"How much are **<u>you</u>** paying fora brokerage account with checking?"

2

If your asset management account charges an annual fee, maybe it's time you opened a Schwab One® Brokerage Account with checking.

With Schwab One, you'll get:

- Personalized checks
- A no-fee VISA® debit card
- Income between investments • Discount commissions
- 24-hour service
- Fast confirms
- One consolidated statement
- And no annual fee

So if you're paying more-and getting less-from your brokerage account, maybe you should transfer to Schwab One, too. Visit one of over 125 Schwab branches nationwide or call:





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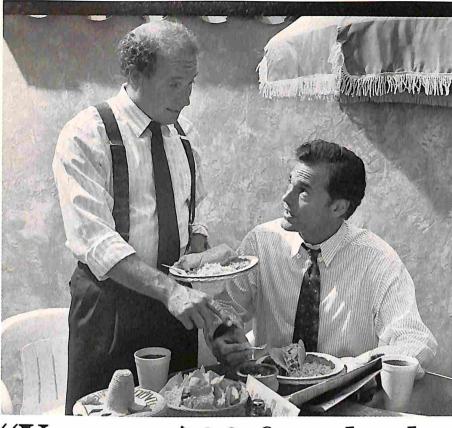
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Compare Schwab One to

similar accounts

Schwab ONTE

Brokerage Account with Checking

Merrill Lynch Cash Mgmt Account

Dean Witter

Active Assets Account

Shearson Lehman

Based on a survey conducted by Cha

Financial Mgmt Account

⁴⁰ *Teremant* You pay \$80 for a brokerage account With checking? Mine's free."

24-Hour

Service

Yes

No

No

No

Initial

Deposit

Required

\$5,000

\$20,000

\$10.000

\$10,000

Annual

Fee

FREE

\$80

\$80

\$100

Over a quick bite to eat. Tom told me that since he was promoted. brokers have been ringing his phone off the hook. So he finally opened this terrific brokerage account that

lets him write checks. Only eighty bucks a year.

I asked him, "\$80 bucks a year? What, are your checks gold-plated? I've got Schwab One ... and you know what my annual fee is? Nothing. Zero. Zilch."

"I get daily interest on my money. And free checking."

In fact, Schwab pays me daily market rate interest on all the

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between-investment cash in my account. (So does Tom's accountonly his charges \$80 for the 'privilege')

"We both get a free VISA® debit card."

But instead of charging to a credit line, the purchase is deducted directly

"The other day, Tom and I were having our favorite lunch while looking over the business page. He starts raving about his brokerage account. But when I told him everything my Schwab One® account gives me...free...he stopped raving."

Commission Discounts		
	Yes	
	No	
	No	
	No	
	oct	

from my Schwab One account. "We both have lots of investment choices."

Stocks. Bonds. Mutual Funds Treasuries. And more. "So you pay \$80," I chided. "We get the same features but you pay your broker higher commissions. So what's in it for you?" I asked.

I could see him rethinking the matter. "I wonder how quickly I can transfer my investments to Schwab?" he said.

I just smiled.

For a free Schwab One Investor's Kit, visit your nearest Schwab branch. Or call toll-free:

It works like a regular VISA card. 1-800-228-6609



