

**From:** Richard Kahn <[REDACTED]>

**To:** Jeffrey Epstein <jeevacation@gmail.com>

**Subject:** Fwd: New Issue \$25 Par: The Charles Schwab Corporation (NYSE: SCHW) 6.00 % - 6.125%

**Date:** Mon, 27 Jul 2015 16:19:39 +0000

**Attachments:** The\_Charles\_Schwab\_Corporation\_Preliminary\_Prospectus\_Supplement\_July\_27....pdf

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Please advise if you are interested and if so how much.

Thank you.

Sent from my iPhone

Begin forwarded message:

**From:** "Atlas, Andrew S" <[REDACTED]>

**Date:** July 27, 2015 at 11:52:33 AM EDT

**To:** "Richard Kahn" <[REDACTED]>

**Subject:** New Issue \$25 Par: The Charles Schwab Corporation (NYSE: SCHW) 6.00 % - 6.125%

**\$25 Par New Issue Syndicate Offering:**

**The Charles Schwab Corporation (SCHW)**

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|---|--|
| <b>Issuer:</b>  | The Charles Schwab Corporation (Ticker: SCHW)  |
| <b>Securities Offered:</b>                            | Series C Non-Cumulative Depositary Shares  |
| <b>Size:</b>  | \$250mm (10mm shares)  |
| <b>Expected Ratings:</b>                              | Baa2/BBB/BB+ (S/S/S)   |
| <b>Format:</b>  | SEC Registered   |
| <b>Maturity:</b>                                      | Perpetual  |
| <b>Price Talk:</b>                                    | <b>6.0-6.125% ; Fixed for Life</b>   |
| <b>Offer Price:</b>                                   | \$25.00 per depositary share   |
| <b>Dividends:</b>                                     | Payable quarterly, in arrears, on March 1, June 1, September 1 and December 1 of each year, beginning on December 1, 2015.   |
| <b>Optional Redemption:</b>                           | 1) in whole or in part, from time to time, on any dividend payment date on or after [ ], 2020.<br>2) in whole but not in part, at any time within 90 days following a regulatory capital treatment event. *See Red |
| <b>Use of Proceeds:</b>                               | To support balance sheet growth, including the migration of certain client balances from sweep money market funds into Schwab Bank, which may be subject to notice and/or approvals from regulators and clients.   |
| <b>DRD/QDI Eligible:</b>                              | Yes  |
| <b>Subject to US Tax Withholding for NRA Clients:</b> | Yes*   |

**Listing:** NYSE Expected

**Timing:** Today's business

**Andrew S. Atlas**

*Financial Advisor*

**Equity Sales/Middle Markets Group  
Morgan Stanley Wealth Management**

Midtown Manhattan Complex

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