

Subj: Feb/March eBulletin  
Date: Tuesday, February 29, 2000 1:27:54 AM  
From: e.bulletin@schwab.m0.net  
To: HHALLCHEM@aol.com

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Schwab e.Bulletin -- Feb/March 2000  
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My Topics:

Investment Basics  
Stocks  
Mutual Funds  
Investment Strategies  
Retirement Plans  
New Products and Services

In this issue:

Get the Latest from schwab.com  
Good News for Active Traders  
MarketPro Talk - Going Global with Your Investments  
Tax Issues for Mutual Fund Investors  
Learning from the Pros' Buying Habits  
Thinking Like an Investor

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Wall Street Journal Interactive Edition

Limited Time Offer!

<http://schwab2.m0.net/m/s.asp?H905282165X542597>

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Get the Latest from schwab.com  
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Schwab uses the latest Web technology to make your online experience efficient and enjoyable. This month, we're highlighting the Schwab Learning Center, extended times for After Hours Trading and the Retirement Planner.

### Schwab Learning Center

Becoming a smarter investor has never been easier with Schwab's new online investing courses. The Schwab Learning Center is an engaging and interactive way to educate yourself. There's no cost and you can take a course on your own time.

The online course catalog includes a breakdown of the subjects covered in the Learning Center. The courses in the Schwab Learning Center are convenient and flexible, allowing you to come and go while taking a course. In each course you will find a number of interactive tools, audio clips and "check points" to review the material you have learned.

We're adding new courses and tutorials regularly, so check out the course catalog:

<http://schwab2.m0.net/m/s.asp?H905282165X542608>

Upcoming Courses Include:

- \* Building Retirement Wealth
- \* Investing in Mutual Funds

Visit The Schwab Learning Center today!

<http://schwab2.m0.net/m/s.asp?H905282165X542609>

After Hours Trading Gets Extended

Schwab is continuing to evolve its after hours trading capabilities. One of our first improvements is extending our hours.

New Hours: 4:15 pm ET to 8:00 pm ET\*

We are planning to move our trading time up 15 minutes, to begin at 4:15 pm ET, AND extending the session by an hour to 8:00 pm ET. Orders can still be placed as early as 4:05 pm ET.

To learn more about After Hours Trading, click here:

<http://schwab2.m0.net/m/s.asp?H905282165X542673>

Schwab is working to improve After Hours Trading to better serve your needs. We'll continue to update you on enhancements to this trading feature!

\*After Hours Trading Sessions will not take place on official Exchange holidays or when Exchanges close early. Schwab reserves the right to change or modify hours of operation for after hours trading at any time. A Schwab After Hours Trading Session, or any security traded therein, may be temporarily or permanently suspended without prior notice at any time at our discretion.

### Retirement Planner

The first part of the year is traditionally retirement season. What better time to plan for your retirement? Schwab's Retirement Planner is designed to help you better understand the implications of your investing and savings decisions on your future retirement. You can enter your current retirement and investment assumptions to create a plan, and by changing assumptions, you can create an alternate plan for comparison.

The Retirement Planner automatically includes your account value, and lets you save your plan if you want to update your

assumptions as your financial situation changes.

Throughout the Planner, you'll find helpful and educational information designed to assist you in making more informed long-term investment decisions.

Once you are logged in to the Customer Center, click on the Planning tab. Then choose Retirement Planner.

<http://schwab2.m0.net/m/s.asp?H905282165X542610>

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**Good News for Active Traders**  
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**Now Trade Online for as Low as \$14.95!**

If you place a high number of trade orders, you may be eligible for our special active trader commission discounts. Now, when you place equity trade orders after a threshold of 30 qualifying trades per quarter in the same account through schwab.com or Velocity, you'll save \$10 off Schwab's already low online commission rate of \$29.95 per trade up to 1,000 shares. Plus, when you place more than 60 qualifying trade orders per quarter in the same account, you'll pay only \$14.95 for equity trades placed through schwab.com and Velocity - a \$15 per trade savings. There's no need to enroll!

Click here to learn all terms and conditions of this offer:

<http://schwab2.m0.net/m/s.asp?H905282165X542611>

Along with these new commission discounts you can now receive fast, convenient confirmations via e-mail with Schwab e.Confirms. Get the trade information you need, whether you're at home, on the road or in the office. It's easy and free. To learn more and begin using this complimentary service, click below. Log in and you'll be taken directly to the e.Confirms page.

<http://schwab2.m0.net/m/s.asp?H905282165X542612>

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**MarketPro Talk - Going Global with Your Investments**

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We drive cars from Germany, buy audio equipment from Japan and talk on cell phones from Finland. So why invest only in the US stock markets? Hear Marc Slendebroek, Portfolio Manager of the Scudder International Fund, discuss overseas investment opportunities. He will be joined by Joanne Thornton, Director of Research for international trade and foreign policy, Schwab Washington Research Group.

Save the date for Wednesday, March 15th, at 7:30pm ET. To participate, login in to your account, click on Quotes & Research, then Signature Research and click on the event program link.

<http://schwab2.m0.net/m/s.asp?H905282165X542615>

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**Tax Issues for Mutual Fund Investors**

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Mutual funds carry their own set of tax issues. Mutual fund shareholders should be aware of some of the following tax issues:

- \* Distributions such as ordinary dividends or capital gains distributions.
- \* Buying a dividend
- \* Tax-exempt funds
- \* State tax issues
- \* International funds
- \* Selling shares of a fund
- \* Wash sale rule

To be a better investor, you need to understand the rules. Read on to learn more about these important mutual fund tax considerations.

<http://schwab2.m0.net/m/s.asp?H905282165X542603>

Mutual funds are sold by prospectus. Please read the prospectus carefully before you invest or send money.

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### Learning from the Pros' Buying Habits

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One of these days you're going to retire. Whether it's two weeks or 20 years from now, you may learn some valuable investing lessons from the pros.

Institutional investors for mutual fund portfolios, pension funds and insurance companies make their living buying stock and tracking portfolio performance, so they have to put a lot of thought into it. You may want to consider their strategies (below) if they match your objectives.

Consider these six strategies to help boost your after-tax returns.

1. Determine an investment objective.
2. Choose a consistent style and approach.
3. Do your homework.
4. Look for possible investment themes.
5. Diversify your portfolio to include a variety of market sectors.

While following these guidelines is no guarantee of investment success, it may make you a smarter investor. For more information, read the full article:

<http://schwab2.m0.net/m/s.asp?H905282165X542604>

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### Thinking Like an Investor

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Would you ever think that eating store-bought pizza instead of pizza delivered to you could help fund your retirement? If you invested your weekly pizza savings in an account that gave you 10 percent return over 20 years, you could wind up with almost \$40,000.

Putting aside 1 percent of your income every year can make an enormous difference in the long run. Thanks to the power of compounding, cutting back a few dollars a week can add up to substantial savings. Discover other ways cutting back now can help fund your retirement:

<http://schwab2.m0.net/m/s.asp?H905282165X542605>

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We appreciate your comments!

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Received: from app91.merchantmail.net (emkt.m0.net [206.79.71.73]) by rly-yh02.mx.aol.com (v69.17) with ESMTP; Tue, 29 Feb 2000 02:27:26 -0500  
Date: Mon, 28 Feb 2000 23:25:51 -0800 (PST)  
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X-cid: 905282165  
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