



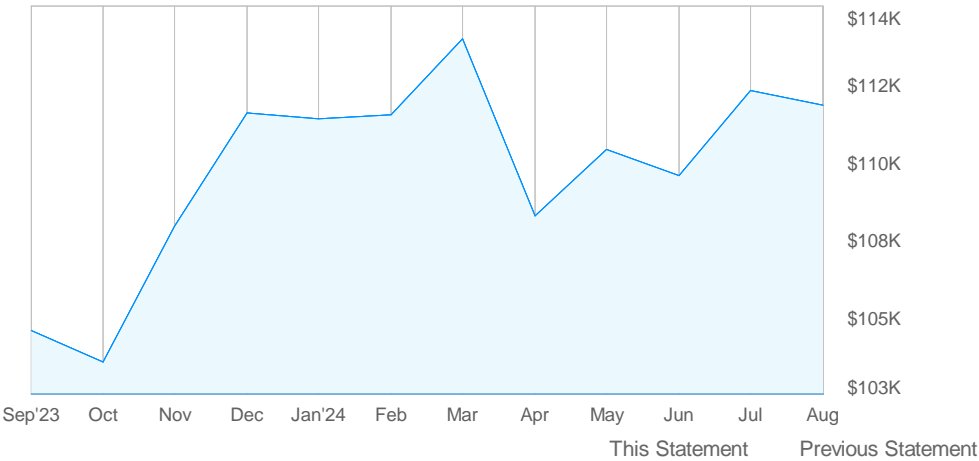
Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

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

Account Summary

Ending Account Value as of 08/31	Beginning Account Value as of 08/01
\$111,967.11	\$112,387.89



Manage Your Account

Customer Service and Trading:

Call your Schwab Representative
1-800-435-4000
24/7 Customer Service

For the most current records on your account visit schwab.com/login. Statements are archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures are at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

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
Beginning Value	\$112,387.89	\$109,986.98
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	496.92	496.19
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	(917.70)	1,904.72
Expenses	0.00	0.00

Ending Value	\$111,967.11	\$112,387.89
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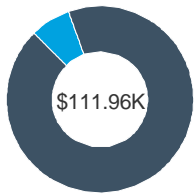
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



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Asset Allocation



Investment Objective:
Income

	This Period	Current Allocation
Cash and Cash Investments	5.37	<1%
Equities	8,158.76	7%
Mutual Funds	103,802.98	93%
Total	\$111,967.11	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PONAX	PIMCO INCOME A	103,802.98	93%
CLF	CLEVELAND-CLIFFS INC	7,078.52	6%
SOL	EMEREN GROUP LTD FU...	955.68	<1%
M	MACYS INC	124.56	<1%
	TD BANK NA	5.37	<1%

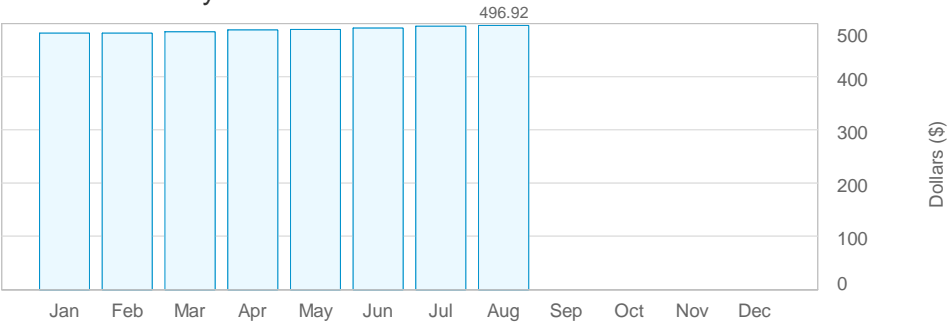
Gain or (Loss) Summary

	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	(\$9,404.87) ⁱ					

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; 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
August 1-31, 2024

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	0.87
Cash Dividends	0.00	496.92	0.00	3,913.88
Total Income	\$0.00	\$496.92	\$0.00	\$3,914.75

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$77,709.37	\$248,736.74

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.



Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Statement Period
August 1-31, 2024

Positions - Summary

Beginning Value as of 08/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 08/31	Cost Basis	Unrealized Gain/(Loss)
\$112,387.89		\$0.00		(\$496.92)		\$496.92		(\$420.78)		\$111,967.11	\$114,252.65 ⁱ	(\$9,404.87) 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. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

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}			5.37	5.37	0.00		0.45%	<1%
Total Cash and Cash Investments					\$5.37	\$5.37	\$0.00			<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	13.06000	7,078.52	1,783.02 ⁱ	(738.22) ⁱ	N/A	0.00	6%
SOL	EMEREN GROUP LTD ^{F (M)} UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	1.81000	955.68	N/A ⁱ	N/A ⁱ	N/A	0.00	<1%
M	MACYS INC ^(M)	8.0000	15.57000	124.56	N/A ⁱ	N/A ⁱ	4.46%	5.56	<1%
Total Equities				\$8,158.76	\$1,783.02	(\$738.22)		\$5.56	7%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
PONAX	PIMCO INCOME A ^{(M),0}	9,701.2130	10.70000	103,802.98	112,469.63	(8,666.65)	93%
Total Mutual Funds				\$103,802.98	\$112,469.63	(\$8,666.65)	93%



Transactions - Summary

Beginning Cash* as of 08/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 08/31
\$5.37		\$0.00		\$0.00		(\$496.92)		\$0.00		\$496.92		\$0.00		\$5.37

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)(\$)
08/30	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	46.4410	10.7000		(496.92)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				496.92	
Total Transactions								\$0.00	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
08/01	Beginning Balance ^{x,z}	\$5.37	08/31	Ending Balance ^{x,z}	\$5.37	08/30	Interest Rate ^{* z}	0.45%

* Your interest period was 07/16/24 - 08/15/24. ^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, missing or cost basis that is not tracked due to the security type. If cost basis is not available for an investment, you may be able to provide updates. For questions, please refer to the contact information on the first page of this statement.
- 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 paid may include interest that accrued in the prior Statement Period.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein,



Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Statement Period

August 1-31, 2024

Terms and Conditions (continued)

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 (including balances held at a Depository Institution) you should verify its content with this statement.

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. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage 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 bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available 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. Further information on these transactions will be furnished upon written request. **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, if applicable. This information is not a solicitation or a recommendation to buy or sell. **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.**

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 Plans features, interest will accrue even if the amount is less than \$.005. **Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully

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Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **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 by 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.

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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



Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Statement Period
August 1-31, 2024

Terms and Conditions (continued)

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