



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

Account Number
1755-3493

Statement Period
October 1-31, 2023

Account Summary

Ending Account Value as of 10/31	Beginning Account Value as of 10/01	Total Value Change (\$)
\$13,335.92	\$13,331.00	\$4.92

	This Statement	Previous Statement	Change
Beginning Value	\$13,331.00	\$13,325.92	\$5.08
Deposits	0.00	0.00	0.00
Withdrawals	0.00	0.00	0.00
Dividends and Interest	4.92	5.08	(0.16)
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	\$13,335.92	\$13,331.00	\$4.92

Manage Your Account

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

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Commitment to Transparency

Client Relationship Summaries and Best Interest
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Online Assistance

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

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.



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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	13,335.92	100%
Total	\$13,335.92	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	4.92	22.77
Total Income	\$4.92	\$22.77

Retirement Distribution Details

Distributions	Tax Withheld				
	Gross	Federal	State	Earnings	Net
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

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 10/31	Cost Basis	Unrealized Gain/(Loss)
\$13,331.00		\$0.00		\$0.00		\$4.92		\$0.00		\$13,335.92	\$0.00	\$0.00

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Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate
Bank Sweep		TD BANK NA ^{x,z}			13,331.00	13,335.92	4.92		0.45%
Total Cash and Cash Investments					\$13,331.00	\$13,335.92	\$4.92		



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Transactions - Summary

Beginning Cash* as of 10/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 10/31
\$13,331.00		\$0.00		\$0.00		\$0.00		\$0.00		\$4.92		\$0.00		\$13,335.92

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)(\$)
10/16	Interest	Bank Interest ^{X,Z}		BANK INT 091623-101523				4.92	
Total Transactions								\$4.92	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
10/01	Beginning Balance ^{X,Z}	\$13,331.00	10/31	Ending Balance ^{X,Z}	\$13,335.92
10/15	BANK INTEREST - TD BANK NA ^{X,Z}	4.92	10/31	Interest Rate ^{* Z}	0.45%

* Your interest period was 09/16/23 - 10/15/23. ^Z

Endnotes For Your Account

- 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.

- # 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 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.



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Terms and Conditions

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Terms and Conditions (continued)

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