

Schwab One® Account of

HO VAN CAO

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95148-2252

HO VAN CAO 2715 KLEIN RD SAN JOSE CA Account Number

Statement Period

3597-8894

July 1-31, 2023

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01	Total Value Change (\$)
\$108,842.62	\$107,221.22	\$1,621.40

	This Statement	Previous Statement	Change
Beginning Value	\$107,221.22	\$104,060.65	\$3,160.57
Deposits	0.27	0.00	0.27
Withdrawals	0.00	0.00	0.00
Dividends and Interest	468.81	464.68	4.13
Transfer of Securities(In/Out)	0.00	434.01	(434.01)
Market Value Change	1,152.32	2,261.88	(1,109.56)
Fees	0.00	0.00	0.00
Ending Value	\$108,842.62	\$107,221.22	\$1,621.40

Gain or (Loss) Summary

		Short-Term (ST)			$Long\text{-}Term\ ^{(LT)}$	
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized					(\$	511,183.43) 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.

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Asset Allocation		
	This Period	Current Allocation
Cash and Cash Investments	1,733.82	2%
Equities	11,731.82	11%
Mutual Funds	95,376.98	88%
Total	\$108,842.62	100%

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Income Summary

	This Peri	od	YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.64	0.00	1.00
Cash Dividends	0.00	468.17	0.00	962.31
Total Income	\$0.00	\$468.81	\$0.00	\$963.31

Margin Loan Information

Opening Margin Closing Margin Funds Available Securities to Withdraw *

\$0.00 \$0.00 \$76,303.82 \$245,911.64

Margin Loan Rates Vary by Balance

11.75% - 13.57%

Positions - Summary

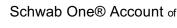
Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 07/31	Cost Basis	Unrealized Gain/(Loss)
\$107,221.22		\$0.00		(\$466.85)		\$469.08		\$1,619.17		\$108,842.62	\$107,972.41 i	(\$11,183.43) ⁱ

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Cash and Cash Investments

Total Cas	sh and Cash	Investments			\$1,731.59	\$1,733.82	\$2.23			
Bank Swee	p	TD BANK NA ^{X,Z}			1,731.59	1,733.82	2.23		0.45%	0.64
Туре	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	Period Income(\$)

^{*} 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 - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	Accrued Income(\$)
CLF	CLEVELAND-CLIFFS INC (M)	542.0000	17.65000	9,566.30	1,783.02 i	(371.02) i	N/A	0.00	
SOL	EMEREN GROUP LTD F (M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	3.85000	2,032.80	N/A i	N/A i	N/A	0.00	
М	MACYS INC (M)	8.0000	16.59000	132.72	N/A i	N/A i	3.98%	5.29	
Total E	quities			\$11,731.82	\$1,783.02	(\$371.02)		\$5.29	\$0.00

Positions - Mutual Funds

Total M	utual Funds			\$95,376.98	\$106,189.39	(\$10,812.41)	\$0.00	
PONAX	PIMCO INCOME A ^{(M), ♦}	9,100.8570	10.48000	95,376.98	106,189.39	(10,812.41)		
Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$) Est. Yield	Est. Annual Income(\$)	Accrued Income(\$)

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 07/01 +	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 07/31
\$1,731.59	\$0.27		\$0.00		(\$466.85)		\$0.00		\$468.81		\$0.00		\$1,733.82

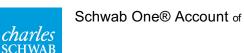
Other Activity \$0.00

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)(\$)
07/03	Deposit	Account Transfer		TDA TO CS&CO TRANSFER				0.27	
	Dividend	Qual. Dividend	M	MACYS INC				1.32	
07/17	Interest	Bank Interest X,Z		BANK INT 061623-071523				0.64	

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



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Transaction Details (Continued)

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Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
07/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	44.5470	10.4800		(466.85)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				466.85	
Tota	l Transactio	ons						\$2.23	\$0.00

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

Bank Sweep Activity

Date Description	Amount	Date Description	Amount
07/01 Beginning Balance x,z	\$1,731.59	07/18 BANK CREDIT FROM BROKERAGE X	0.64
07/05 BANK CREDIT FROM BROKERAGE X	1.59	07/31 Ending Balance x,z	\$1,733.82
07/15 BANK INTEREST - TD BANK NA ^{x,z}	0.64	07/31 Interest Rate *Z	0.45%
07/15 BANK TRANSFER TO BROKERAGE	(0.64)		

^{*} Your interest period was 06/16/23 - 07/15/23. Z

Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- 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.

Terms and Conditions

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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,

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Terms and Conditions (Continued)

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. 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