



Schwab One® Account of
XINCHI GU

Account Number
3052-2768

Statement Period
September 1-30, 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 09/30 ⁹	0.61%

Indices	Year To Date Change
Dow Jones Industrial Average	15.39%
Standard & Poor's 500 Index®	18.74%
Schwab 1000 Index®	18.88%
NASDAQ Composite Index	20.56%

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 The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your securities account or remitted to you as provided in your Account Agreement.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
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Account Value as of 09/30/2019: \$ 5,052.20

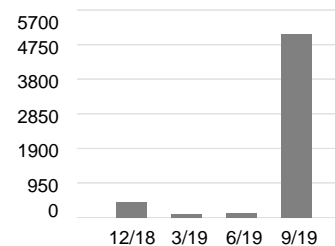
Change in Account Value

This Period

Year to Date

Account Value

Starting Value	\$ 5,946.72	\$ 434.90
Credits	31,034.97	36,863.64
Debits	(32,111.47)	(32,434.47)
Transfer of Securities (In/Out)	0.00	0.00
Income Reinvested	0.00	0.00
Change in Value of Investments	181.98	188.13
Ending Value on 09/30/2019	\$ 5,052.20	\$ 5,052.20
Total Change in Account Value	\$ (894.52)	\$ 4,617.30
	(15.04)%	1061.69%





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Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	\$148.65	\$1.58	\$38.30

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	2.39	0.00	2.74
Cash Dividends	2.02	8.10	2.50	8.53
Total Income	2.02	10.49	2.50	11.27

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 *	\$ 5,880.76	\$ 323.52
Deposits and other Cash Credits	31,022.46	36,849.87
Investments Sold	27,804.24	27,855.81
Dividends and Interest	12.51	13.77
Withdrawals and other Debits	(32,111.47)	(32,434.47)
Investments Purchased	(31,945.20)	(31,945.20)
Fees and Charges	0.00	0.00
Total Cash Transaction Detail	(5,217.46)	339.78
Ending Cash *	\$ 663.30	\$ 663.30

*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	5.70	<1%
Total Cash	0.06	5.70	<1%

Schwab Bank Savings Sweep	Starting Balance	Ending Balance	% of Account Assets
Schwab Bank Savings Sweep P.9	5,880.70	657.60	13%
Total Schwab Bank Savings Sweep	5,880.70	657.60	13%

Total Cash and Schwab Bank Savings Sweep		663.30	13%
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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
CHARLES SCHWAB US REIT ETF SYMBOL: SCHH	3.0000	47.17000	141.51 139.51	3%	2.00	2.61%	3.70
ISHARES CALIFORNIA MUNI BOND ETF SYMBOL: CMF	17.0000	61.28000	1,041.76 1,055.54	21%	(13.78)	1.97%	20.61
ISHARES GOLD ETF SYMBOL: IAU	7.0000	14.10000	98.70 105.34	2%	(6.64)	N/A	N/A

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)

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds							
SCHWAB EMERGING MARKETS EQUITY ETF SYMBOL: SCHE	4.0000	25.13000	100.52 98.45	2%	2.07	0.63%	0.64
SCHWAB FUNDA EMG MKTS LARGE COM ETF SYMBOL: FNDE	6.0000	27.38000	164.28 159.27	3%	5.01	0.67%	1.11
SCHWAB FUNDAMENTAL INL LARGE COM ETF SYMBOL: FNDF	10.0000	27.57000	275.70 263.30	5%	12.40	1.62%	4.48
SCHWAB FUNDAMENTAL INTL SMAL COM ETF SYMBOL: FNDC	5.0000	30.73000	153.65 148.37	3%	5.28	0.52%	0.81
SCHWAB FUNDAMENTAL US LARGE CO ETF SYMBOL: FNDX	10.0000	39.55000	395.50 378.91	8%	16.59	2.20%	8.74
SCHWAB FUNDAMENTAL US SMALL COM ETF SYMBOL: FNDA	7.0000	37.76000	264.32 254.24	5%	10.08	1.60%	4.23
SCHWAB INTERNATIONAL EQUITY ETF SYMBOL: SCHF	7.0000	31.86000	223.02 215.39	4%	7.63	1.61%	3.60
SCHWAB INTERNATNAL SMALL CAP EQY ETF SYMBOL: SCHC	4.0000	31.80000	127.20 124.34	3%	2.86	0.51%	0.66
SCHWAB US LARGE CAP ETF SYMBOL: SCHX	3.0000	70.93000	212.79 210.18	4%	2.61	1.87%	3.98

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Investment Detail - Exchange Traded Funds (continued)

	Quantity	Market Price	Market Value <i>Cost Basis</i>	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
Exchange Traded Funds							
SCHWAB US SMALL CAP ETF SYMBOL: SCHA	2.0000	69.73000	139.46 137.52	3%	1.94	1.52%	2.13
SCHWAB US TIPS ETF SYMBOL: SCHP	10.0000	56.76000	567.60 579.59	11%	(11.99)	1.45%	8.26
SPDR BLMBRG BRCLY EMG MKT LCL ETF SYMBOL: EBND	8.0000	27.21000	217.68 216.88	4%	0.80	4.75%	10.36
XTRACKERS INTER REAL EST ETF SYMBOL: HAUZ	4.0000	28.74170	114.97 113.80	2%	1.17	1.71%	1.97
XTRACKERS USD HIGH YIELD COR BND ETF SYMBOL: HYL B	3.0000	50.08000	150.24 149.97	3%	0.27	5.64%	8.48
Total Exchange Traded Funds	110.0000		4,388.90	87%	38.30		83.76
			Total Cost Basis:				4,350.60

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	5,052.20
Total Account Value	5,052.20
Total Cost Basis	4,350.60



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Realized Gain or (Loss)

Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CHARLES SCHWAB US REIT ETF : SCHH	20.0000	multiple	09/10/19	930.90	935.70	(3.68)
ISHARES CALIFORNIA MUNI BOND ETF : CMF	112.0000	multiple	09/10/19	6,875.25	6,918.30	(34.19)
ISHARES GOLD ETF : IAU	44.0000	multiple	09/10/19	627.88	646.22	(14.63)
SCHWAB EMERGING MARKETS EQUITY ETF : SCHE	25.0000	multiple	09/10/19	636.04	628.78	7.26
SCHWAB FUNDA EMG MKTS LARGE COM ETF : FNDE	34.0000	multiple	09/10/19	940.07	924.61	15.46
SCHWAB FUNDAMENTAL INL LARGE COM ETF : FNDF	58.0000	multiple	09/10/19	1,588.83	1,553.61	35.22
SCHWAB FUNDAMENTAL INTL SMAL COM ETF : FNDC	31.0000	multiple	09/10/19	947.98	933.29	14.69
SCHWAB FUNDAMENTAL US LARGE CO ETF : FNDX	65.0000	multiple	09/10/19	2,576.60	2,524.15	52.45
SCHWAB FUNDAMENTAL US SMALL COM ETF : FNDA	42.0000	multiple	09/10/19	1,591.81	1,538.82	52.99
SCHWAB INTERNATIONAL EQUITY ETF : SCHF	40.0000	multiple	09/10/19	1,265.86	1,250.06	15.80
SCHWAB INTERNATNAL SMALLCAP EQY ETF : SCHC	19.0000	multiple	09/10/19	604.12	599.16	4.96
SCHWAB US LARGE CAP ETF : SCHX	23.0000	multiple	09/10/19	1,634.64	1,622.53	12.26
SCHWAB US SMALL CAP ETF : SCHA	13.0000	multiple	09/10/19	918.84	901.40	17.44
SCHWAB US TIPS ETF : SCHP	67.0000	multiple	09/10/19	3,805.79	3,844.26	(30.66)
SPDR BLMBRG BRCLY EMG MKT LCL ETF : EBND	46.0000	multiple	09/10/19	1,257.87	1,253.66	4.21
XTRACKERS INTER REAL ESTETF : HAUZ	22.0000	multiple	09/10/19	621.50	626.45	(3.91)
XTRACKERS USD HIGH YLD CORP BND ETF : HYLB	19.0000	multiple	09/10/19	952.85	950.20	2.98
Total Short Term				27,776.83	27,651.20	148.65

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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Realized Gain or (Loss) (continued)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
INVESCO CALIFORNIA AMT-FREE MUNICIPAL BOND ETF: PWZ	1.0000	08/03/18	09/10/19	27.41	25.83	1.58
Total Long Term				27.41	25.83	1.58
Total Realized Gain or (Loss)				27,804.24	27,677.03	150.23

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Exchange Traded Funds Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/03/19	08/29/19	Bought	CHARLES SCHWAB US REIT ETF: SCHH	3.0000	46.1293	(138.39)
09/03/19	08/29/19	Bought	ISHARES CALIFORNIA MUNI BOND ETF: CMF	20.0000	61.9070	(1,238.14)
09/03/19	08/29/19	Bought	ISHARES GOLD ETF: IAU	8.0000	14.6500	(117.20)
09/03/19	08/29/19	Bought	SCHWAB EMERGING MARKETS EQUITY ETF: SCHE	4.0000	24.6135	(98.45)
09/03/19	08/29/19	Bought	SCHWAB FUNDA EMG MKTS LARGE COM ETF: FNDE	6.0000	26.5445	(159.27)
09/03/19	08/29/19	Bought	SCHWAB FUNDAMENTAL INL LARGE COM ETF: FNDF	11.0000	26.3300	(289.63)

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Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/03/19	08/29/19	Bought	SCHWAB FUNDAMENTAL INTL SMAL COM ETF: FNDX	6.0000	29.6747	(178.05)
09/03/19	08/29/19	Bought	SCHWAB FUNDAMENTAL US LARGE CO ETF: FNDX	11.0000	38.3700	(422.07)
09/03/19	08/29/19	Bought	SCHWAB FUNDAMENTAL US SMALL COM ETF: FNDA	8.0000	36.4169	(291.34)
09/03/19	08/29/19	Bought	SCHWAB INTERNATIONAL EQUITY ETF: SCHF	7.0000	30.7700	(215.39)
09/03/19	08/29/19	Bought	SCHWAB INTERNATNAL SMALL CAP EQY ETF: SCHC	3.0000	30.9800	(92.94)
09/03/19	08/29/19	Bought	SCHWAB US LARGE CAP ETF: SCHX	4.0000	70.0099	(280.04)
09/03/19	08/29/19	Bought	SCHWAB US SMALL CAP ETF: SCHA	2.0000	69.1900	(138.38)
09/03/19	08/29/19	Bought	SCHWAB US TIPS ETF: SCHP	12.0000	57.5831	(691.00)
09/03/19	08/29/19	Bought	SPDR BLMBRG BRCLY EMG MKT LCL ETF: EBND	8.0000	27.1100	(216.88)
09/03/19	08/29/19	Bought	XTRACKERS INTER REAL EST ETF: HAUZ	4.0000	28.1899	(112.76)
09/03/19	08/29/19	Bought	XTRACKERS USD HIGH YLD CORP BND ETF: HYL B	3.0000	50.2600	(150.78)
09/06/19	09/04/19	Bought	CHARLES SCHWAB US REIT ETF: SCHH	11.0000	46.9200	(516.12)
09/06/19	09/04/19	Bought	ISHARES CALIFORNIA MUNI BOND ETF: CMF	58.0000	61.8400	(3,586.72)
09/06/19	09/04/19	Bought	ISHARES GOLD ETF: IAU	22.0000	14.8000	(325.60)

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Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/06/19	09/04/19	Bought	SCHWAB EMERGING MARKETS EQUITY ETF: SCHE	14.0000	25.0266	(350.37)
09/06/19	09/04/19	Bought	SCHWAB FUNDA EMG MKTS LARGE COM ETF: FNDE	19.0000	27.0680	(514.29)
09/06/19	09/04/19	Bought	SCHWAB FUNDAMENTAL INL LARGE COM ETF: FNDF	31.0000	26.6681	(826.71)
09/06/19	09/04/19	Bought	SCHWAB FUNDAMENTAL INTL SMAL COM ETF: FNDC	16.0000	29.9782	(479.65)
09/06/19	09/04/19	Bought	SCHWAB FUNDAMENTAL US LARGE CO ETF: FNDX	35.0000	38.5661	(1,349.81)
09/06/19	09/04/19	Bought	SCHWAB FUNDAMENTAL US SMALL COM ETF: FNDA	23.0000	36.3200	(835.36)
09/06/19	09/04/19	Bought	SCHWAB INTERNATIONAL EQUITY ETF: SCHF	22.0000	31.1301	(684.86)
09/06/19	09/04/19	Bought	SCHWAB INTERNATNAL SMALL CAP EQY ETF: SCHC	11.0000	31.3951	(345.35)
09/06/19	09/04/19	Bought	SCHWAB US LARGE CAP ETF: SCHX	12.0000	70.1100	(841.32)
09/06/19	09/04/19	Bought	SCHWAB US SMALL CAP ETF: SCHA	7.0000	68.7594	(481.32)
09/06/19	09/04/19	Bought	SCHWAB US TIPS ETF: SCHP	35.0000	57.4200	(2,009.70)
09/06/19	09/04/19	Bought	SPDR BLMBRG BRCLY EMG MKT LCL ETF: EBND	25.0000	27.2577	(681.44)
09/06/19	09/04/19	Bought	XTRACKERS INTER REAL EST ETF: HAUZ	11.0000	28.5100	(313.61)
09/06/19	09/04/19	Bought	XTRACKERS USD HIGH YLD CORP BND ETF: HYL B	10.0000	49.8793	(498.79)

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Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/09/19	09/05/19	Bought	CHARLES SCHWAB US REIT ETF: SCHH	9.0000	46.6200	(419.58)
09/09/19	09/05/19	Bought	ISHARES CALIFORNIA MUNI BOND ETF: CMF	50.0000	61.5694	(3,078.47)
09/09/19	09/05/19	Bought	ISHARES GOLD ETF: IAU	20.0000	14.5300	(290.60)
09/09/19	09/05/19	Bought	SCHWAB EMERGING MARKETS EQUITY ETF: SCHE	11.0000	25.3100	(278.41)
09/09/19	09/05/19	Bought	SCHWAB FUNDA EMG MKTS LARGE COM ETF: FNDE	15.0000	27.3544	(410.32)
09/09/19	09/05/19	Bought	SCHWAB FUNDAMENTAL INL LARGE COM ETF: FNDF	26.0000	26.9449	(700.57)
09/09/19	09/05/19	Bought	SCHWAB FUNDAMENTAL INTL SMAL COM ETF: FNDC	14.0000	30.2826	(423.96)
09/09/19	09/05/19	Bought	SCHWAB FUNDAMENTAL US LARGE CO ETF: FNDX	28.0000	39.2000	(1,097.60)
09/09/19	09/05/19	Bought	SCHWAB FUNDAMENTAL US SMALL COM ETF: FNDA	18.0000	37.0200	(666.36)
09/09/19	09/05/19	Bought	SCHWAB INTERNATIONAL EQUITY ETF: SCHF	18.0000	31.4000	(565.20)
09/09/19	09/05/19	Bought	SCHWAB INTERNATNAL SMALL CAP EQY ETF: SCHC	9.0000	31.6902	(285.21)
09/09/19	09/05/19	Bought	SCHWAB US LARGE CAP ETF: SCHX	10.0000	71.1199	(711.20)
09/09/19	09/05/19	Bought	SCHWAB US SMALL CAP ETF: SCHA	6.0000	69.8700	(419.22)
09/09/19	09/05/19	Bought	SCHWAB US TIPS ETF: SCHP	30.0000	57.1780	(1,715.34)

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Schwab One® Account of
XINCHI GU

Account Number
3052-2768

Statement Period
September 1-30, 2019

Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/09/19	09/05/19	Bought	SPDR BLMBRG BRCLY EMG MKT LCL ETF: EBND	21.0000	27.2484	(572.22)
09/09/19	09/05/19	Bought	XTRACKERS INTER REAL EST ETF: HAUZ	11.0000	28.4396	(312.84)
09/09/19	09/05/19	Bought	XTRACKERS USD HIGH YLD CORP BND ETF: HYL B	9.0000	50.0300	(450.27)
09/10/19	09/06/19	Bought	ISHARES CALIFORNIA MUNI BOND ETF: CMF	1.0000	61.6500	(61.65)
09/10/19	09/06/19	Bought	ISHARES GOLD ETF: IAU	1.0000	14.4500	(14.45)
09/12/19	09/10/19	Sold	CHARLES SCHWAB US REIT ETF: SCHH	(20.0000)	46.5450	930.90
09/12/19	09/10/19	Sold	INVESCO CALIFORNIA AMT-FREE MUNICIPAL BOND: PWZ	(1.0000)	27.4133	27.41
09/12/19	09/10/19	Sold	ISHARES CALIFORNIA MUNI BOND ETF: CMF	(112.0000)	61.3862	6,875.25
09/12/19	09/10/19	Sold	ISHARES GOLD ETF: IAU	(44.0000)	14.2700	627.88
09/12/19	09/10/19	Sold	SCHWAB EMERGING MARKETS EQUITY ETF: SCHE	(25.0000)	25.4414	636.04
09/12/19	09/10/19	Sold	SCHWAB FUNDA EMG MKTS LARGE COM ETF: FNDE	(34.0000)	27.6492	940.07
09/12/19	09/10/19	Sold	SCHWAB FUNDAMENTAL INL LARGE COM ETF: FNDF	(58.0000)	27.3937	1,588.83
09/12/19	09/10/19	Sold	SCHWAB FUNDAMENTAL INTL SMAL COM ETF: FNDC	(31.0000)	30.5799	947.98
09/12/19	09/10/19	Sold	SCHWAB FUNDAMENTAL US LARGE CO ETF: FNDX	(65.0000)	39.6400	2,576.60

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Schwab One® Account of
XINCHI GU

Account Number
3052-2768

Statement Period
September 1-30, 2019

Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
09/12/19	09/10/19	Sold	SCHWAB FUNDAMENTAL US SMALL COM ETF: FNDA	(42.0000)	37.9002	1,591.81
09/12/19	09/10/19	Sold	SCHWAB INTERNATIONAL EQUITY ETF: SCHF	(40.0000)	31.6466	1,265.86
09/12/19	09/10/19	Sold	SCHWAB INTERNATNAL SMALL CAP EQY ETF: SCHC	(19.0000)	31.7957	604.12
09/12/19	09/10/19	Sold	SCHWAB US LARGE CAP ETF: SCHX	(23.0000)	71.0711	1,634.64
09/12/19	09/10/19	Sold	SCHWAB US SMALL CAP ETF: SCHA	(13.0000)	70.6800	918.84
09/12/19	09/10/19	Sold	SCHWAB US TIPS ETF: SCHP	(67.0000)	56.8029	3,805.79
09/12/19	09/10/19	Sold	SPDR BLMBRG BRCLY EMG MKT LCL ETF: EBND	(46.0000)	27.3450	1,257.87
09/12/19	09/10/19	Sold	XTRACKERS INTER REAL EST ETF: HAUZ	(22.0000)	28.2500	621.50
09/12/19	09/10/19	Sold	XTRACKERS USD HIGH YLD CORP BND ETF: HYLB	(19.0000)	50.1500	952.85

Total Exchange Traded Funds Activity	(4,140.96)
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Total Purchases & Sales	(4,140.96)
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Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
09/03/19	09/03/19	Journalized Funds	JOURNAL FRM 89035345		16,701.69
09/04/19	09/04/19	Journalized Funds	JOURNAL FRM 89035345		14,320.77

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Schwab One® Account of
XINCHI GU

Account Number
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Statement Period
September 1-30, 2019

Transaction Detail - Deposits & Withdrawals (continued)

Transaction Process		Activity	Description	Location	Credit/(Debit)
Date	Date				
09/12/19	09/12/19	MoneyLink Txn	Tfr JPMORGAN CHASE BAN, XINCHI GU		(32,111.47)
Total Deposits & Withdrawals					(1,089.01)

The total deposits activity for the statement period was \$31,022.46. The total withdrawals activity for the statement period was \$32,111.47.

Transaction Detail - Dividends & Interest

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
09/09/19	09/09/19	Cash Dividend	ISHARES CALIFORNIA MUNI: CMF	2.02
09/09/19	09/09/19	Cash Dividend	SCHWAB US TIPS ETF: SCHP	0.83
09/09/19	09/09/19	Cash Dividend	SPDR BLMBRG BRCLY EMG: EBND	0.86
09/11/19	09/11/19	Cash Dividend	XTRACKERS USD HIGH YLD: HYL	0.71
09/15/19	09/16/19	Bank Interest ^{P,Q}	BANK INT 081619-091519	2.39
09/30/19	09/30/19	Cash Dividend	CHARLES SCHWAB US REIT: SCHH	0.93
09/30/19	09/30/19	Cash Dividend	SCHWAB FUNDAMENTAL US: FNDX	2.19
09/30/19	09/30/19	Cash Dividend	SCHWAB FUNDAMENTAL US: FNDA	1.06
09/30/19	09/30/19	Cash Dividend	SCHWAB US LARGE CAP ETF: SCHX	0.99
09/30/19	09/30/19	Cash Dividend	SCHWAB US SMALL CAP ETF: SCHA	0.53
Total Dividends & Interest				12.51

Total Transaction Detail	(5,217.46)
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Schwab One® Account of
XINCHI GU

Account Number
3052-2768

Statement Period
September 1-30, 2019

Schwab Bank Savings Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{p,q}
Opening Balance ^{p,q}					5,880.70
09/03/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	4,830.65		1,050.05
09/04/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^p		16,701.69	17,751.74
09/06/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	320.25		17,431.49
09/09/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	12,397.37		5,034.12
09/10/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	72.39		4,961.73
09/12/19	Auto Transfer	BANK CREDIT FROM BROKERAGE ^p		0.71	4,962.44
09/13/19	Auto Transfer	BANK TRANSFER TO BROKERAGE	4,307.23		655.21
09/15/19	Interest Paid ^{p,q}	BANK INTEREST		2.39	657.60
Total Activity			21,927.89	16,704.79	
Ending Balance ^{p,q}					657.60

Schwab Bank Savings Sweep: Interest Rate as of 09/30/19 was 0.61%. Your interest period was 08/16/19 - 09/15/19. ^q

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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