



[Benchmarking data, including glide path analysis, now available to you and your clients in the Plan Health Dashboard](#)

Industry Trends and Updates

[Q3 SDBA Indicators report - Investors Stay the Course in Q3, See Balances Increase 12.8% Year-over-Year](#)

[What the numbers say about managed accounts adoption](#)

[3 ways your workplace can help with financial stress](#)

[Digital education – what are the keys to improving participant engagement?](#)

Regulatory and Legislative

[WashingtonWise Investor–Can Your Portfolio Make an Impact and a Profit?](#)

Events and Education

Webcasts - live

[Schwab Market Talk Webcast Series](#) | Tuesday, December 7, 11:00 am ET

Webcasts - on demand

[Client Plan Health Dashboard](#)

[Next Level Diversity & Inclusion](#)

Corporate News

[Schwab Launches the Schwab Ariel ESG ETF](#)

This fund is different from traditional ETFs.

Traditional ETFs tell the public what assets they hold each day. This fund will not. This may **create additional risks** for your investment. For example:

- You may have to pay more money to trade the fund's shares. This fund will provide less information to traders, who tend to charge more for trades when they have less information.
- The price you pay to buy fund shares on an exchange may not match the value of the fund's portfolio. The same is true when you sell shares. These price differences may be greater for this fund compared to other ETFs because it provides less information to traders.
- These additional risks may be even greater in bad or uncertain market conditions.
- The ETF will publish on its website each day a "Proxy Portfolio" designed to help trading in shares of the ETF. While the Proxy Portfolio includes some of the ETF's holdings, it is not the ETF's actual portfolio.

The differences between this fund and other ETFs may also have advantages. By keeping certain information about the fund secret, this fund may face less risk that other traders can predict or copy its investment strategy. This may improve the fund's performance. If other traders are able to copy or predict the fund's investment strategy, however, this may hurt the fund's performance.

For additional information regarding the unique attributes and risks of the fund, see *Proxy Portfolio Risk*, *Premium/Discount Risk*, *Trading Halt Risk*, *Authorized Participant Concentration Risk*, *Tracking Error Risk* and *Shares of the Fund May Trade at Prices Other Than NAV* in the *Principal Risks* and *Proxy Portfolio and Proxy Overlap* sections of the prospectus and/or the Statement of Additional Information.



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