



Rollover IRA of

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
1755-3493

Statement Period
September 1-30, 2023

Account Summary

Ending Account Value as of 09/30	Beginning Account Value as of 09/01	Total Value Change (\$)
\$13,331.00	\$13,325.92	\$5.08

	This Statement	Previous Statement	Change
Beginning Value	\$13,325.92	\$13,320.84	\$5.08
Deposits	0.00	0.00	0.00
Withdrawals	0.00	0.00	0.00
Dividends and Interest	5.08	5.08	0.00
Transfer of Securities(In/Out)	0.00	0.00	0.00
Market Value Change	0.00	0.00	0.00
Fees	0.00	0.00	0.00
Ending Value	\$13,331.00	\$13,325.92	\$5.08

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
Unrealized			\$0.00

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.

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 found at
schwab.com/transparency

Online Assistance

 Visit us online at schwab.com

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

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
2715 KLEIN RD
SAN JOSE CA 95148-2252



Rollover IRA of
HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period
September 1-30, 2023

Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	13,331.00	100%
Total	\$13,331.00	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	5.08	17.85
Total Income	\$5.08	\$17.85

Retirement Distribution Details

Distributions	Tax Withheld					Net
	Gross	Federal	State	Earnings		
Total YTD (\$)	0.00	0.00	0.00	0.00		0.00

Tax Year 2023 Required Minimum Distribution, which you must take by 12/31/2023: **658.13**
Remaining Requirement: **658.13**
Schwab must report to the IRS that a minimum distribution is required for the tax year specified above.#

Retirement Contribution Details

Contributions	2022	2023
Total YTD (\$)	0.00	0.00

A Message About Your Account

Be sure to take your 2023 RMD.

The IRS deadline to take your required minimum distribution (RMD) for tax year 2023 is quickly approaching.

If you are 73 or older in 2023, you will need to submit your RMD request to us by November 15, 2023, to meet the IRS deadline of December 31, 2023. Your RMD amount can be found in the Distribution section of this statement. Please note, if you do not take the full amount by the IRS deadline, you may be subject to an IRS penalty. We recommend that you review the IRS guidelines and consult your tax advisor if you have any questions.

To submit your RMD request, visit [schwab.com/RMDCenter](https://www.schwab.com/RMDCenter). 0423-3HRX

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 09/30	Cost Basis	Unrealized Gain/(Loss)
\$13,325.92		\$0.00		\$0.00		\$5.08		\$0.00		\$13,331.00	\$0.00	\$0.00

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.



Rollover IRA of
HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period
September 1-30, 2023

Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	Period Income(\$)
Bank Sweep		TD BANK NA ^{x,z}			13,325.92	13,331.00	5.08		0.45%	5.08
Total Cash and Cash Investments					\$13,325.92	\$13,331.00	\$5.08			

Transactions - Summary

Beginning Cash* as of 09/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 09/30
\$13,325.92		\$0.00		\$0.00		\$0.00		\$0.00		\$5.08		\$0.00		\$13,331.00
Other Activity		\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.											

*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)(\$)
09/18	Interest	Bank Interest ^{x,z}		BANK INT 081623-091523				5.08	
Total Transactions								\$5.08	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
09/01	Beginning Balance ^{x,z}	\$13,325.92	09/30	Ending Balance ^{x,z}	\$13,331.00
09/15	BANK INTEREST - TD BANK NA ^{x,z}	5.08	09/29	Interest Rate ^{* z}	0.45%

* Your interest period was 08/16/23 - 09/15/23. ^z

Endnotes For Your Account

- 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.
- # RMD calculations are based on the IRS Uniform Lifetime Table and the fair market account value on 12/31 of the prior year. If your spouse is listed as your sole beneficiary and is greater than 10 years younger, the IRS allows your RMD calculation to be based on the IRS Joint Lifetime Table and your fair market account value on 12/31 of the prior year. Your fair market



Rollover IRA of

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

- 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, 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. **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. **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 understand the risks involved in trading securities on margin. These risks include: 1) You can lose more

Statement Period

September 1-30, 2023

value and RMD calculated amount may need to be adjusted to include any transfers, rollovers, recharacterized contribution or security pricing correction after 12/31 of the prior year. Failure to take a distribution may result in a penalty on the amount not distributed. Follow the IRS guidelines and consult your tax advisor. Distributions made prior to opening your Schwab account are not reflected on this statement. Please refer to the last statement provided by your prior firm for distribution details to determine your remaining RMD amount due.

funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you. **Market Price:** The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. 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. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as State Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **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. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **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**



Rollover IRA of

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Statement Period

September 1-30, 2023

Terms and Conditions (Continued)

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 Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **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. **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.) If you're a client of an independent**

investment advisor, call us at 800-515-2157. 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. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **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. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2023 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (0822-20UL)

This page intentionally left blank.