



## Rollover IRA of

HO VAN CAO  
CHARLES SCHWAB & CO INC CUST  
IRA ROLLOVER

Account Number  
1755-3493

Statement Period  
June 1-30, 2023

## Account Summary

Ending Account Value as of 06/30	Beginning Account Value as of 06/01	Total Value Change (\$)
<b>\$13,315.93</b>	<b>\$13,313.15</b>	<b>\$2.78</b>

	This Statement	Previous Statement	Change
Beginning Value	<b>\$13,313.15</b>	\$0.00	\$13,313.15
Deposits	<b>0.00</b>	13,313.15	(13,313.15)
Withdrawals	<b>0.00</b>	0.00	0.00
Dividends and Interest	<b>2.78</b>	0.00	2.78
Transfer of Securities(In/Out)	<b>0.00</b>	0.00	0.00
Market Value Change	<b>0.00</b>	0.00	0.00
Fees	<b>0.00</b>	0.00	0.00
<b>Ending Value</b>	<b>\$13,315.93</b>	<b>\$13,313.15</b>	<b>\$2.78</b>

## Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
<b>Unrealized</b>			<b>\$0.00</b>

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](https://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](https://schwab.com/transparency)

## Online Assistance



Visit us online at [schwab.com](https://schwab.com)

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

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16272 CHIPPER LN  
HUNTINGTON BEACH CA 92649-2752



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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	13,315.93	100%
<b>Total</b>	<b>\$13,315.93</b>	100%

Retirement Details

Distributions	Tax Withheld				Net
	Gross	Federal	State	Earnings	
<b>Total YTD (\$)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Tax Year 2023 Required Minimum Distribution, which you must take by 12/31/2023: **658.13**  
Schwab must report to the IRS that a minimum distribution is required for the tax year specified above.#

A Message About Your Account

**Be sure to take your 2023 RMD.**

The IRS deadline to take your required minimum distribution (RMD) for tax year 2023 is quickly approaching.

If you are 73 or older in 2023, you will need to submit your RMD request to us by November 15, 2023, to meet the IRS deadline of December 31, 2023. Your RMD amount can be found in the Distribution section of this statement. Please note, if you do not take the full amount by the IRS deadline, you may be subject to an IRS penalty. We recommend that you review the IRS guidelines and consult your tax advisor if you have any questions.

To submit your RMD request, visit [schwab.com/RMDCenter](https://schwab.com/RMDCenter). 0423-3HRX

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 06/30	Cost Basis	Unrealized Gain/(Loss)
\$13,313.15		\$0.00		\$0.00		\$2.78		\$0.00		<b>\$13,315.93</b>	\$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	Period Income(\$)
Bank Sweep		TD BANK NA <sup>X,Z</sup>			13,313.15	13,315.93	2.78		0.45%	2.78
<b>Total Cash and Cash Investments</b>					<b>\$13,313.15</b>	<b>\$13,315.93</b>	<b>\$2.78</b>			

## Transactions - Summary

Beginning Cash* as of 06/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 06/30
\$13,313.15		\$0.00		\$0.00		\$0.00		\$0.00		\$2.78		\$0.00		\$13,315.93

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(\$)
06/16	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 051623-061523				2.78
<b>Total Transactions</b>								<b>\$2.78</b>

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

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
06/01	<b>Beginning Balance</b> <sup>X,Z</sup>	<b>\$13,313.15</b>	06/20	BANK CREDIT FROM BROKERAGE <sup>X</sup>	2.78
06/15	BANK INTEREST - TD BANK NA <sup>X,Z</sup>	2.78	06/30	<b>Ending Balance</b> <sup>X,Z</sup>	<b>\$13,315.93</b>
06/15	BANK TRANSFER TO BROKERAGE	(2.78)	06/30	<b>Interest Rate</b> <sup>*Z</sup>	<b>0.45%</b>

\* Your interest period was 05/16/23 - 06/15/23. <sup>Z</sup>

## Endnotes For Your Account

X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

# 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

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**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.

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.

## 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, 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.

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## Terms and Conditions (Continued)

Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

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**Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

**Gain (or Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

**Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

**IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security

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**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

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