposure to various market capitalizations and asset classes.

## Other Considerations

The fund is not a mutual fund and is privately offered. Prospectuses are not required and prices are not available in local publications. The target date in a target date fund is the approximate date an investor plans to start withdrawing money. The funds generally shift to a more conservative investment mix over time. Earnings and principal value are not guaranteed at any time including the target date. Small and mid-cap stocks are often more volatile than large-cap stocks. Growth stocks may be more volatile than other stocks because they are generally more sensitive to investor perceptions and market moves. The principal risk of investing in value funds is that the price of the security may not approach its anticipated value. Foreign securities can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets. Funds that invest in bonds are subject to interest rate risk and can lose principal value when interest rates rise. The principal value of the fund is not guaranteed at any time, including at the target date.

## Other Information

Expense Ratio (gross)\*\*: 0.45% of fund assets  
Fund Inception Date: 12/10/2012

## Average Annual Total Returns as of 09/30/2015

	YTD	1Year	3Year	5Year	10Year	Since Inception
Annual Turnover Ratio %	181					
Schwab Managed Retirement Trust Fund 2055 (Unit Class IV)	-4.64%	-1.76%	--	--	--	10.10%
Dow Jones Target 2055 Index	-6.04	-3.70	8.23	8.49	6.02	--

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