



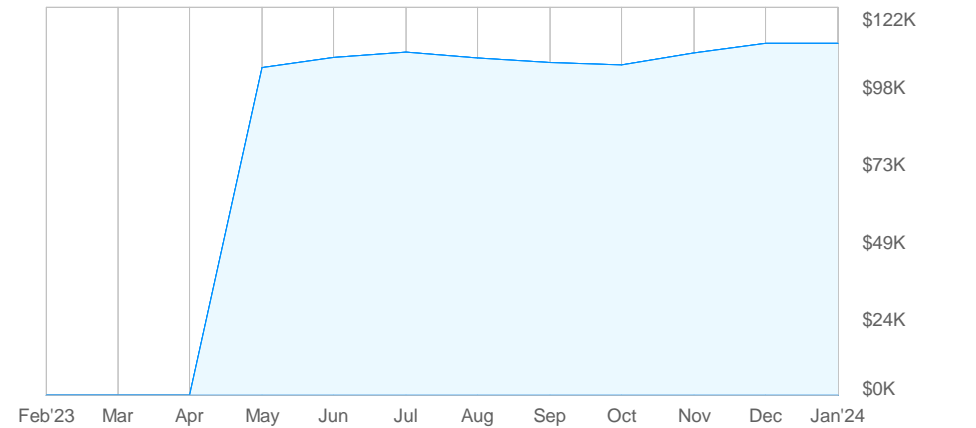
Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Account Number Statement Period
3597-8894 January 1-31, 2024

Account Summary

Ending Account Value as of 01/31	Beginning Account Value as of 01/01	Total Value Change (\$)
\$111,585.64	\$111,763.63	(\$177.99)



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Online Assistance

 Visit us online at schwab.com

Visit schwab.com/stmt to explore the features
and benefits of this statement.

HO VAN CAO
DESIGNATED BENE PLAN/TOD
2715 KLEIN RD
SAN JOSE CA 95148-2252

	This Statement	Previous Statement	Change
Beginning Value	\$111,763.63	\$108,550.51	\$3,213.12
Deposits	0.00	13,345.00	(13,345.00)
Withdrawals	0.00	(15,083.00)	15,083.00
Dividends and Interest	482.44	479.29	3.15
Transfer of Securities	0.00	0.00	0.00
Market Value Change	(660.43)	4,471.83	(5,132.26)
Fees	0.00	0.00	0.00
Ending Value	\$111,585.64	\$111,763.63	(\$177.99)

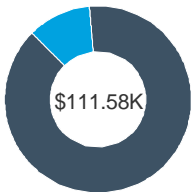
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



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Asset Allocation



Investment Objective:
Income

	This Period	Current Allocation
Cash and Cash Investments	2.59	<1%
Equities	11,916.30	11%
Mutual Funds	99,666.75	89%
Total	\$111,585.64	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PONAX	PIMCO INCOME A	99,666.75	89%
CLF	CLEVELAND-CLIFFS INC	10,867.10	10%
SOL	EMEREN GROUP LTD FU...	902.88	<1%
M	MACYS INC	146.32	<1%
	TD BANK NA	2.59	<1%

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized	(\$9,552.37) ⁱ					

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Statement Period
January 1-31, 2024

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.87	0.00	0.87
Cash Dividends	0.00	481.57	0.00	481.57
Total Income	\$0.00	\$482.44	\$0.00	\$482.44

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
\$0.00	\$0.00	\$77,478.59	\$245,299.18

Margin Loan Rates
Vary by Balance
11.75% - 13.57%

* Values include any cash plus the amount available using margin borrowing.
For more information about the margin feature, please visit schwab.com/margin.



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Positions - Summary

Beginning Value as of 01/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 01/31	Cost Basis	Unrealized Gain/(Loss)
\$111,763.63		\$0.00		(\$480.25)		\$482.44		(\$180.18)		\$111,585.64	\$110,823.12 i	(\$9,552.37) i

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Bank Sweep		TD BANK NA X,Z			0.40	2.59	2.19		0.45%	<1%
Total Cash and Cash Investments					\$0.40	\$2.59	\$2.19			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
CLF	CLEVELAND-CLIFFS INC (M)	542.0000	20.05000	10,867.10	1,783.02 i	(179.02) i	N/A	0.00	10%
SOL	EMEREN GROUP LTD F (M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	1.71000	902.88	N/A i	N/A i	N/A	0.00	<1%
M	MACYS INC (M)	8.0000	18.29000	146.32	N/A i	N/A i	3.61%	5.29	<1%
Total Equities				\$11,916.30	\$1,783.02	(\$179.02)		\$5.29	11%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
PONAX	PIMCO INCOME A (M),0	9,375.9880	10.63000	99,666.75	109,040.10	(9,373.35)			89%
Total Mutual Funds				\$99,666.75	\$109,040.10	(\$9,373.35)		\$0.00	89%

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.



Schwab One® Account of

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Transactions - Summary

Beginning Cash* as of 01/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 01/31
\$0.40		\$0.00		\$0.00		(\$480.25)		\$0.00		\$482.44		\$0.00		\$2.59

Other Activity	\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.
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*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
01/02	Dividend	Qual. Dividend	M	MACYS INC				1.32	
01/16	Interest	Bank Interest ^{X,Z}		BANK INT 121623-011524				0.87	
01/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	45.1790	10.6300		(480.25)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				480.25	
Total Transactions								\$2.19	\$0.00

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
01/01	Beginning Balance ^{X,Z}	\$0.40	01/31	Ending Balance ^{X,Z}	\$2.59
01/03	BANK CREDIT FROM BROKERAGE ^X	1.32	01/31	Interest Rate ^{* Z}	0.45%
01/15	BANK INTEREST - TD BANK NA ^{X,Z}	0.87			

* Your interest period was 12/16/23 - 01/15/24. ^Z

Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ◇ Dividends paid on this security will be automatically reinvested.
- i Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact

- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.
- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest



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Endnotes For Your Account (continued)

information.

Terms and Conditions

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Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. 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. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit

paid may include interest that accrued in the prior Statement Period.

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Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Statement Period
January 1-31, 2024

Terms and Conditions (continued)

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