



Fidelity Charitable®

Support your favorite charities with one contribution to our donor-advised fund, called the Giving Account®.

APPROPRIATE INVESTORS:

The Giving Account® may be appropriate for you if you are:



Charitably inclined and planning to give to charity on an annual basis.



Looking to increase your itemized deductions to surpass the standard deduction.



Expecting a high-income year, which could move you into a higher marginal income tax bracket.



Holding long-term appreciated securities in a taxable account.



Interested in creating a charitable legacy that spans generations.

DESCRIPTION:

The Fidelity Charitable® donor-advised fund can simplify your giving, provide significant tax advantages, and help you give more to the charitable causes you care about.

Key features include:

Support charities

Use your Giving Account to support the same charities you do today, such as your alma mater, the performing arts, or disaster relief.

Streamlined recordkeeping

No matter how many charities you support throughout the year, our online tools, services, and consolidated reports make it simple for you to manage your charitable giving and tax reporting.

Contribute cash, stocks, and more

Unlike many smaller charities, Fidelity Charitable accepts a wide range of financial assets, from cash and checks to stocks, bonds, and even non-publicly traded assets like private business interests.

Wide variety of investment options

With more than 20 investment options to choose from, your contributions have the potential to grow and possibly provide additional funding for your favorite charities.

How it works:

Why Fidelity Charitable:

Join more than 250,000 donors who choose Fidelity Charitable to make their giving simple and more effective.

• Proven experience

Since 1991, we have been a leader in charitable planning and giving solutions, helping donors like you support their favorite charities in smart ways.

• Low minimums and fees

Unlike a private foundation, there are no hefty legal fees or complicated administrative tasks associated with a donor-advised fund.

• Expert support and service

From world-class service to expertise in handling donations of non-publicly traded assets, we have your charitable needs covered.

• Easy-to-use tools

Our intuitive desktop and mobile tools make it easy for you to keep track of your giving.

GIVE

MAKE YOUR IRREVOCABLE CONTRIBUTION TO FIDELITY CHARITABLE.

Contribute cash, stocks, or non-publicly traded assets to Fidelity Charitable and get your tax receipt in that year.



GROW

GROW YOUR CONTRIBUTION TAX FREE.

While you're deciding which charities to support, you tell us how you'd like your Giving Account invested, so it can potentially grow to provide even more money for charities.



GRANT

RECOMMEND GRANTS TO SUPPORT CHARITIES YOU LOVE, NOW OR OVER TIME.

You can support 501(c)(3) IRS-qualified public charities with the funds in your Giving Account.



Our investment pools offer a variety of choices for your Giving Account, based on your philanthropic goals, preferred types of assets, and risk tolerance.



Simplified investment strategies

Asset allocation pools offer diversification among multiple asset classes in a single investment pool, with the added benefit of professionally managed target allocation.



Customizable investment strategies

Single asset class pools (index and active) allow donors to create a customized strategy by combining pools to reach specific objectives.



Sustainable and impact investing strategies

Sustainable and impact investing pools offer strategies that consider social and environmental factors while also emphasizing financial returns.



Charitable Legacy Pool

The Charitable Legacy Pool is an "all-weather" asset allocation pool, with exposure to both traditional and non-traditional asset classes, for donors seeking consistent support of charities through regular grant-making.

Non-Publicly Traded Assets/ Complex Assets

DONATE MORE THAN JUST CASH

Donating cash is always easy, whether by check, bank wire, or EFT. And when you donate cash, you can generally deduct up to 60% of your adjusted gross income (AGI). But cash isn't the only thing you can use to fund your Giving Account. You can also donate a variety of other assets, including:

- Long-term appreciated securities, such as mutual fund shares, bonds, and publicly traded stock, including company stock received as part of equity compensation
- Cash value of life insurance policies
- Non-publicly traded assets, including restricted company stock and certain cryptocurrencies

Provided you've held them for more than a year, these types of assets are generally deductible at fair market value (FMV), up to 30% of your AGI.

BENEFITS:

- Potential to minimize capital gains tax on the sale of the asset
- Leverage the value of highly appreciated, non-publicly traded assets to provide support to the charitable causes you care most about
- Donations are processed so that the highest possible percentage of the funds from the sale are available for grants to charities
- Charities don't have to outsource compliance and liquidation work or incur the potential costs associated with complex IRS rules and regulations

DONATING NON-PUBLICLY TRADED ASSETS

If you have non-publicly traded assets with unrealized long-term capital gains, you typically have to sell them yourself before you can donate the proceeds to charity. But with a Giving Account, you can donate these assets directly to Fidelity Charitable, and we will work to liquidate the assets. You'll generally be eligible to take a deduction for the full FMV, and the charities you support may receive more than if you had sold the asset yourself. Best of all, we don't charge any fees to review and accept these assets, so 100% of the proceeds will go to your Giving Account.

Types of non-publicly traded assets we accept:

- Private company stock (S-Corp, C-Corp)
- LLC and Limited Partnership interests
- Restricted stock
- Bitcoin and other cryptocurrencies

Questions you should consider:

- Does your current financial plan reflect your values?
- What impact do you want your charitable giving to make now and in the future?
- How do you give today?
- How frequently are you giving to charity?
- What types of assets have you donated in the past?

Qualifications:

Anyone can establish a Fidelity Charitable Giving Account. However, if you're a Fidelity Investments customer, it's especially easy to donate funds directly from your Fidelity brokerage account.

There's no minimum initial contribution or balance required. Once you've opened and funded your Giving Account, you can start recommending grants right away. The minimum grant recommendation is \$50.

FEES:

\$100 or 0.6% administrative fee*

This annual fee is based on your Giving Account balance and covers services like processing transactions and donor support. The more you donate, the lower the percentage.

0.015% to 0.99% investment fee (as of October 2022)

Investment fees are based on how your donation is invested.

*Whichever is greater.

For more information, please contact your Fidelity investment professional.

¹This spectrum is based solely on the characteristics of the general investment categories of the pools and not on actual security holdings, which may change. Risks may vary. Read the *Fidelity Charitable Policy Guidelines: Program Circular* for more information on the risk associated with each pool. The spectrum does not represent actual or implied performance.

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