The Giving Account®

A DONOR-ADVISED FUND THAT HELPS YOUR CHARITABLE CONTRIBUTIONS DO MORE

FIDELITY Charitable®
Make more of a difference

Our mission

To grow the American tradition of philanthropy by providing programs that make charitable giving accessible, simple, and effective.

Maximize your impact

The Giving Account®, a donor-advised fund, is one of the easiest and most tax-advantageous ways to give to charity.

A donor-advised fund is like a charitable investment account for the sole purpose of supporting charitable organizations you care about. When you contribute cash, securities or other assets to a donor-advised fund sponsoring public charity like Fidelity Charitable®, you are generally eligible to claim an immediate tax deduction. Then those funds can be invested for tax-free growth, while allowing you to support charities on your timetable.

How it works

1 Make your tax deductible donation to us

Donate cash, stocks, mutual funds, or non-publicly traded assets and qualify for a tax deduction.

2 Grow your donation, tax-free

While you're deciding which charities to support, your donation can grow based on how you recommend that to be invested, so the Giving Account can potentially have even more money to support charities. You can choose from a number of investment options, from single asset classes to asset allocation pools to sustainable and impact investing pools.

3 Support charities you love, now or over time

You can support IRS-qualified public charities with the money you've contributed to Fidelity Charitable® for your Giving Account. You have the flexibility to recommend grants on your own timetable in order to align with your charitable giving goals.

What it costs

The Fidelity Charitable Giving Account has no minimum initial contribution requirement and low annual fees.

No minimum	$100 or 0.6%[1]	0.015% to 0.97%
INITIAL DONATION	**ADMINISTRATIVE FEE**	**INVESTMENT FEES**
You can open a Giving Account with no minimum initial contribution. You don't have to maintain a minimum balance, and you can start supporting charities right away.	This administrative fee is based on your Giving Account balance and covers our costs, like processing transactions and providing donor support. The more in your Giving Account, the lower the percentage.	These are the mutual fund fees based on how your donation is invested, just like any other account that has the potential to grow.

ANNUAL FEE EXAMPLE

Giving Account balance	$600,000
0.60% fee on the first $500,000	$3,000
0.30% fee on the next $100,000	$300
Total annual administrative fee	**$3,300**

CHARITABLE INVESTMENT ADVISOR PROGRAM

For donors who designate an advisor to actively manage their Giving Account, investment fees are set based on the alignment of program guidelines and the advisor's standard fee schedule. This program has a minimum balance requirement that varies by firm. For more information, contact us at 800-262-6039.

For the most recent investment fees, please visit *FidelityCharitable.org*

[1] *Whichever is greater. Additional fees may apply for accounts enrolled in the Charitable Investment Advisor Program.*

The potential for your gift to grow tax-free

When you advise Fidelity Charitable on how you would like your contributions to be invested, your contributions have the potential to grow, possibly providing additional funding for your favorite charities.

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 & active) allow donors to create a customized strategy by combining pools to reach specific objectives.

SUSTAINABLE AND IMPACT INVESTING

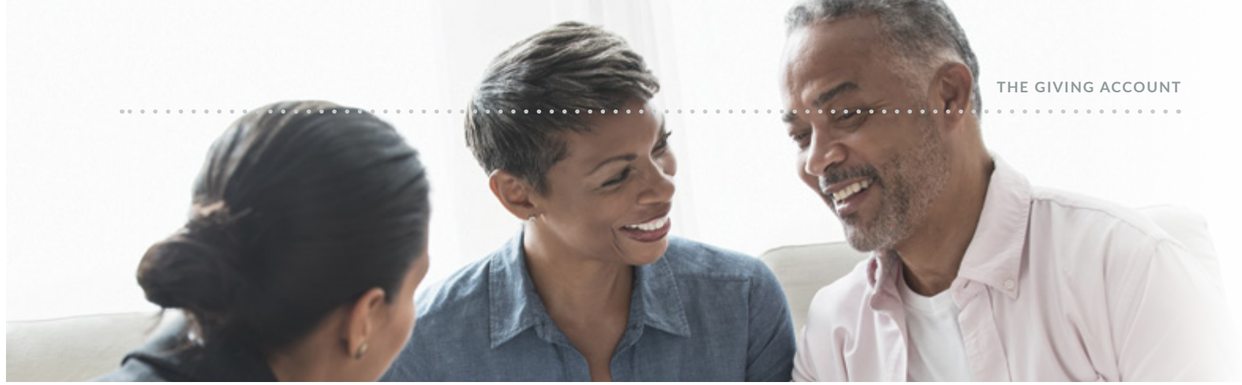
Our impact investing pool provides an investment strategy that considers both financial return and social good.

CHARITABLE LEGACY POOL

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 recommendations.

Charitable DonorFlex Program℠

The Charitable DonorFlex Program℠—or DonorFlex—is for donors with more than $5 million in their Giving Account who desire flexibility beyond what investment pools offer. DonorFlex allows donors to recommend that their Giving Account assets be involved in hedge funds, private equity funds, treasuries and ETFs.



Working with an advisor

> If you already have a financial advisor, he or she can help you maximize your donor-advised fund.

You can give your advisor full or partial access to your Giving Account, enabling them to make contributions to Fidelity Charitable and recommend grants to charities on your behalf. With the Charitable Investment Advisor Program, your advisor can actively manage the invested balance, applying their expertise to help drive higher returns from every donation. After all, if your Giving Account balance grows, that's even more money for the charities you support.

**Fidelity Charitable has established rigorous qualification criteria for independent advisors to ensure that Fidelity Charitable assets are being invested prudently and in accordance with the Fidelity Charitable Mission and Declaration of Trust.*

Planning for the future

> A Giving Account makes it easy to involve others in your charitable giving. It can also help you make sure your tradition of giving is passed on to family, friends or even favorite charities after your lifetime.

As an Account Holder, you may name one or more successors, either individuals or charities. Individuals may establish a new Giving Account to support charities, which would be funded based on your successor allocation from the balance of your Giving Account. Charities will receive the proceeds in a one-time lump sum grant.

You can also set up ongoing support for up to six charities through our Endowed Giving Program. This lets your Giving Account remain open to contributions from your estate, which can help offset estate taxes while also ensuring support for the causes you care about.

Private Donor Group

Whether you're just embarking on your charitable journey or you've been giving for years, the Private Donor Group at Fidelity Charitable helps you maximize your philanthropic impact today and enhance your legacy for the future.

The Private Donor Group team provides world-class philanthropic support and guidance, unmatched due diligence and technical expertise, and exclusive engagement opportunities with fellow philanthropists.

As a member of the Private Donor Group, you have access to world-renowned experts in the field of philanthropy, research that can help you be more impactful with your giving, advice and insights from like-minded donors, and a wide range of other programs that will help you achieve your philanthropic goals.

Your personal Philanthropic Strategist works with you one-on-one to answer your questions and assist you in all aspects of your philanthropy, whether it's helping to engage your family in your giving, working through complex grant recommendations, vetting international charities, helping with contributions of complex assets, or providing resources and tools to help you better navigate the philanthropic landscape.

A dedicated support team ensures that your contributions and grant recommendations are reviewed and processed expediently. You also have access to a team of technical experts who work with you to help make your contributions of non-publicly traded assets straightforward and efficient.

Why Fidelity Charitable

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.

The growth potential of donor contributions is even more impressive. Thanks to Fidelity Charitable investment programs, an additional $20 billion has been made available for charitable giving.* That's a distinction matched by few organizations in the United States.

Expert support & service

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

Our service team is always happy to answer questions and connect you to resources that can help you achieve your charitable giving goals. You can also tap into our team of lawyers and experts for guidance on how to donate seemingly illiquid assets like private company stock, restricted stock and more.

Low minimums & fees

Unlike a private foundation, there are no hefty legal fees or complicated administrative tasks associated with a donor-advised fund. You can set it up easily in just a few steps, and you can recommend how the funds are invested yourself, or with your financial advisor. It's one of the most affordable, flexible ways to give.

Easy-to-use tools

With a Giving Account, bookkeeping has never been easier. You can view your Giving Account history and statements online at any time. You can even keep track of donations you've made outside Fidelity Charitable, so all your giving is organized in one place.

Plus, our mobile capability makes sure you're always connected to the causes you care about. It even lets you recommend grants to charities on the go. It's all part of our approach to simple, more effective giving.

**This calculation is based on cumulative contributions since inception minus cumulative grants since inception, subtracted from current assets as of December 31, 2021.*

ESTABLISHED IN

1991

OVER

280,000

DONORS

OVER

$61B

GIVEN TO CHARITIES

From Fidelity Charitable inception in 1991 through December 31, 2021.

Compare ways to give

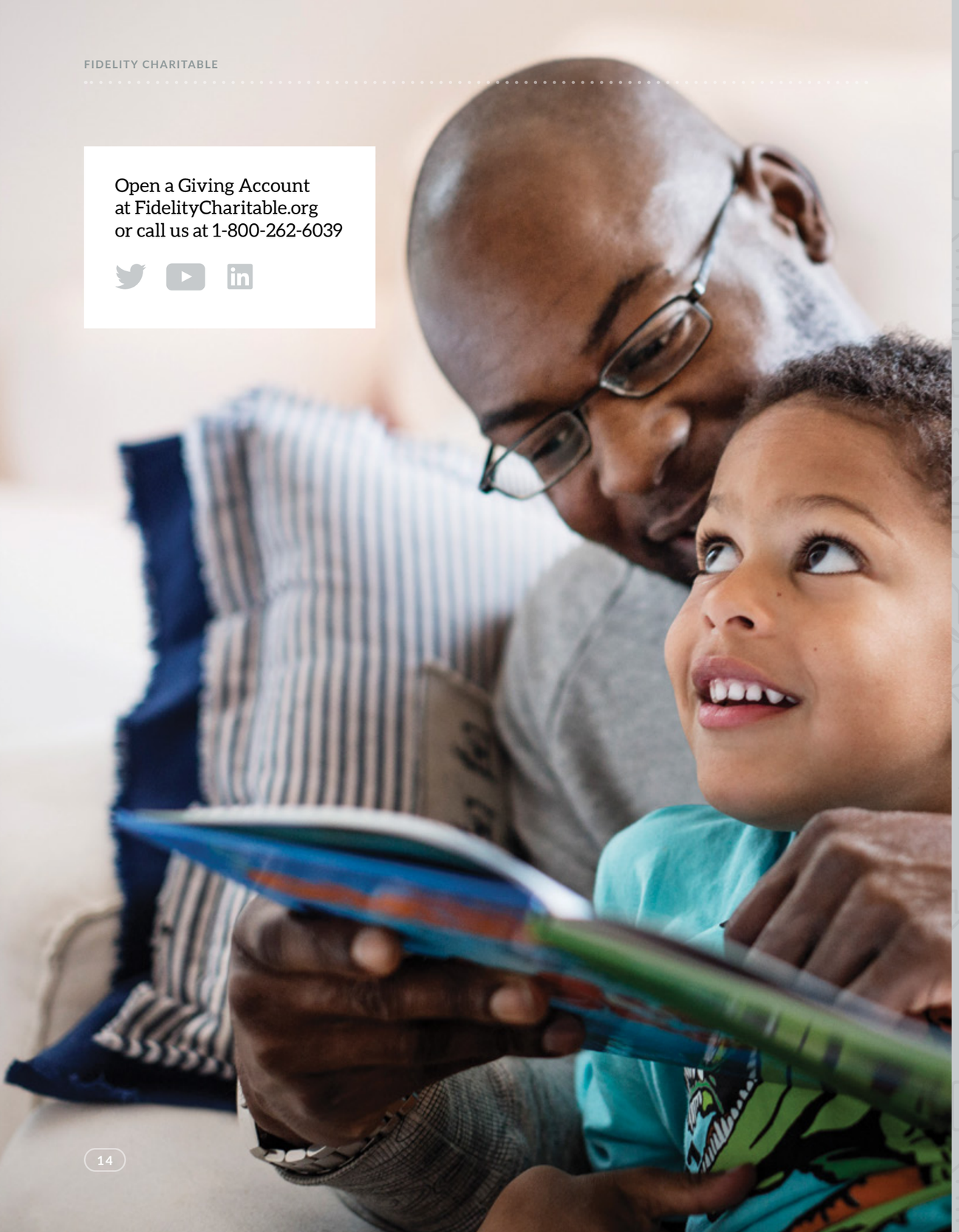
	Donor-Advised Funds[1]	Private Foundations	Charitable Lead & Remainder Trusts	Check, Cash or Credit
Organizations you can support	IRS-qualified public charities	Many organizations and individuals, as long as the grant is made for a charitable purpose	IRS-qualified public charities and (generally) private foundations	Public charities
Growth potential	✓	✓	✓	✗
Donations of non-cash items	✓	✓	✓	✗
Income tax deduction[2]	60% for cash 30% for appreciated assets[3]	30% for cash 20% for appreciated assets[4]	Depends on the type of charity supported by the trust and the type of trust	60% to qualifying charities
Tax on investment income	None	1.39% of net investment income	Depends on the nature of the trust	N/A
Option to support charities anonymously	✓	✗	✓	✗
Ability to name successors	✓	✓	✓	✗
Consider this when...	You want a turnkey giving solution with low costs and the potential to grow tax-free over time.	You want to operate a charitable organization and potentially employ a staff, hire investment managers, actively manage grant-making, and sponsor charitable events.	You want a trust that can generate income for, and eventually pass on a remainder interest to, heirs and charities.	You want to make one-off donations and manage your own donation receipts at tax time.

[1] At a 501(c)(3) public charity.

[2] Percentage of adjusted gross income (AGI).

[3] Appreciated assets held over a year are generally deductible at fair market value (this applies to both publicly and non-publicly traded assets as determined by a qualified appraiser and in compliance with IRS rules and regulations).

[4] Appreciated, publicly traded assets held for over a year are generally deductible at fair market value, while non-publicly traded assets are generally deductible at the lesser of FMV or basis.



Open a Giving Account
at FidelityCharitable.org
or call us at 1-800-262-6039

Disclosures

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FidelityCharitable.org

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FIDELITY Charitable®
Make more of a difference