



Schwab One® Account of
XINCHI GU

Account Number
3052-2768

Statement Period
August 1-31, 2019

XINCHI GU
695 TASMAN DR APT 3410
SUNNYVALE CA 94089

Customer Service and Account Information

Customer Service:

Call your Schwab Representative
1 (855) 694-5208

Visit Our Web Site:

intelligent.schwab.com

Market Monitor

Deposit Accounts	Interest Rate
Schwab Bank Savings Sweep:	
Interest Rate as of 08/30 ⁹	0.65%

Indices	Year To Date Change
Dow Jones Industrial Average	13.19%
Standard & Poor's 500 Index®	16.74%
Schwab 1000 Index®	16.99%
NASDAQ Composite Index	20.01%

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

All references to "Schwab" in this document refer to the broker-dealer Charles Schwab & Co., Inc. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab you should verify its content with this statement. Securities, products, and services are not available in all countries and are subject to country specific restrictions.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Schwab Bank Savings Sweep Feature: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Accounts as a feature of your brokerage account. Deposit Accounts held through the Schwab Bank Savings Sweep feature constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. The Deposit Accounts are insured by the FDIC within applicable limits. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Schwab Bank Savings Sweep feature, please refer to the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Fees and Charges: For those fees described in the statement as "Fee to Advisor," as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees.

Interest: Interest may be paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by one or more banks affiliated with Schwab. These balances do not include interest that may have accrued during the Statement Period after interest is paid.

The interest paid may include interest that accrued in the prior Statement Period. Interest accrues daily from the 16th day of the prior month and is credited or posted on the first business day after the 15th of the current month. For balances held at Schwab's affiliated banks in the Schwab Bank Savings Sweep feature, interest will accrue even if the amount is less than \$.005, but interest will not be credited if less than \$.005 over the interest period.

Latest Price/Price (Investment Detail Section Only): The most recent price evaluation available on the last business day of the statement period, normally the last trade price or bid. Unpriced securities denote that no

market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your periodic statement for this security is unpriced. FINRA rules require that certain Limited Partnerships (direct participation programs) and REIT securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price; if applicable, that accurate valuation information may not be available.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided in Schwab's Account Agreement.

Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep feature.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. **Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.**

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.)

Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

COMPLAINT CONTACT INFORMATION: Complaints about Schwab statements, products or services may be directed to 1-800-435-4000. For clients residing outside of the U.S., call collect +1-415-667-8400. Please send any written complaints to the Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA.

Address Changes: It is your obligation to keep Schwab informed of any changes in your address, telephone number or other contact information. If you fail to notify Schwab of those changes, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. For assistance, you may contact Schwab at 1-800-435-4000. Clients residing outside of the U.S. may call Schwab collect at +1-415-667-8400.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and banks affiliated with Schwab are subsidiaries of the Charles Schwab Corporation. (0219-99XE)



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Statement Period
August 1-31, 2019

Account Value as of 08/31/2019: \$ 5,946.72

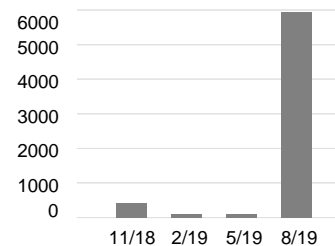
Change in Account Value

This Period

Year to Date

Account Value

Starting Value	\$ 129.07	\$ 434.90
Credits	5,818.33	5,828.67
Debits	0.00	(323.00)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	(0.68)	6.15
Ending Value on 08/31/2019	\$ 5,946.72	\$ 5,946.72
Total Change in Account Value	\$ 5,817.65	\$ 5,511.82
	4507.36%	1267.38%





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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$0.00	\$0.00	\$6.55

Values may not reflect all of your gains/losses.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt ¹	Federally Taxable	Federally Tax-Exempt ¹	Federally Taxable
Schwab Bank Savings Sweep Interest	0.00	0.03	0.00	0.35
Cash Dividends	0.06	0.00	0.48	0.43
Total Income	0.06	0.03	0.48	0.78

¹Certain income in this category may qualify for state tax exemption; consult your tax advisor.

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 62.43	\$ 323.52
Deposits and other Cash Credits	5,818.24	5,827.41
Investments Sold	0.00	51.57
Dividends and Interest	0.09	1.26
Withdrawals and other Debits	0.00	(323.00)
Investments Purchased	0.00	0.00
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	5,818.33	5,557.24
Ending Cash *	\$ 5,880.76	\$ 5,880.76

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



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Investment Detail - Cash and Schwab Bank Savings Sweep

Cash	Starting Balance	Ending Balance	% of Account Assets
Cash	0.06	0.06	<1%
Total Cash	0.06	0.06	<1%

Schwab Bank Savings Sweep	Starting Balance	Ending Balance	% of Account Assets
Schwab Bank Savings Sweep P.9	62.37	5,880.70	99%
Total Schwab Bank Savings Sweep	62.37	5,880.70	99%

Total Cash and Schwab Bank Savings Sweep		5,880.76	99%
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Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
INVESCO CALIFORNIA AMT-FREE MUNICIPAL BOND ETF SYMBOL: PWZ	1.0000	27.57000	27.57 25.83	<1%	1.74	2.39%	0.66
SCHWAB FUNDAMENTAL US LARGE CO ETF SYMBOL: FNDX	1.0000	38.39000	38.39 33.58	<1%	4.81	2.26%	0.87
Total Exchange Traded Funds	2.0000		65.96	1%	6.55		1.53
		Total Cost Basis:	59.41				

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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Investment Detail - Exchange Traded Funds (continued)

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	5,946.72
Total Account Value	5,946.72
Total Cost Basis	59.41

Transaction Detail - Deposits & Withdrawals

Transaction Process		Activity	Description	Location	Credit/(Debit)
Date	Date				
08/28/19	08/28/19	Journalized Funds	JOURNAL FRM 89035345		5,818.24
Total Deposits & Withdrawals					5,818.24

The total deposits activity for the statement period was \$5,818.24. The total withdrawals activity for the statement period was \$0.00.

Transaction Detail - Dividends & Interest

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
08/15/19	08/16/19	Bank Interest ^{P,Q}	BANK INT 071619-081519	0.03
08/30/19	08/30/19	Cash Dividend	INVESCO CALIFORNIA: PWZ	0.06
Total Dividends & Interest				0.09

Total Transaction Detail	5,818.33
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Schwab Bank Savings Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{P,Q}
Opening Balance ^{P,Q}					62.37
08/01/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		0.06	62.43
08/15/19	Interest Paid ^{P,Q}	BANK INTEREST		0.03	62.46
08/29/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^P		5,818.24	5,880.70
Total Activity			0.00	5,818.33	
Ending Balance ^{P,Q}					5,880.70

Schwab Bank Savings Sweep: Interest Rate as of 08/30/19 was 0.65%. Your interest period was 07/16/19 - 08/15/19. ^Q

Trades Pending Settlement

	Transaction	Quantity	Trade Date	Settle Date	Unit Price	Purchase/Debit	Sale/Credit
CHARLES SCHWAB US REIT: SCHH	Bought	3.0000	08/29/19	09/03/19	46.1293	138.39	
ISHARES CALIFORNIA MUNI: CMF	Bought	20.0000	08/29/19	09/03/19	61.9070	1,238.14	
ISHARES GOLD ETF: IAU	Bought	8.0000	08/29/19	09/03/19	14.6500	117.20	
SCHWAB EMERGING MARKETS: SCHE	Bought	4.0000	08/29/19	09/03/19	24.6135	98.45	
SCHWAB FUNDA EMG MKTS: FNDE	Bought	6.0000	08/29/19	09/03/19	26.5445	159.27	
SCHWAB FUNDAMENTAL INL: FNDF	Bought	11.0000	08/29/19	09/03/19	26.3300	289.63	
SCHWAB FUNDAMENTAL INTL: FNDC	Bought	6.0000	08/29/19	09/03/19	29.6747	178.05	
SCHWAB FUNDAMENTAL US: FNDX	Bought	11.0000	08/29/19	09/03/19	38.3700	422.07	
SCHWAB FUNDAMENTAL US: FNDA	Bought	8.0000	08/29/19	09/03/19	36.4169	291.34	
SCHWAB INTERNATIONAL: SCHF	Bought	7.0000	08/29/19	09/03/19	30.7700	215.39	
SCHWAB INTERNATNAL SMALL: SCHC	Bought	3.0000	08/29/19	09/03/19	30.9800	92.94	
SCHWAB US LARGE CAP ETF: SCHX	Bought	4.0000	08/29/19	09/03/19	70.0099	280.04	
SCHWAB US SMALL CAP ETF: SCHA	Bought	2.0000	08/29/19	09/03/19	69.1900	138.38	

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Trades Pending Settlement (continued)

	Transaction	Quantity	Trade Date	Settle Date	Unit Price	Purchase/Debit	Sale/Credit
SCHWAB US TIPS ETF: SCHP	Bought	12.0000	08/29/19	09/03/19	57.5831	691.00	
SPDR BLMBRG BRCLY EMG: EBND	Bought	8.0000	08/29/19	09/03/19	27.1100	216.88	
XTRACKERS INTER REAL EST: HAUZ	Bought	4.0000	08/29/19	09/03/19	28.1899	112.76	
XTRACKERS USD HIGH YLD: HYLB	Bought	3.0000	08/29/19	09/03/19	50.2600	150.78	
Total Trades Pending Settlement						4,830.71	

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol Endnote Legend

- p** Balances are held at one or more banks affiliated with Charles Schwab & Co., Inc. and are FDIC insured.
- q** The interest rate reflected on this statement is the interest rate in effect on the last Business Day of the Statement Period. Interest rates are subject to change and the interest rate period differs from the Statement Period. Balances include interest paid as indicated on your statement by one or more banks affiliated with Schwab. Please speak to a Schwab representative or see the Schwab Intelligent Portfolios® Sweep Program Disclosure Statement, and Terms & Conditions for information about how interest rates are determined, how they are calculated and when they are changed, as well as other important disclosures and information.

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As a client enrolled in Schwab Intelligent Portfolios®, please access intelligent.schwab.com or contact your Schwab Intelligent Portfolios representative if you wish to impose or modify any restrictions on the management of your account, or if you have had any changes to your financial situation or investment objectives.