

Subject: Adding Hien and Hanh as beneficiaries on bank and brokerage accounts

From: Mark Cao <mark.cao@gmail.com>

Date: 7/5/2023, 9:04 PM

To: Hien Cao <hcaosc@gmail.com>, Hanh Yu <hanhcaoyu@gmail.com>

CC: HVC BUS <hvc_bus@yahoo.com>

I am adding Hanh and Hien as beneficiaries, per Dad's approval of my recommendation, as part of the strategy of avoiding probate for all assets. For the beneficiary assignment:

* I am listing your address as part of your identification. They also allow SSN entry, but that's optional. I do not know your SSN's. To me, this is a bit dangerous, because if you move in the future, we'll have to remember to update all the beneficiary addresses. Please provide your SSN if you want that entered.

* I am assuming your name as it appears on your DL is:

Hanh Cao Yu

Hien Thanh Cao

If that's not the case, please let me know.

Huy