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

Statement Period

3597-8894

November 1-30, 2023

Account Summary

Ending Account Value as of 11/30	Beginning Account Value as of 11/01	Total Value Change (\$)
\$108,550.51	\$104,711.52	\$3,838.99

	This Statement	Previous Statement	Change
Beginning Value	\$104,711.52	\$105,594.64	(\$883.12)
Deposits	0.00	0.00	0.00
Withdrawals	0.00	0.00	0.00
Dividends and Interest	477.96	476.26	1.70
Transfer of Securities(In/Out)	0.00	0.00	0.00
Market Value Change	3,361.03	(1,359.38)	4,720.41
Fees	0.00	0.00	0.00
Ending Value	\$108,550.51	\$104,711.52	\$3,838.99

Gain or (Loss) Summary

	S	hort-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					(\$12	,384.03) 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.



Schwab One® Account of

HO VAN CAO DESIGNATED BENE PLAN/TOD

Asset Allocation		
	This Period	Current Allocation
Cash and Cash Investments	1,737.76	2%
Equities	10,705.36	10%
Mutual Funds	96,107.39	89%
Total	\$108,550.51	100%

Top Accour	Гор Account Holdings This Period										
SYMBOL CUSIP	Description	Market Value	% of Accounts								
PONAX	PIMCO INCOME A	96,107.39	89%								
CLF	CLEVELAND-CLIFFS INC	9,300.72	9%								
	TD BANK NA	1,737.76	2%								
SOL	EMEREN GROUP LTD FU	1,277.76	1%								
M	MACYS INC	126.88	<1%								

Statement Period

November 1-30, 2023

Income	Summary
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_	This Perio	bd	YTD			
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable		
Bank Sweep Interest	0.00	0.66	0.00	3.62		
Cash Dividends	0.00	477.30	0.00	2,855.44		
Total Income	\$0.00	\$477.96	\$0.00	\$2,859.06		

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
\$0.00	\$0.00	\$75,611.76	\$247,809.52

Margin Loan Rates Vary by Balance

11.75% - 13.57%

Positions - Summary

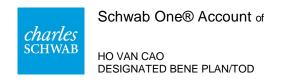
Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$104,711.52		\$0.00		(\$477.30)		\$477.96		\$3,838.33		\$108,550.51	\$109,864.22 i	(\$12,384.03) i

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Cash and Cash Investments

Total Cash a	and Cash In	vestments			\$1,737.10	\$1,737.76	\$0.66			2%
Bank Sweep		TD BANK NA X,Z			1,737.10	1,737.76	0.66		0.45%	2%
Туре	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct

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



Statement Period

November 1-30, 2023

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	17.16000	9,300.72	1,783.02 ⁱ	(410.22) ⁱ	N/A	0.00	9%
SOL	EMEREN GROUP LTD F (M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	2.42000	1,277.76	N/A i	N/A i	N/A	0.00	1%
M	MACYS INC (M)	8.0000	15.86000	126.88	N/A i	N/A i	4.16%	5.29	<1%
Total E	quities			\$10,705.36	\$1,783.02	(\$410.22)		\$5.29	10%

Positions - Mutual Funds

Total M	utual Funds			\$96,107.39	\$108,081.20	(\$11,973.81)	\$0.00	89%
PONAX	PIMCO INCOME A (M),♦	9,285.7380	10.35000	96,107.39	108,081.20	(11,973.81)		89%
Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$) Est. Yield	Est. Annual Income(\$)	% of Acct

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.

Transactions - Summary

Beginning Cash* as of 11/01 +	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 11/30
\$1,737.10	\$0.00		\$0.00		(\$477.30)		\$0.00		\$477.96		\$0.00		\$1,737.76

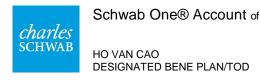
Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/16	Interest	Bank Interest X,Z		BANK INT 101623-111523				0.66	
11/30	Purchase	Reinvested Shares	s PONAX	PIMCO INCOME A	46.1160	10.3500		(477.30)	

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



Statement Period

November 1-30, 2023

Transaction Details (continued)

Tot	al Transactio	ons						\$0.66	\$0.00
11/30) Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				477.30	
Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)

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

Bank Sweep Activity

Date Description	Amount	Date Description	Amount
11/01 Beginning Balance X,Z	\$1,737.10	11/30 Ending Balance x,z	\$1,737.76
11/15 BANK INTEREST - TD BANK NA ^{X,Z}	0.66	11/30 Interest Rate * z	0.45%

^{*} Your interest period was 10/16/23 - 11/15/23. 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 information.
- 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.

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Statement Period

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Terms and Conditions (continued)

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