



Schwab One® Account of

HO VAN CAO

Account Number
3597-8894

Statement Period
May 1-31, 2023

Account Summary

Ending Account Value
as of 05/31

\$104,060.65

This Statement

Beginning Value	\$0.00
Deposits	1,731.23
Withdrawals	0.00
Dividends and Interest	29.82
Transfer of Securities(In/Out)	102,408.51
Market Value Change	(108.91)
Fees	0.00

Ending Value \$104,060.65

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
YTD	0.00	0.00	0.00	0.00	0.00	0.00
Unrealized						(\$12,569.56) 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.

Manage Your Account

Customer Service and Trading:

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

For the most current records on your account
visit schwab.com/login. Statements are
archived up to 10 years online.

Commitment to Transparency

Client Relationship Summaries and Best Interest
disclosures are found at
schwab.com/transparency

Online Assistance

 Visit us online at schwab.com

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05/31-83150-ID2042002-101404

HO VAN CAO
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HUNTINGTON BEACH CA 92649-2752



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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	1,731.23	2%
Equities	9,400.48	9%
Mutual Funds	92,928.94	89%
Total	\$104,060.65	100%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Cash Dividends	0.00	29.82	0.00	29.82
Total Income	\$0.00	\$29.82	\$0.00	\$29.82

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
\$0.00	\$0.00	\$73,008.23	\$243,360.20

Margin Loan Rates

Vary by Balance

11.50% - 13.32%

* Values include any cash plus the amount available using margin borrowing.

For more information about the margin feature, please visit schwab.com/margin.

A Message About Your Account

Bank Sweep Feature During Transition

This account statement reflects transactions associated with transitioning your brokerage account from TD Ameritrade to Charles Schwab & Co., Inc. (Schwab). Specifically, this statement reflects an initial deposit of your cash at Schwab before being swept to the applicable Program Bank(s) in Schwab's Bank Sweep Feature. In fact, your cash remained at the Program Bank(s) during this time period and remained eligible for FDIC Insurance coverage up to the applicable limits throughout the transition process.

Please also note: Your new Schwab statement was designed to help you find your account and investment information quickly. Please visit schwab.com/statement to view our How-to Guide, which will walk you through the features on your new statement. (1023-3UCK)

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 05/31	Cost Basis	Unrealized Gain/(Loss)
\$0.00		\$102,408.51		(\$29.82)		\$1,761.05		(\$79.09)		\$104,060.65	\$106,608.90 i	(\$12,569.56) 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}			0.00	1,731.23	1,731.23		0.45%	0.00
Total Cash and Cash Investments					\$0.00	\$1,731.23	\$1,731.23			

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	13.88000	7,522.96	1,783.02 ⁱ	(672.62) ⁱ	N/A	0.00	
SOL	EMEREN GROUP LTD F ^(M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	3.35000	1,768.80	N/A ⁱ	N/A ⁱ	N/A	0.00	
M	MACYS INC ^(M)	8.0000	13.59000	108.72	N/A ⁱ	N/A ⁱ	4.86%	5.29	
Total Equities				\$9,400.48	\$1,783.02	(\$672.62)		\$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),◇}	8,969.9750	10.36000	92,928.94	104,825.88	(11,896.94)			
Total Mutual Funds				\$92,928.94	\$104,825.88	(\$11,896.94)		\$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 05/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 05/31
\$0.00		\$1,731.23		\$0.00		(\$29.82)		\$0.00		\$29.82		\$0.00		\$1,731.23

Other Activity **\$102,408.51** 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.



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Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)
05/30	Deposit	Account Transfer		TDA TO CS&CO TRANSFER				1,731.23
	Other Activity	Account Transfer	CLF	CLEVELAND-CLIFFS INC	542.0000	14.1900		7,690.98
	Other Activity	Account Transfer	SOL	EMEREN GROUP LTD ADR 1 ADR REPS	528.0000	3.4000		1,795.20
	Other Activity	Account Transfer	M	MACYS INC	8.0000	14.1100		112.88
	Other Activity	Account Transfer	PONAX	PIMCO INCOME A	8,967.0970	10.3500		92,809.45
05/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	2.8780	10.3600		(29.82)
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				29.82
Total Transactions								\$104,139.74

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
05/01	Beginning Balance ^{X,Z}	\$0.00	05/31	Ending Balance ^{X,Z}	\$1,731.23	05/31	Interest Rate ^{* Z}	0.45%
05/30	BANK CREDIT FROM BROKERAGE ^X	1,731.23						

* Your interest period was 01/10/23 - 05/15/23. ^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.

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS: This Account statement is furnished solely by Charles

Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein,



Terms and Conditions (Continued)

capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement. **AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request. **Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. **Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of 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, 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. 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

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Terms and Conditions (Continued)

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