



Schwab One® Account of

HO VAN CAO

Account Number  
3597-8894

Statement Period  
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-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized						(\$11,183.43) <sup>i</sup>

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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Customer Service and Trading:  
Call your Schwab Representative  
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For the most current records on your account  
visit [schwab.com/login](https://schwab.com/login). Statements are  
archived up to 10 years online.

Commitment to Transparency

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disclosures are found at  
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Visit [schwab.com/stmt](https://schwab.com/stmt) to explore the features  
and benefits of this statement.

HO VAN CAO  
2715 KLEIN RD  
SAN JOSE CA  
95148-2252



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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%
<b>Total</b>	<b>\$108,842.62</b>	<b>100%</b>

## Income Summary

Federal Tax Status	This Period		YTD	
	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
<b>Total Income</b>	<b>\$0.00</b>	<b>\$468.81</b>	<b>\$0.00</b>	<b>\$963.31</b>

## Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$76,303.82</b>	<b>\$245,911.64</b>

Margin Loan Rates  
Vary by Balance

**11.75% - 13.57%**

\* Values include any cash plus the amount available using margin borrowing.  
For more information about the margin feature, please visit [schwab.com/margin](https://schwab.com/margin).

## 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		<b>\$108,842.62</b>	\$107,972.41 <sup>i</sup>	(\$11,183.43) <sup>i</sup>

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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	Period Income(\$)
Bank Sweep		TD BANK NA <sup>x,z</sup>			1,731.59	1,733.82	2.23		0.45%	0.64
<b>Total Cash and Cash Investments</b>					<b>\$1,731.59</b>	<b>\$1,733.82</b>	<b>\$2.23</b>			



Positions - Equities

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

Positions - Mutual Funds

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

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.

\*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)(\$)
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 <sup>X,Z</sup>		BANK INT 061623-071523				0.64	



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## Transaction Details (Continued)

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	
<b>Total Transactions</b>								<b>\$2.23</b>	<b>\$0.00</b>

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

## Bank Sweep Activity

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

\* Your interest period was 06/16/23 - 07/15/23. <sup>z</sup>

## Endnotes For Your Account

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

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