

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, cryptocurrency 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 at Fidelity Charitable.
- 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 Fees

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

*The Giving Account is subject to both an administrative fee and investment expenses, which are not charged separately, 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, private foundations and individuals
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	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.

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.

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