



Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Account Number
3597-8894

Statement Period
December 1-31, 2023

Account Summary

Ending Account Value as of 12/31	Beginning Account Value as of 12/01	Total Value Change (\$)
\$111,763.63	\$108,550.51	\$3,213.12

	This Statement	Previous Statement	Change
Beginning Value	\$108,550.51	\$104,711.52	\$3,838.99
Deposits	13,345.00	0.00	13,345.00
Withdrawals	(15,083.00)	0.00	(15,083.00)
Dividends and Interest	479.29	477.96	1.33
Transfer of Securities(In/Out)	0.00	0.00	0.00
Market Value Change	4,471.83	3,361.03	1,110.80
Fees	0.00	0.00	0.00
Ending Value	\$111,763.63	\$108,550.51	\$3,213.12

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	(\$9,616.08) 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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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 at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

 Visit us online at schwab.com

Visit schwab.com/stmt to explore the features and benefits of this statement.

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	0.40	<1%
Equities	12,670.04	11%
Mutual Funds	99,093.19	89%
Total	\$111,763.63	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PONAX	PIMCO INCOME A	99,093.19	89%
CLF	CLEVELAND-CLIFFS INC	11,067.64	10%
SOL	EMEREN GROUP LTD FU...	1,441.44	1%
M	MACYS INC	160.96	<1%
	TD BANK NA	0.40	<1%

A Message About Your Account

CALIFORNIA RESIDENTS

If your total payments of interest and interest dividends on federally tax-exempt non-California municipal bonds were \$10 or greater **and** you or your Partnership had a California address as of 12/31, Schwab will report this information to the California Franchise Tax Board each tax year, per state statute. 1223-3LZ0

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 12/31	Cost Basis	Unrealized Gain/(Loss)
\$108,550.51		\$0.00		(\$478.65)		(\$1,258.71)		\$4,950.48		\$111,763.63	\$110,342.87 ⁱ	(\$9,616.08) ⁱ

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Income Summary

	This Period		YTD	
Federal Tax Status	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.64	0.00	4.26
Cash Dividends	0.00	478.65	0.00	3,334.09
Total Income	\$0.00	\$479.29	\$0.00	\$3,338.35

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities
\$0.00	\$0.00	\$77,225.40	\$244,814.80

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://www.schwab.com/margin).



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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	% of Acct
Bank Sweep		TD BANK NA ^{X,Z}			1,737.76	0.40	(1,737.36)		0.45%	<1%
Total Cash and Cash Investments					\$1,737.76	\$0.40	(\$1,737.36)			<1%

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
CLF	CLEVELAND-CLIFFS INC ^(M)	542.0000	20.42000	11,067.64	1,783.02 ⁱ	(149.42) ⁱ	N/A	0.00	10%
SOL	EMEREN GROUP LTD ^(M) UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	2.73000	1,441.44	N/A ⁱ	N/A ⁱ	N/A	0.00	1%
M	MACYS INC ^(M)	8.0000	20.12000	160.96	N/A ⁱ	N/A ⁱ	3.28%	5.29	<1%
Total Equities					\$12,670.04	\$1,783.02	(\$149.42)	\$5.29	11%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
PONAX	PIMCO INCOME A ^{(M),0}	9,330.8090	10.62000	99,093.19	108,559.85	(9,466.66)			89%
Total Mutual Funds					\$99,093.19	\$108,559.85	(\$9,466.66)	\$0.00	89%

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 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 12/31
\$1,737.76		\$13,345.00		(\$15,083.00)		(\$478.65)		\$0.00		\$479.29		\$0.00		\$0.40

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.



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Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
12/18	Interest	Bank Interest ^{X,Z}		BANK INT 111623-121523				0.64	
12/21	Deposit	Journalized Funds		J7NORMAL FR17553493				13,345.00	
12/22	Withdrawal	MoneyLink Txn		Tfr BANK OF AMERICA, N, NOT AVAILABLE				(15,083.00)	
12/29	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	45.0710	10.6200		(478.65)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				478.65	
Total Transactions								(\$1,737.36)	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
12/01	Beginning Balance ^{X,Z}	\$1,737.76	12/26	BANK TRANSFER TO BROKERAGE	(15,083.00)
12/15	BANK INTEREST - TD BANK NA ^{X,Z}	0.64	12/31	Ending Balance ^{X,Z}	\$0.40
12/22	BANK CREDIT FROM BROKERAGE ^X	13,345.00	12/29	Interest Rate ^{* Z}	0.45%

* Your interest period was 11/16/23 - 12/15/23. ^Z

Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	12/15	Qual Div	M	MACYS INC	8.0000	0.1654		01/02		1.32
Total Pending Transactions										\$1.32

Pending transactions are not included in account value.

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.

- 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



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Endnotes For Your Account (continued)

- 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.

Terms and Conditions

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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)

less than ½ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., **Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features.** Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **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 certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the

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