

The Giving Account®

A guide to help you differentiate your corporate and employee philanthropic programs with donor-advised funds

Giving back matters to you, and it matters to your employees. When companies make charitable giving a priority, there can be a ripple effect of benefits, from community impact to employee recruitment, retention and satisfaction. Explore how a donor-advised fund can help.

70%

of employees
want to work
for employers
who give back

Source: Fidelity Charitable 2021
Future of Philanthropy Report

How we can help

As the largest donor-advised fund sponsoring organization with more than 30 years of experience, we have the charitable planning expertise to take your corporate giving to the next level.

Keep reading to learn more, or skip ahead by clicking on the buttons to the right.

Employees

Help your employees
give smarter

Companies

Support your
corporate giving

How the Giving Account[®] works

A donor-advised fund is like a charitable investment account, for the sole purpose of supporting charitable organizations you care about. The Giving Account, the donor-advised fund at Fidelity Charitable[®], can help your philanthropically inclined employees maximize the impact of their charitable contributions in a tax-advantaged way.



GIVE ▶

MAKE A DONATION

Contribute a variety of assets, including long-term appreciated stock, and potentially qualify for immediate tax benefits.



GROW ▶

GROW THE BALANCE, TAX-FREE

Choose from a variety of investment options, including socially responsible funds, so you can potentially generate more charitable dollars to donate.



GRANT ▶

SUPPORT CHARITIES

Give to virtually any IRS-qualified public charity, now or over time.

Tip: Add donor-advised funds as eligible charitable match recipients

Some companies match gifts recommended out of a donor-advised fund when their employees provide confirmation that their grant was made. Others match contributions into a donor-advised fund. Talk to our experts about how you can make giving even more impactful for your employees when you combine your matching benefit with their Giving Account.



Explore the possible benefits for your employees

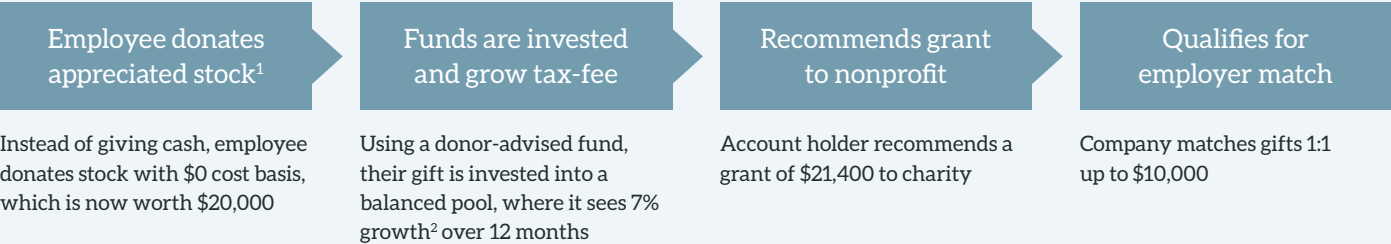
When you help your employees see the benefits of using a Giving Account for their personal philanthropy, you are empowering them to take their giving to the next level. Even better, you can rest assured that you're promoting a streamlined, high-quality giving experience that your employees will enjoy from start to finish. Some key features that differentiate our offering include:

Hover over each box to learn more

See it in action

Support your employees throughout their philanthropic journey with opportunities for impact at key moments.

Process



Impact



¹ Vested and held for longer than one year.

² This is a hypothetical example for illustrative purposes only. Performance data shown represents past performance as of 12/31/2020 and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted.

³ Assumes 35% federal income tax bracket.

How we can help

Support for employee communication and education

Ready to get started but not sure how? We can help. To support you as you grow your culture of giving and empower your employees to give more effectively, you can rely on us to provide:



WEBINARS

Let our experts come to you and your employees to provide educational seminars tied to a variety of strategic charitable giving topics.



EDUCATIONAL RESOURCES

Download and share a wide range of materials to help you educate your employees on tax-smart charitable giving strategies. Available resources include information about the Giving Account, case studies and whitepapers, strategies for more complex financial situations, videos and more.



TIMELY EMAILS AND COMMUNICATIONS

Access email templates to communicate with your employees at key moments in their financial journey.

Tip: Send the right message at the right time

Your employees are busy. How can you successfully share this valuable information? Make sure it is timely and relevant to their needs. That's where we come in. With over 30 years of experience, we know the trends of giving and when it makes the most sense to connect on tax-smart strategies like using a Giving Account.

Here are some ideas where we could help you get started:

Q1

VESTING EQUITY AWARDS

If your company offers employees equity as part of your compensation packages, some of those awards may vest in the first quarter of the year. Align a tax-advantaged charitable message during vesting season to help your employees understand how donating assets like long-term appreciated securities can offset tax incurred from this year's vested awards.

Q2-Q3

TAX SEASON

From tax season to general financial wellness, there are many moments for connection and education in the middle of the year. Provide more value to your employees when you help them create a more satisfying and holistic financial plan that leverages their philanthropy for potential tax benefits and greater charitable impact.

Q4

YEAR-END & GIVING SEASON

Help your employees prepare for upcoming benefits enrollment, the holiday giving season, GivingTuesday, or year-end financial planning when you equip them with resources to make more of an impact with their giving.

Ready to get started?

Email us at FCCorporatePhilanthropy@fmr.com



What it costs

The Giving Account for individual donors has no minimum initial contribution requirement and one of the lowest annual fees of any donor-advised fund. Total fees for a Giving Account typically amount to about 1% of the balance. That's generally less than the operating costs associated with a private foundation or the fees for donating with a credit card.

Even better: **There's no cost or program to implement on your end.** You can help your employees give smarter when you promote the individual Giving Account, and they can get started at any time with just a few simple steps.

Initial contribution

No minimum

Minimum grant

\$50

Required ongoing balance

No minimum

Annual administrative fee

0.60% or \$100*

Investment fees

0.05% to 0.95%*

The Corporate Giving Account

While you're supporting your employees with their tax-smart giving, don't overlook the opportunity to maximize your company's impact with a Corporate Giving Account. Minimums and fees for the Corporate Giving Account differ from the individual Giving Account.

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

* Investment fees are accurate as of April 2023.

Dive deeper into how it works

Give

MAKE A TAX-DEDUCTIBLE DONATION

Once the Giving Account is opened, donors can make irrevocable contributions to Fidelity Charitable and potentially qualify for an immediate tax deduction. We accept a wide range of financial assets, from cash and checks to stocks and even non-publicly traded assets like private business interests.

The Giving Account can help donors make an even bigger impact with their giving when they contribute long-term appreciated securities directly to charity. Compared with donating cash, or selling the securities and contributing the after-tax proceeds, donors can give a larger gift and possibly take a larger deduction.

Consider this example of donating stock to charity using a Giving Account at Fidelity Charitable:

Original cost of securities ¹ : \$20,000 Securities now valued at ² \$50,000 Federal long-term capital gains rate ³ : 23.8%	Sell the stock and donate after-tax proceeds	Donate the stock directly to Fidelity Charitable
Fair market value of stock	\$50,000	\$50,000
Long-term capital gains tax paid (23.8%)	\$7,140	\$0
Income tax savings from charitable deduction	\$15,858	\$18,500

Additional amount dedicated to charity: \$7,140

The chart assumes that the donor is in the 37% federal income tax bracket and will itemize deductions.

Turn company stock into a life-changing gift

Does your company administer an equity compensation program? Are you participating in an IPO? Employees who receive company stock may be excited about the significant income these awards can add, but they may not be prepared for the associated tax consequences once vested or exercised.

Combining this tax-triggering moment with their charitable giving can be one way for your employees to both minimize their tax burden and use their award to do good.

With a Giving Account, your employees can donate appreciated stock—including their vested, long-term company shares—during applicable donation windows to potentially eliminate capital gains. This generally results in greater tax savings for the donor and more money for the charities they care about. Fidelity Charitable can work with your company to raise awareness of this more strategic, tax-advantaged practice for your eligible employees.

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¹ Total Cost Basis of Shares is the amount of money you have invested in the shares of a particular fund or individual security. It represents the basic dollar amount that, when compared to the price at which you sell your shares, tells you how much of a capital gain or loss you have realized.

² Amount of the proposed donation is the fair market value of the appreciated securities held more than one year that you are considering donating.

³ This assumes all realized gains are subject to the maximum federal long-term capital gains tax rate of 20% and the Medicare surtax of 3.8%. This does not take into account state or local taxes, if any.

This hypothetical case study is provided for illustrative purposes only. It does not represent an actual donor, but is meant to provide an example of how a donor-advised fund can help individuals give significantly more for the causes they care about.

Grow

THE POTENTIAL FOR YOUR GIFT TO GROW TAX-FREE

Donors can advise Fidelity Charitable on how they would like their contributions to be invested—potentially growing their charitable balance and in turn, unlocking additional dollars for their favorite charities. Donors choose where to direct their contributions from our investment pools, which offer a variety of choices based on philanthropic goals, preferred types of assets and risk tolerance.

Grant

SUPPORT YOUR FAVORITE CHARITIES—NOW OR OVER TIME

The Giving Account lets donors support virtually any IRS-qualified public charity with a minimum grant amount of just \$50. Making a grant recommendation is easy using an online portal or through an iOS app. Donors can recommend a one-time or recurring grant to charities ranging from their local homeless shelter to their alma mater or religious institution.

There are many charities to choose from, and sometimes donors can find it hard to know which to support. Fidelity Charitable provides guidance and resources to help donors evaluate charities and make more informed giving decisions.

The screenshot shows the 'Funding source' step of the Fidelity Giving Account process. The interface includes a progress bar at the top with four steps: 1. Funding source, 2. Contribution selection, 3. Investment selection, and 4. Confirm & submit. The current step is 'Funding source', which is highlighted. On the left, there are four options: 'From a Fidelity account', 'Electronic Funds Transfer from a bank', 'From a Non-Fidelity brokerage account', and 'Check or wire transfer'. The 'From a Fidelity account' option is selected. On the right, there is a section titled 'Choose a method for selecting assets from any eligible Fidelity brokerage account'. It has two radio button options: 'Select from all positions, including cash' and 'Maximize the tax advantages of your donation'. The second option is selected. Below this, there is a text box with a question mark icon and the text: 'Why you should consider long-term appreciated securities. Use our tool. Enter an amount to determine the most highly appreciated securities from any eligible account.' There are two dropdown menus for 'Account' (one with 'X30424853' selected) and 'Amount' (with '\$' selected).

Additional programs to support effective grantmaking

Private Donor Group

For the most generous donors who have more than \$3 million in their Giving Account, the Private Donor Group provides world-class philanthropic support and guidance, unmatched technical expertise, and exclusive engagement opportunities with fellow philanthropists.

[LEARN MORE](#)

Philanthropic Consulting Program

Navigating the world of philanthropy can be hard. For donors—individual or corporate—who want to become more effective, efficient and mission-focused, the Philanthropic Consulting Program is a consultative, project-based service to support their giving.

[LEARN MORE](#)

The Corporate Giving Account

Don't overlook the opportunity to enhance your corporate philanthropy with a donor-advised fund for companies.

Whether you currently use a private foundation or another vehicle to support your charitable giving goals, a Corporate Giving Account can complement your existing work while providing additional tax benefits and administrative ease. It can also be a fun way to facilitate company giving campaigns or celebrate employee milestones.

Benefits of the Corporate Giving Account:

- Charitable giving ease
- Options for bulk and international grantmaking
- Numerous investment options
- Reduced internal costs
- Consolidated reporting
- Faciliate company giving campaigns
- Celebrate employee milestones with a Gift4Giving

Added features to better serve you:



DEDICATED SERVICE

As part of our robust corporate model, you'll have access to a dedicated Premium Service Accounts Manager who can help answer any questions you have around guidelines, transactions or opportunities to increase your impact.



EXPERT GUIDANCE

Whether you want to make a gift of complex assets or transition your private foundation to a donor-advised fund, our team of experts can provide guidance to help you reach your philanthropic goals. Need more help defining your goals and strategy? Our [Corporate Donor Guidance Program](#) can develop a proposal tailored to your company's needs.

What it costs

Initial contribution	Investment fees	Annual administrative fee
\$100,000	0.05% to 0.95%*	\$10,000 + 0.60% of Giving Account balance
After your initial irrevocable contribution, your company can recommend grants starting at \$50 to support the same charities you do now.	Like the individual Giving Account, the ability for your contribution to be invested and potentially grow tax-free is a key benefit of a donor-advised fund. This fee varies depending on the investment options you choose.	Our annual fee and tiered fee schedule allow us to provide leading technology and services to help you achieve your philanthropic goals. Some programs and services may incur additional fees.

* Investment fees as of April 2023.



Fidelity Charitable is the brand name for the Fidelity Investments® Charitable Gift Fund, an independent public charity with a donor-advised fund program. Various Fidelity companies provide services to Fidelity Charitable. The Fidelity Charitable name and logo, and Fidelity are registered service marks of FMR LLC, used by Fidelity Charitable under license. Giving Account and Gift4Giving are registered service marks of the Trustees of Fidelity Charitable.

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