

Marketing Programs: 2003 As of: 02/06/2003

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
<b>Brand</b>													
Advertising													
Public Relations			Fresh Start		SER Anniv.					Fall IMI (TBD)			
	Schwab Book	Bush	US CC	ICAA	Advice Quality		MFs Ratings			IMPACT			
	Ongoing Market Wisdom - Liz Ann Sonders; SCIR												
	Ongoing 20-Market Local PR												
<b>Product / Service Support</b>													
<b>Schwab Bank</b>													
Advertising			Mortgage Launch - schwab.com										
									On Investing		On Investing		
Direct Marketing		Mortgage Launch Wave 1			Mortgage Launch Wave 2		Mortgage Launch Wave 3		Mortgage Launch Segment				
				Mortgage Launch Outbound Calling									
				Home Equity Line of Credit				Additional Product Rollouts					
Marketing/Sales Materials			Reno Branch Opening										
			Mortgage Marketing Materials - SIM										
			Mortgage Marketing Materials										
Events				Reno Branch			SIM Advisors						
Public Relations				Mortgage							Integrated Banking		
<b>Mutual Funds</b>													
Advertising		GNMA Launch			SER Small Cap			New Fund (TBD)					
				Managed Accounts									
									National - Existing Product Support				
									On Investing		On Investing		
				Maintaining Mutual Fund Capabilities Awareness									
Direct Marketing		GNMA Launch			SER Small Cap			New Fund (TBD)					
					529 Product				Existing Product Support				
Marketing/Sales Materials	SER Small Cap												
	New Fund (TBD)												
	529 Product Enhancements												
	Materials for Existing Products												
Public Relations	Ongoing-Maintain Public Awareness												
<b>Fixed Income</b>													
Advertising		On Investing			On Investing				On Investing		On Investing		
					National - Capabilities								
Direct Marketing					Capabilities				Capabilities				
Marketing/Sales Materials				Marketing Materials									
<b>Insurance &amp; Annuities</b>													
Advertising		Term Ins. Rollout							Annuity Launch				
Direct Marketing				Term Ins. Rollout									
				Annuity Launch									
<b>Schwab Individual Investor</b>													
<b>Relationship Affluent</b>													
Advertising				Summer Lead Generation						Fall IMI (TBD)			
Direct Marketing				Summer Lead Generation						Fall IMI (TBD)			
			SPC										
			SAN										
Sponsorships	Ski Hospitality											Ski Hospitality	
			Golf Hospitality										
			Giants Hospitality										
Public Relations			SPC/SAN							Fall IMI (TBD)			
<b>Independent Affluent</b>													
Advertising		Fresh Start			Equity Scorecard: "Get a 2nd Opinion"								
Direct Marketing		Fresh Start			Equity Scorecard: "Get a 2nd Opinion"								
	Ski Promotion		Golf Promotion										
			Program Referral			Program Referral							
				Banking/Mortgage									
				Fixed Income									
				Mutual Fund Consolidation									
				Annuities					Annuities				
								Equity Trading Desk (TBD)					
Sponsorships	Ski Hospitality											Ski Hospitality	
			Golf Hospitality										
			Giants Hospitality										
Public Relations		Fresh Start											
<b>Emerging Affluent</b>													
Direct Marketing	Paperless Marketing												
	Testing												
	Equity Scorecard: "Get a 2nd Opinion"												
	Margin Lending												
		DQ Letters											
		Military Waiver											
			Advice Pilot		Advice Rollout				Advice Rollout				
			Fund Your IRA										
			Annuities, Ins...										
			Cash Rationaliz...										
			Mortgage Product launch										
			Rollover Campaign										
						Mutual Fund Wrap Test (lead MF Marcom)							
Public Relations				Advice Solutions		Advice Solutions		Advice Solutions					
<b>Active Trader</b>													
Direct Marketing	Options Campaign												
	Risk Management Campaign												
			Loyalty Development										
			Paperless Marketing										
			Lapsed Trade Offer										