
From: Richard Kahn <[REDACTED]>
Sent: Monday, July 27, 2015 4:20 PM
To: Jeffrey Epstein
Subject: Fwd: New Issue \$25 Par: The Charles Schwab Corporation (NYSE: SCHW) 6.00 % - 6.125%
Attachments: Untitled attachment 00182.pdf; Untitled attachment 00185.htm

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]> <[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)

Issuer:

The Charles Schwab Corporation (Ticker: SCHW)

Securities Offered:

Series C Non-Cumulative Depositary Shares

Size:

\$250mm (10mm shares)

Expected Ratings:

Baa2/BBB/BB+ (S/S/S)

Format:

SEC Registered

Maturity

Perpetual

Price Talk:

6.0-6.125% ; Fixed for Life

Offer Price: \$25.00 per depositary share

Dividends:

Payable quarterly, in arrears, on March 1, June 1, September 1 and December 1 of each year, beginning on December 1, 2015.

Optional Redemption:

1) in whole or in part, from time to time, on any dividend payment date on or after [], 2020.

2) in whole but not in part at any time within 90 days following a regulatory capital treatment event. See Red

Use of Proceeds:

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.

DRD/QDI Eligible:=/b>

Yes

Subject to US Tax Withholding for NRA Clients:

Yes*=</=>

Listing:

NYSE Expected

Timing:

Today's business

Andrew S. Atlas

Financial Advisor</=:p>

Equity Sales/Middle=Markets Group
Morgan Stanley Wealth Management

Midtown Manhattan Complex

1290 Avenue of the Americas,=12th Floor | New York, NY 10104

=

Tel/Direct: [REDACTED] | =Fax: [REDACTED]
<mailto:[REDACTED]>

<=ont face="Arial" size="2">Important Notice to Recipients:

Please do not use e-mail to request, authorize or effect the purchase or sale of any security or commodity. Unfortunately, we cannot execute such instructions provided in e-mail. Thank you.

The sender of this e-mail is an employee of Morgan Stanley Smith Barney LLC&=bsp; ("Morgan Stanley"). If you have received this communication in error, please destroy all electronic and paper copies and notify the sender immediately. Erroneous transmission is not intended to waive confidentiality or privilege. Morgan Stanley reserves the right, to the extent permitted under applicable law, to monitor electronic communications. This message is subject to terms available at the following link: <http://www.morganstanley.com/disclaimers/mssbemail.html> <<http://www.morganstanley.com/disclaimers/mssbemail.html>> . If you cannot access this link, please notify us by reply message and we will send the contents to you. By messaging with Morgan Stanley you consent to the foregoing.

=/html>=