



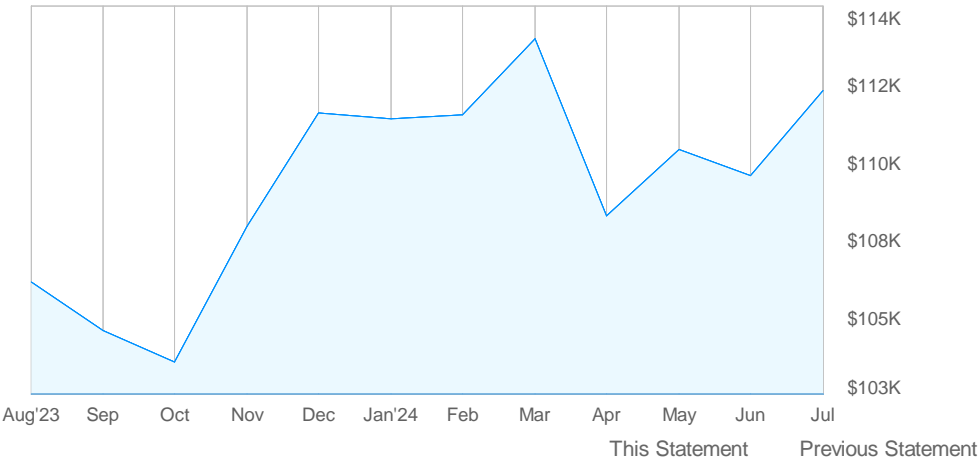
Schwab One® Account of

HO VAN CAO
DESIGNATED BENE PLAN/TOD

Account Number Statement Period
3597-8894 July 1-31, 2024

Account Summary

Ending Account Value as of 07/31	Beginning Account Value as of 07/01
\$112,387.89	\$109,986.98



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

 Visit us online at schwab.com

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

Beginning Value	\$109,986.98	\$110,727.58
Deposits	0.00	0.00
Withdrawals	0.00	0.00
Dividends and Interest	496.19	492.52
Transfer of Securities	0.00	0.00
Market Appreciation/(Depreciation)	1,904.72	(1,233.12)
Expenses	0.00	0.00
Ending Value	\$112,387.89	\$109,986.98

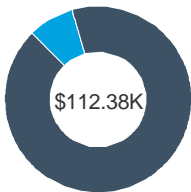
Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



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Asset Allocation



Investment Objective:
Income

	This Period	Current Allocation
Cash and Cash Investments	5.37	<1%
Equities	9,366.10	8%
Mutual Funds	103,016.42	92%
Total	\$112,387.89	100%

Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
PONAX	PIMCO INCOME A	103,016.42	92%
CLF	CLEVELAND-CLIFFS INC	8,319.70	7%
SOL	EMEREN GROUP LTD FU...	908.16	<1%
M	MACYS INC	138.24	<1%
	TD BANK NA	5.37	<1%

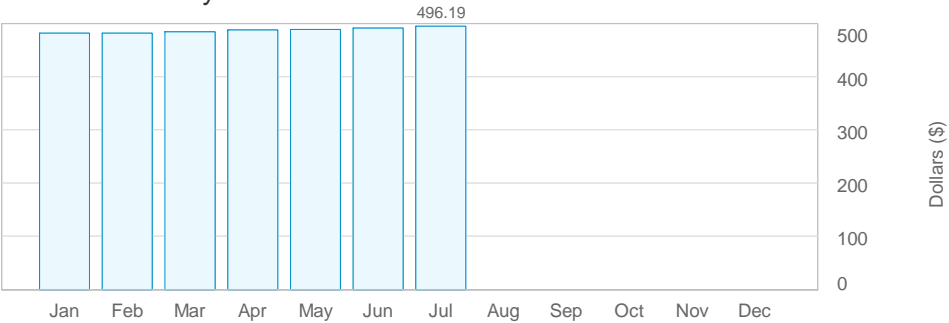
Gain or (Loss) Summary

	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	(\$9,511.31) 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.

Statement Period
July 1-31, 2024

Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	0.00	0.00	0.87
Cash Dividends	0.00	496.19	0.00	3,416.96
Total Income	\$0.00	\$496.19	\$0.00	\$3,417.83

Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
\$0.00	\$0.00	\$78,037.37	\$248,238.74

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.



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Positions - Summary

Beginning Value as of 07/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 07/31	Cost Basis	Unrealized Gain/(Loss)
\$109,986.98		\$0.00		(\$494.80)		\$496.19		\$2,399.52		\$112,387.89	\$113,755.73 i	(\$9,511.31) 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	% of Acct
Bank Sweep		TD BANK NA ^{X,Z}			3.98	5.37	1.39		0.45%	<1%
Total Cash and Cash Investments					\$3.98	\$5.37	\$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 ^(M)	542.0000	15.35000	8,319.70	1,783.02 i	(555.02) i	N/A	0.00	7%
SOL	EMEREN GROUP LTD ^{F (M)} UNSPONSORED ADR 1 ADR REPS 10 ORD SHS	528.0000	1.72000	908.16	N/A i	N/A i	N/A	0.00	<1%
M	MACYS INC ^(M)	8.0000	17.28000	138.24	N/A i	N/A i	4.02%	5.56	<1%
Total Equities				\$9,366.10	\$1,783.02	(\$555.02)		\$5.56	8%

Positions - Mutual Funds

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	% of Acct
PONAX	PIMCO INCOME A ^{(M),0}	9,654.7720	10.67000	103,016.42	111,972.71	(8,956.29)	92%
Total Mutual Funds				\$103,016.42	\$111,972.71	(\$8,956.29)	92%



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Transactions - Summary

Beginning Cash* as of 07/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 07/31
\$3.98		\$0.00		\$0.00		(\$494.80)		\$0.00		\$496.19		\$0.00		\$5.37

Other Activity	\$0.00	Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.
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*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)(\$)
07/01	Dividend	Qual. Dividend	M	MACYS INC				1.39	
07/31	Purchase	Reinvested Shares	PONAX	PIMCO INCOME A	46.3730	10.6700		(494.80)	
	Dividend	Div For Reinvest	PONAX	PIMCO INCOME A				494.80	
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
07/01	Beginning Balance ^{x,z}	\$3.98	07/31	Ending Balance ^{x,z}	\$5.37	07/31	Interest Rate ^{* z}	0.45%
07/01	BANK CREDIT FROM BROKERAGE ^x	1.39						

* Your interest period was 06/16/24 - 07/15/24. ^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, 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 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.



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Terms and Conditions

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IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your



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HO VAN CAO
DESIGNATED BENE PLAN/TOD

Statement Period
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Terms and Conditions (continued)

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 Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service 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.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2024 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. **Member SIPC.** (O1CUSTNC) (0822-20UL)