

Imagine a smarter way to give to charity

When you give, you want your charitable contributions to do the most they can. The Fidelity Charitable[®] Giving Account[®], a donor-advised fund, provides a simplified approach to supporting charities while maximizing your charitable contributions and tax benefits—an approach that can transform the way you give.

By establishing a Giving Account[®], you can take advantage of a solution that:

- Enables you to support multiple charities, at virtually any time, with a single contribution.
- Allows you to take an immediate tax deduction for your contributions—separating the timing of your tax deduction from your charitable support.
- Makes it possible for you to contribute stocks, mutual funds or non-publicly traded assets, which other charities may not be able to accept.
- Provides an array of investment options, including a program that enables donors to recommend qualified investment advisors to manage charitable assets held in a Giving Account.
- Streamlines your recordkeeping and consolidates tax receipts all in one online location.
- Can be a valuable estate planning tool to support your legacy goals.

How it works



Administrative fee

The administrative fee on a Giving Account covers the cost of grant and contribution processing, verification of the charitable status of organizations, recordkeeping and other services.*

Tiered Fee Schedule (below \$5 million)

| Account Balance | Fee |
|-----------------|-----------------------|
| First \$500K | 60 basis points (bps) |
| Next \$500K | 30 bps |
| Next \$1.5M | 20 bps |
| Next \$2.5M | 15 bps |

Flat Fee Schedule (above \$5 million)

| Account Balance | Fee |
|-----------------|-------------|
| \$5M–\$10M | 19 bps |
| \$10M–\$20M | 17 bps |
| \$20M–\$35M | 15.5 bps |
| \$35M–\$50M | 13.5 bps |
| \$50M–\$75M | 12 bps |
| \$75M–\$100M | 11.5 bps |
| Above \$100M | Please call |

*Giving Accounts are subject to both an administrative fee and investment expenses, which are not charged separately to Giving Accounts but rather affect the daily net asset values of the underlying mutual funds in Fidelity Charitable investment pools.

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 deduction² | 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 | 100% to qualifying charities ⁵ |
| 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. |

Learn more about how a Giving Account can help simplify your giving.
Call a Charitable Planning Specialist at 800-682-4438 or visit FidelityCharitable.org.

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.

⁵ The Consolidated Appropriations Act temporarily increases the individual AGI limits for cash contributions made to qualified public charities in 2021. The Consolidated Appropriations Act provisions do not apply to contributions to supporting organizations nor public charities that sponsor donor-advised funds, like Fidelity Charitable.