



Rollover IRA of

HO VAN CAO
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER

Account Number
1755-3493

Statement Period
November 1-30, 2023

Account Summary

Ending Account Value as of 11/30	Beginning Account Value as of 11/01	Total Value Change (\$)
\$13,341.01	\$13,335.92	\$5.09

	This Statement	Previous Statement	Change
Beginning Value	\$13,335.92	\$13,331.00	\$4.92
Deposits	0.00	0.00	0.00
Withdrawals	0.00	0.00	0.00
Dividends and Interest	5.09	4.92	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	\$13,341.01	\$13,335.92	\$5.09

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.

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
CHARLES SCHWAB & CO INC CUST
IRA ROLLOVER
2715 KLEIN RD
SAN JOSE CA 95148-2252



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Asset Allocation

	This Period	Current Allocation
Cash and Cash Investments	13,341.01	100%
Total	\$13,341.01	100%

Income Summary

	This Period	YTD
Bank Sweep Interest	5.09	27.86
Total Income	\$5.09	\$27.86

Retirement Distribution Details

Distributions	Tax Withheld				
	Gross	Federal	State	Earnings	Net
Total YTD (\$)	0.00	0.00	0.00	0.00	0.00

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

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.

Retirement Contribution Details

Contributions	2022	2023
Total YTD (\$)	0.00	0.00

Positions - Summary

Beginning Value as of	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$13,335.92		\$0.00		\$0.00		\$5.09		\$0.00		\$13,341.01	\$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}			13,335.92	13,341.01	5.09		0.45%	100%
Total Cash and Cash Investments					\$13,335.92	\$13,341.01	\$5.09			100%



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Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Fees	=	Ending Cash* as of 11/30
\$13,335.92		\$0.00		\$0.00		\$0.00		\$0.00		\$5.09		\$0.00		\$13,341.01

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)(\$)
11/16	Interest	Bank Interest ^{X,Z}		BANK INT 101623-111523				5.09	
Total Transactions								\$5.09	\$0.00

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

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount
11/01	Beginning Balance ^{X,Z}	\$13,335.92	11/30	Ending Balance ^{X,Z}	\$13,341.01
11/15	BANK INTEREST - TD BANK NA ^{X,Z}	5.09	11/30	Interest Rate ^{* Z}	0.45%

* Your interest period was 10/16/23 - 11/15/23. ^Z

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.
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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

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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. **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.

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



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Terms and Conditions (continued)

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