



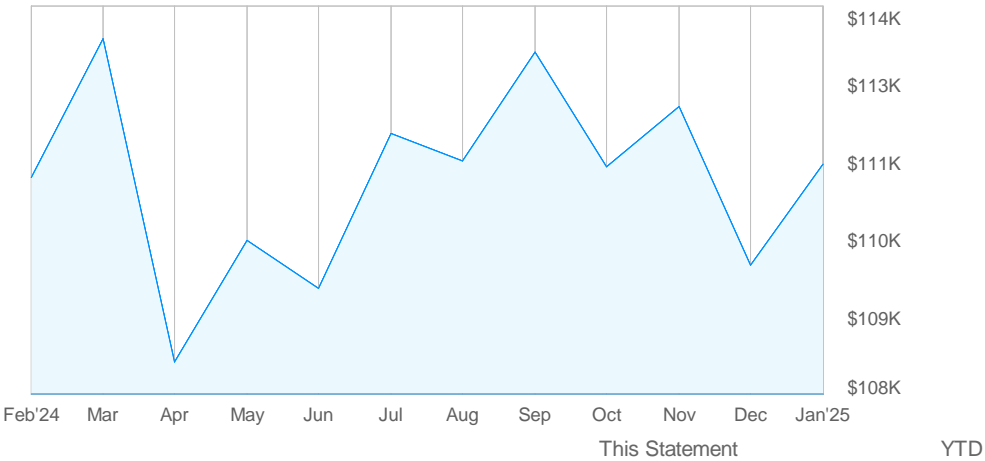
Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Account Number Statement Period
3597-8894 January 1-31, 2025

Account Summary

Ending Account Value as of 01/31	Beginning Account Value as of 01/01
\$111,917.85	\$110,354.96



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 at schwab.com/transparency. Charles Schwab & Co., Inc. Member SIPC.

Online Assistance

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

HO VAN CAO
DESIGNATED BENE PLAN/TOD
2715 KLEIN RD
SAN JOSE CA 95148-2252

	This Statement	YTD
Beginning Account Value	\$110,354.96	\$110,354.96
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	510.57	510.57
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	1,052.32	1,052.32
Expenses	0.00	0.00
Ending Account Value	\$111,917.85	\$111,917.85

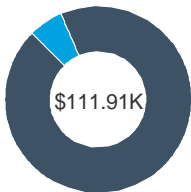
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



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Asset Allocation



Investment Objective:
Income

	This Period	Current Allocation
Cash and Cash Investments	8.15	<1%
Equities	6,662.08	6%
Mutual Funds	105,247.62	94%
Total	\$111,917.85	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PONAX	PIMCO INCOME A	105,247.62	94%
CLF	CLEVELAND-CLIFFS INC NEW	5,550.08	5%
SOL	EMEREN GROUP LTD FU...	987.36	<1%
M	MACYS INC	124.64	<1%
	TD BANK NA	8.15	<1%

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	(\$10,705.38) ⁱ					

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; 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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January 1-31, 2025

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Cash Dividends	0.00	510.57	0.00	510.57
Total Income	\$0.00	\$510.57	\$0.00	\$510.57

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$77,654.15	\$251,260.30

Margin Loan Rates
Vary by Balance
10.82% - 12.57%

* Values include any cash plus the amount available using margin borrowing.
For more information about the margin feature, please visit schwab.com/margin.



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A Message About Your Account

Industry Fee Announcement

Effective January 1, 2025, the Exchange Process Fee will be renamed the Industry Fee. For more information, please refer to the Charles Schwab Pricing Guide. (0125-9AU7)

Positions - Summary

Beginning Value as of 01/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 01/31	Cost Basis	Unrealized Gain/(Loss)
\$110,354.96		\$0.00		(\$509.18)		\$510.57		\$1,561.50		\$111,917.85	\$116,772.20 ⁱ	(\$10,705.38) 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. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

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}			6.76	8.15	1.39		0.05%	<1%
Total Cash and Cash Investments					\$6.76	\$8.15	\$1.39			<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 NEW ^(M)	542.0000	10.24000	5,550.08	1,783.02 ⁱ	(963.82) ⁱ	N/A	0.00	5%
SOL	EMEREN GROUP LTD ^{F (M)} UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	1.87000	987.36	N/A ⁱ	N/A ⁱ	N/A	0.00	<1%
M	MACYS INC ^(M)	8.0000	15.58000	124.64	N/A ⁱ	N/A ⁱ	4.46%	5.56	<1%
Total Equities				\$6,662.08	\$1,783.02	(\$963.82)		\$5.56	6%



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Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
PONAX	PIMCO INCOME A ^{(M),0}	9,938.3970	10.59000	105,247.62	114,989.18	(9,741.56)	94%
Total Mutual Funds				\$105,247.62	\$114,989.18	(\$9,741.56)	94%

Transactions - Summary

Beginning Cash* as of 01/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 01/31
\$6.76		\$0.00		\$0.00		(\$509.18)		\$0.00		\$510.57		\$0.00		\$8.15

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)(\$)
01/02	Dividend	Qual. Dividend	M	MACYS INC				1.39	
01/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	48.0810	10.5900		(509.18)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				509.18	
Total Transactions								\$1.39	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
01/01	Beginning Balance ^{x,z}	\$6.76	01/31	Ending Balance ^{x,z}	\$8.15	01/31	Interest Rate ^{* z}	0.05%
01/02	BANK CREDIT FROM BROKERAGE ^x	1.39						

* Your interest period was 12/16/24 - 01/15/25. ^z



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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, missing or cost basis that is not tracked due to the security type. If cost basis is not available for an investment, you may be able to provide updates. For questions, please refer to the contact information on the first page of this statement.

- X Bank Sweep deposits are held at one or more FDIC-insured Program Banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks at schwab.com/cashfeaturesdisclosure.
- 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

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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. **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.**

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Schwab One® Account of

HO VAN CAO
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Terms and Conditions (continued)

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 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.

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