

CHARITABLE INVESTMENT ADVISOR PROGRAM

Use your investment expertise to further your clients' charitable giving.

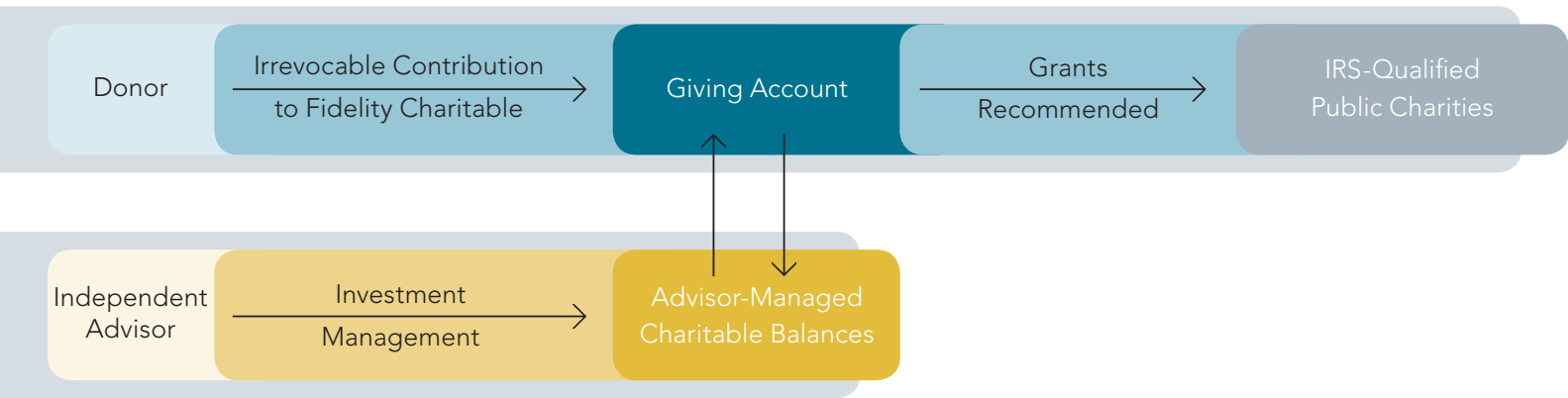


**Help your clients support their favorite charities more effectively**

The Charitable Investment Advisor Program at Fidelity Charitable<sup>SM</sup> allows qualified independent investment advisors to provide investment management services for a portion of the Fidelity Charitable assets held in a Giving Account<sup>®</sup>. With this program, your clients benefit from the simple and effective features of our donor-advised fund program while maintaining your trusted expertise.

**How the program works:**

- A donor with a Giving Account<sup>®</sup> balance of \$250,000 or more is eligible to participate in the Charitable Investment Advisor Program and nominate a qualified independent investment advisor.
- The Fidelity Charitable Board of Trustees qualifies the independent investment advisor to manage a portion of the Fidelity Charitable assets allocated to a client's Giving Account.\*
- Fidelity Charitable recommends allocating at least 5% of a client's Giving Account balance to our investment pools to allow for immediate granting.<sup>†</sup>



\*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. Please see *The Charitable Investment Advisor Program: Description & Investment Policies and Guidelines* for investment policies and guidelines, and advisor qualification requirements. The Trustees administer the program, monitor the advisors' investment performance, and oversee advisor compliance with the Fidelity Charitable Investment Policy and Guideline Statement.

<sup>†</sup>Fidelity Charitable recommends that 5% of the total Giving Account balance remains invested in one or a combination of the Fidelity Charitable investment pools in order to enable Fidelity Charitable to efficiently fund grants without the delay caused by having to liquidate advisor-managed charitable balances. Fidelity Charitable will direct the liquidation of advisor-managed charitable balances if a grant recommendation is made that cannot be funded with the Giving Account balance in the Fidelity Charitable investment pools.

## Program benefits

The Charitable Investment Advisor Program lets you continue to provide customized investment management for the assets your clients have contributed to Fidelity Charitable. This in turn gives you the opportunity to incorporate charitable giving into your clients' financial plan.

## Work with us to achieve your clients' charitable and financial-planning goals.

	Benefits	Actions
<b>Donors</b>	<ul style="list-style-type: none"><li>• Receive investment management for their Giving Account from their trusted and qualified independent investment advisor.</li><li>• Bring investment management of charitable dollars in line with that of their financial portfolio.</li><li>• Obtain a more customized asset allocation than is currently available through the existing Fidelity Charitable investment pools, which may better match their charitable giving time horizon.</li></ul>	<ul style="list-style-type: none"><li>• Make a minimum irrevocable contribution of \$250,000 to Fidelity Charitable.</li><li>• Nominate an independent investment advisor to manage a portion of the Fidelity Charitable assets held in a Giving Account.</li><li>• Recommend grants to IRS-qualified public charities.</li></ul>
<b>Independent Advisors</b>	<ul style="list-style-type: none"><li>• Build comprehensive portfolios that integrate charitable giving into your clients' overall financial plan.</li><li>• View your clients' Giving Account alongside their personal investment account.</li><li>• Leverage investment expertise to potentially increase clients' charitable giving.</li></ul>	<ul style="list-style-type: none"><li>• Enter into a formal Investment Advisor Agreement with the Fidelity Charitable Board of Trustees.</li><li>• Develop separate investment strategies for each Giving Account within the investment guidelines established by Fidelity Charitable.</li><li>• Consistently manage the Giving Account assets in accordance with the agreed-upon investment strategies, as well as with the Fidelity Charitable policies and guidelines.</li></ul>

To learn more about the Charitable Investment Advisor Program, please contact  
a Charitable Planning Specialist at 800.682.4438.

For more information on our donor-advised fund program,  
please visit [FidelityCharitable.org](https://FidelityCharitable.org).

Information provided is general and educational in nature, and should not be construed as legal or tax advice. Fidelity Charitable does not provide legal or tax advice. Content provided relates to taxation at the federal level only, and availability of certain federal income tax deductions may depend on whether you itemize deductions. Rules and regulations regarding tax deductions for charitable giving vary at the state level, and laws of a specific state or laws relevant to a particular situation may affect the applicability, accuracy, or completeness of the information provided. Charitable contributions of capital gain property held for more than one year are usually deductible at fair market value. Deductions for capital gain property held for one year or less are usually limited to cost basis. Consult an attorney or tax advisor regarding your specific legal or tax situation.

Fidelity Charitable is the brand name for Fidelity® 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 are service marks, and Fidelity is a registered service mark, of FMR LLC, used by Fidelity Charitable under license. Giving Account is a registered service mark of the Trustees of Fidelity Charitable.