

## KEY INVESTOR INFORMATION

This document provides you with Key Investor Information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### Schwab US Dollar Liquid Assets Fund (the “Fund”)

A sub fund of Charles Schwab Worldwide Funds plc (the “Umbrella Fund”) Class A Shares

(ISIN: IE0006059665)

The Fund is managed by Charles Schwab Asset Management (Ireland) Limited, part of the Charles Schwab group of companies.

#### Objectives and Investment Policy

- The objective of the Fund is to provide investors with current income whilst maintaining liquidity and a value per share of US \$1.00.
- To achieve the objective the Fund invests in a range of US dollar high quality debt securities which pay interest to the Fund and each of which are due to be repaid within a maximum of 397 days.
- These debt securities are issued by governments, high quality banks, corporates and other financial institutions and each of these securities must be a High Quality Security. This means that it is in one of the two highest rating categories for short term debt obligations as determined by two recognised ratings agencies (or by one if only one recognised rating agency has rated the security) or, if unrated, it is determined to be of comparable quality by the investment manager of the Fund.
- The Fund actively researches and monitors the issuers of its investments to ensure they remain of high quality.
- In light of the preceding points, the Fund is classified as a Short-Term Money Market Fund.
- Income from investments in the Fund is calculated daily and distributed monthly. It is then reinvested in additional shares, unless the investor elects to receive cash.
- Investors can buy and sell shares in the Fund on a daily basis.

#### Risk and Reward Profile

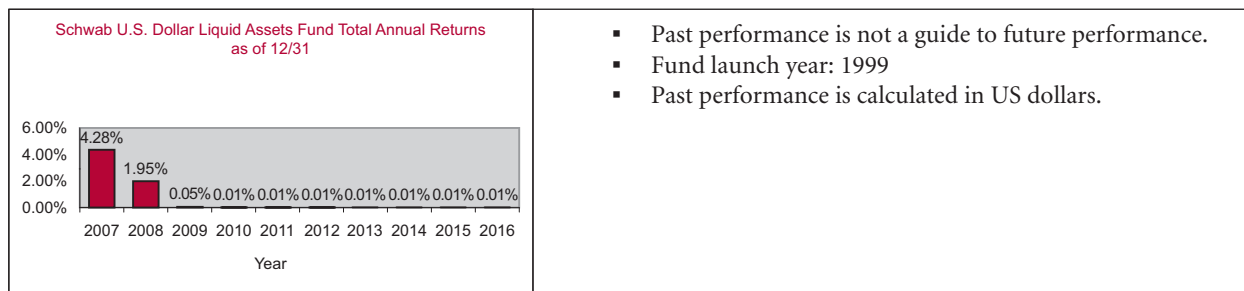
Lower risk ←	Higher risk →	Below are risks that you should be aware of that may result in a loss or reduction in the value of your investments.
Typically lower rewards	Typically higher rewards	
1	2 3 4 5 6 7	
<ul style="list-style-type: none"><li>▪ The risk category is a measure of how significant the rises and falls in the Fund’s return have been historically – it does not measure capital loss or gains and may not be a reliable indication of the Fund’s future returns or risk profile.</li><li>▪ The Fund is in the lowest risk category as its return has experienced very low rises and falls historically - this does not mean it is a risk free investment.</li><li>▪ The Fund’s risk category is not guaranteed and may change over time.</li></ul>		<ul style="list-style-type: none"><li>▪ <b>Investment risk:</b> The value of investments in the Fund, and income earned from them, can go down as well as up and an investor may not recover the amount invested. There can be no assurance that the Fund will be able to maintain a stable Net Asset Value per Share of US \$1.00 or otherwise achieve its investment objective.</li><li>▪ <b>Interest rate risk:</b> Interest rates rise and fall over time and this can result in positive or negative changes in the value of the assets held by the Fund and the interest the fund earns on those assets.</li><li>▪ <b>Credit risk:</b> The Fund is subject to credit risk, which is the possibility that the issuer of an investment fails to make timely payments or otherwise honour its obligations, which may then adversely affect the value of the Fund.</li><li>▪ <b>Redemption risk:</b> The Fund may experience periods of heavy redemptions that could cause the Fund to sell its assets at inopportune times or at a loss or depressed value, particularly during periods of declining or illiquid markets.</li><li>▪ <b>Liquidity risk:</b> This exists when particular investments are difficult to purchase or sell. If an investment becomes illiquid, the Fund may incur significant trading costs and may even suffer losses when selling such instruments.</li></ul>
		Further information on risk may be found under the “Investment Risks” section of the Prospectus for the Umbrella Fund and the Supplement for the Fund.

## Charges for this Fund

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest		<ul style="list-style-type: none"> <li>▪ The entry and exit charges shown are maximum figures. In some cases you might pay less. You can find this out from your financial adviser or distributor.</li> <li>▪ The ongoing charges figure shown here is the maximum amount that can be charged as the management company has currently undertaken to absorb any costs that would cause this amount to be exceeded. Ongoing charges may be less than the figure shown and the Umbrella Fund's annual report for each financial year will include detail on the exact charges made. The management company may voluntarily waive and/or reimburse fees in order to reduce the ongoing charges further to the extent necessary to maintain a positive net yield.</li> <li>▪ Further information on charges may be found under the "Fees and Expenses" section of the Prospectus for the Umbrella Fund and the Supplement for the Fund.</li> </ul>
Entry charge	Nil	
Exit charge	Nil	
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.		
Charges taken from the Fund over a year		
Ongoing charges	1.00%	
Charges taken from the Fund under certain specific conditions		
Performance fee	None	

## Past Performance



## Practical Information

- Custodian: State Street Custodial Services (Ireland) Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland.
- Copies of the Umbrella Fund (i) Prospectus; (ii) latest annual and half year accounts and (iii) Supplement to the Prospectus for the Fund may be obtained in English free of charge from Charles Schwab, U.K., Limited, 20 St. Dunstan's Hill, London EC3R 8HL, United Kingdom.
- Details of the Manager's current remuneration policy are available on [https://client.schwab.com/secure/cc/research/offshore\\_mutual\\_funds/offshore\\_sweep\\_fund/](https://client.schwab.com/secure/cc/research/offshore_mutual_funds/offshore_sweep_fund/) or alternatively a paper copy may be obtained free of charge from the Manager, on request.
- Other practical information, including the latest share price in respect of the Fund, is also available from Charles Schwab, U.K., Limited, 20 St. Dunstan's Hill, London EC3R 8HL, United Kingdom.
- Irish tax legislation may have an impact on your personal tax position.
- The Umbrella Fund may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Umbrella Fund.
- The Umbrella Fund is an umbrella fund with, at present, one sub-fund, namely the Fund. Although each sub-fund, if more than one, will be treated by the Umbrella Fund as a separate entity bearing its own liabilities, the Umbrella Fund as a whole is ultimately liable to third parties in respect of liabilities owed by a sub-fund to them. This may affect the value of your investment should third parties look to all the assets of the Umbrella Fund rather than only the assets of the sub-fund in which such liability arose.

This Fund and Charles Schwab Asset Management (Ireland) Limited are authorised in Ireland and regulated by the Central Bank of Ireland.

This key investor information is accurate as of 14 February 2017.