



Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Account Number
3597-8894

Statement Period
August 1-31, 2023

Account Summary

Ending Account Value as of 08/31	Beginning Account Value as of 08/01	Total Value Change (\$)
\$106,978.32	\$108,842.62	(\$1,864.30)

	This Statement	Previous Statement	Change
Beginning Value	\$108,842.62	\$107,221.22	\$1,621.40
Deposits	0.00	0.27	(0.27)
Withdrawals	0.00	0.00	0.00
Dividends and Interest	469.42	468.81	0.61
Transfer of Securities(In/Out)	0.00	0.00	0.00
Market Value Change	(2,333.72)	1,152.32	(3,486.04)
Fees	0.00	0.00	0.00
Ending Value	\$106,978.32	\$108,842.62	(\$1,864.30)

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						(\$12,191.31) 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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HO VAN CAO
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2715 KLEIN RD
SAN JOSE CA 95148-2252



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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	1,734.48	2%
Equities	10,217.18	10%
Mutual Funds	95,026.66	89%
Total	\$106,978.32	100%

Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.66	0.00	1.66
Cash Dividends	0.00	468.76	0.00	1,431.07
Total Income	\$0.00	\$469.42	\$0.00	\$1,432.73

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
\$0.00	\$0.00	\$75,038.48	\$246,382.96
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 .			

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 08/31	Cost Basis	Unrealized Gain/(Loss)
\$108,842.62		\$0.00		(\$468.76)		\$469.42		(\$1,864.96)		\$106,978.32	\$108,441.17 i	(\$12,191.31) i

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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 ^{x,z}			1,733.82	1,734.48	0.66		0.45%	0.66
Total Cash and Cash Investments					\$1,733.82	\$1,734.48	\$0.66			



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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	15.29000	8,287.18	1,783.02 ⁱ	(559.82) ⁱ	N/A	0.00	
SOL	EMEREN GROUP LTD F ^(M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	3.47000	1,832.16	N/A ⁱ	N/A ⁱ	N/A	0.00	
M	MACYS INC ^(M)	8.0000	12.23000	97.84	N/A ⁱ	N/A ⁱ	5.4%	5.29	
Total Equities				\$10,217.18	\$1,783.02	(\$559.82)		\$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 ^{(M),0}	9,145.9730	10.39000	95,026.66	106,658.15	(11,631.49)			
Total Mutual Funds				\$95,026.66	\$106,658.15	(\$11,631.49)		\$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 08/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 08/31
\$1,733.82		\$0.00		\$0.00		(\$468.76)		\$0.00		\$469.42		\$0.00		\$1,734.48
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)(\$)
08/16	Interest	Bank Interest ^{X,Z}		BANK INT 071623-081523				0.66	
08/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	45.1160	10.3900		(468.76)	



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Transaction Details (Continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
08/31	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				468.76	
Total Transactions								\$0.66	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
08/01	Beginning Balance ^{x,z}	\$1,733.82	08/17	BANK CREDIT FROM BROKERAGE ^x	0.66
08/15	BANK INTEREST - TD BANK NA ^{x,z}	0.66	08/31	Ending Balance ^{x,z}	\$1,734.48
08/15	BANK TRANSFER TO BROKERAGE	(0.66)	08/31	Interest Rate ^{* z}	0.45%

* Your interest period was 07/16/23 - 08/15/23. ^z

Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- ◇ Dividends paid on this security will be automatically reinvested.
- 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)

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 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 Stale 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

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