

Subject: Re: Beneficiary info
From: Hanh Cao Yu <hanh.cao.yu@stanfordalumni.org>
Date: 7/21/2023, 3:18 PM
To: Mark Cao <mark.cao@gmail.com>
CC: Hien Cao <hcaosc@gmail.com>

Are you asking me, Huy, or Hien for our SSN? I'll add my info to Dad's spreadsheet, which I hope it's more secure than email.

H.

On Fri, Jul 21, 2023, 2:41 PM Mark Cao <mark.cao@gmail.com> wrote:

I am going through all of Dad's accounts and naming beneficiaries. Once again, I am re-adding Hanh.

I asked you before, but you ignored my request for your SSN. That's at your peril. If you ever want to claim that money, you're making a headache for yourself by providing ambiguous identifiers to me.

For Schwab, they ask whether in the event of your death, should the assets go to your children. If you again do not take my request for info seriously and do not reply to his email, then the following happens by default:

If Hanh dies, her 50% goes to Hien.

If Hien dies, her 50% goes to Hanh.

You might want to take this whole process seriously. Doing things the right way is meant to save you trouble. There is nothing wrong with doing things the right way (in fact, you confuse the issue when you say you don't care about the money, or that Dad doesn't have enough money for his care, etc.). The other thing I'd ask you to consider is whether you truly honor Dad when you diminish the importance of his intentions. And lastly, your actions are being observed. It matters.

Schwab works differently from BofA, which works a bit differently from Chase, etc. with respect to what beneficiary info they need. I'd appreciate your helping me now, which actually might even help you in the long run.

Thanks,
Huy