



Rollover IRA of

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
1755-3493

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 (\$)
\$0.93	\$13,341.01	(\$13,340.08)

	This Statement	Previous Statement	Change
Beginning Value	\$13,341.01	\$13,335.92	\$5.09
Deposits	0.00	0.00	0.00
Withdrawals	(13,345.00)	0.00	(13,345.00)
Dividends and Interest	4.92	5.09	(0.17)
Transfer of Securities(In/Out)	0.00	0.00	0.00
Market Value Change	0.00	0.00	0.00
Fees	0.00	0.00	0.00
Ending Value	\$0.93	\$13,341.01	(\$13,340.08)

Gain or (Loss) Summary

	All Positions		
	Gain	(Loss)	Net
This Period	0.00	0.00	0.00
YTD	0.00	0.00	0.00
Unrealized			\$0.00

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

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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	0.93	100%
Total	\$0.93	100%

Retirement Distribution Details

Distributions	Tax Withheld					Net
	Gross	Federal	State	Earnings		
Normal	13,345.00	0.00	0.00 CA	0.00		13,345.00
Total YTD (\$)	13,345.00	0.00	0.00	0.00		13,345.00

Tax Year 2023 Required Minimum Distribution, which you must take by 12/31/2023: **658.13**
Remaining Requirement: * **0.00**
Tax Year 2024 Required Minimum Distribution, which you must take by 12/31/2024: **0.05**

Schwab must report to the IRS that a minimum distribution is required for the tax year specified above.[#]
^{*} The Remaining Requirement is the current Tax Year's Required Minimum Distribution less Total YTD distributions. The remaining amount is an estimate and does not factor in any distributions taken to satisfy a prior year RMD. Consult your tax advisor to ensure you satisfy your current year RMD.

A Message About Your Account

Your 2024 Required Minimum Distribution

Your RMD summary, amount due, and the date to take it by are located on your monthly and quarterly account statements, in the Distribution Summary section. **Please go to [schwab.com/RMDCenter](https://www.schwab.com/RMDCenter) to request your RMD.** If you don't take the full amount by the IRS deadline, you may be subject to an IRS penalty. Please review the IRS guidelines and consult your tax advisor if you have any questions. 1223-3LU4

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

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Income Summary

	This Period	YTD
Bank Sweep Interest	4.92	32.78
Total Income	\$4.92	\$32.78

Retirement Contribution Details

Contributions	2022	2023
Total YTD (\$)	0.00	0.00



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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)
\$13,341.01		\$0.00		\$0.00		(\$13,340.08)		\$0.00		\$0.93	\$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	% of Acct
Bank Sweep		TD BANK NA ^{X,Z}			13,341.01	0.93	(13,340.08)		0.45%	100%
Total Cash and Cash Investments					\$13,341.01	\$0.93	(\$13,340.08)			100%

Transactions - Summary

Beginning Cash* as of 12/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 12/31
\$13,341.01		\$0.00		(\$13,345.00)		\$0.00		\$0.00		\$4.92		\$0.00		\$0.93

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(\$)	Realized Gain/(Loss)(\$)
12/18	Interest	Bank Interest ^{X,Z}		BANK INT 111623-121523				4.92	
12/21	Withdrawal	Journalled Funds		J7NORMAL TO35978894				(13,345.00)	
Total Transactions								(\$13,340.08)	\$0.00

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



Bank Sweep Activity

Date	Description	Amount
12/01	Beginning Balance ^{x,z}	\$13,341.01
12/15	BANK INTEREST - TD BANK NA ^{x,z}	4.92
12/22	BANK TRANSFER TO BROKERAGE	(13,345.00)

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

Date	Description	Amount
12/31	Ending Balance ^{x,z}	\$0.93
12/29	Interest Rate ^{* z}	0.45%

Endnotes For Your Account

- 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 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.

- # 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 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.

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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 its "house" maintenance margin requirements 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

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