



# Investment options to meet your giving goals

A Giving Account® at Fidelity Charitable® lets donors recommend how their contributions are invested, giving the assets the potential to grow tax free—which may ultimately result in additional dollars for charitable grants. Contributions can be allocated among a variety of investment options to help meet donors' investment goals for their Giving Account.®

## Asset Allocation Pools

Asset Allocation Pools are for donors seeking diversification among multiple asset classes in a single investment pool. The funds underlying these pools have a mix of stocks, bonds, and short-term instruments that range from a higher equity allocation mix to a lower equity allocation mix.

Our easy-to-use Pool Selector tool at [FidelityCharitable.org](https://FidelityCharitable.org) may help donors select an Asset Allocation Pool based on their giving goals and investment risk tolerance for their Giving Account.

## Single asset class pools

Single asset class pools are for donors looking for exposure in a single asset class or who wish to build a custom strategy combining single asset class pools in their Giving Account.

## Sustainable and impact investing pools

Sustainable and Impact Investing pools are for donors who seek strategies that consider social and environmental factors, while also emphasizing financial returns.

## Charitable Legacy Pool

The Charitable Legacy Pool is for donors seeking an “all-weather” Asset Allocation Pool with exposure to both traditional and non-traditional asset classes.

## For even greater investment flexibility

### Charitable Investment Advisor Program

This program is for donors with a Giving Account balance greater than \$100,000 who would like to nominate their investment advisor to manage assets contributed to Fidelity Charitable.

### Charitable DonorFlex Program

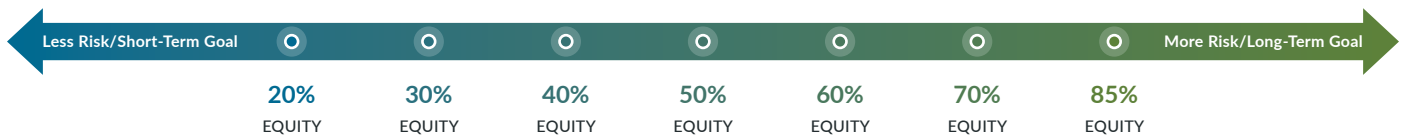
This program is for donors with a Giving Account balance greater than \$5 million who desire flexibility beyond what the investment pools offer. DonorFlex allows donors to recommend that their Giving Account assets be invested in hedge funds, private equity funds, mutual funds, treasuries and ETFs.

## Our investment pools

■ Equity 
 ■ Bonds and Short-Term/Money Market 
 ■ Bonds 
 ■ Short-Term/Money Market

Pool Name	Underlying Fund	Asset Mix	Gross Expense Ratio <sup>1</sup>	Net Expense Ratio <sup>2</sup>
Asset Allocation 85% Equity	Fidelity Asset Manager® 85% – Class Z <a href="#">(FIQCX)</a>		0.60%	0.60%
Asset Allocation 70% Equity	Fidelity Asset Manager® 70% – Class Z <a href="#">(FIQBX)</a>		0.60%	0.60%
Asset Allocation 60% Equity	Fidelity Asset Manager® 60% – Class Z <a href="#">(FIQAX)</a>		0.61%	0.61%
Asset Allocation 50% Equity	Fidelity Asset Manager® 50% – Class Z <a href="#">(FIKZX)</a>		0.54%	0.54%
Asset Allocation 40% Equity	Fidelity Asset Manager® 40% – Class Z <a href="#">(FIKYX)</a>		0.49%	0.49%
Asset Allocation 30% Equity	Fidelity Asset Manager® 30% – Class Z <a href="#">(FIKWX)</a>		0.49%	0.49%
Asset Allocation 20% Equity	Fidelity Asset Manager® 20% – Class Z <a href="#">(FIKVX)</a>		0.48%	0.48%

### Asset Allocation Pools





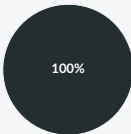


<sup>1</sup> The gross expense ratio displayed is publicly available information as of 9/30/2021 and reflects the underlying mutual fund investment(s) of the pool's total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. The mutual fund data has been drawn from the most recent prospectus. The gross expense ratio does not include the Fidelity Charitable annual administrative fee as described in the Program Guidelines.

<sup>2</sup> The net expense ratio displayed is publicly available information as of 9/30/2021 and reflects the underlying mutual fund investment(s) of the pool's total annual operating expense from the fund's most recent prospectus after any fee waiver and/or expense reimbursements that will reduce any fund operating expenses for no less than one year from the effective date of the fund's registration statement. This number does not include any fee waiver arrangement or expense reimbursement that may be terminated without agreement of the fund's board of trustees during the one-year period, unless otherwise noted. The net expense ratio does not include the Fidelity Charitable annual administrative fee as described in the Program Guidelines.

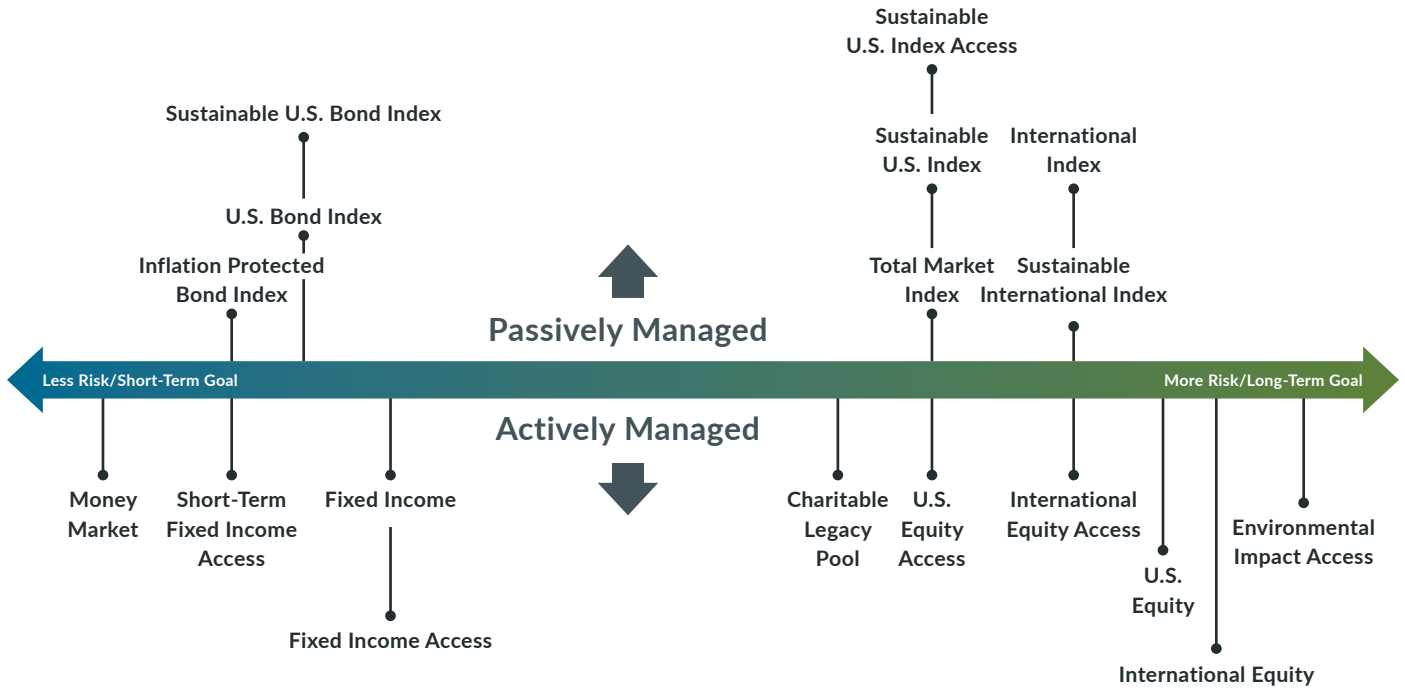
\* This spectrum is based solely on the characteristics of the general investment categories of the pools as of 9/30/2021 and not on actual security holdings, which may change. Risks may vary. Read the Fidelity Charitable Program Guidelines for more information on the risk associated with each pool. The spectrum does not represent actual or implied performance.

## Our investment pools

■ Equity 
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Pool Name	Underlying Fund	Asset Mix	Gross Expense Ratio <sup>1</sup>	Net Expense Ratio <sup>2</sup>
<b>Domestic Stock</b>				
U.S. Equity	Fidelity Advisor Stock Selector All Cap Fund – Class Z		0.58%	0.58%
U.S. Equity Access	JPMorgan US Equity		0.47%	0.44%
Total Market Index	Fidelity® Total Market Index		0.02%	0.02%
<b>Foreign Stock</b>				
International Equity	Fidelity Overseas Fund		0.95%	0.95%
International Equity Access	T. Rowe Price Overseas Stock		0.67%	0.67%
International Index	Fidelity International Index		0.04%	0.04%
<b>Bond</b>				
Fixed Income	Fidelity Advisor Total Bond Fund – Class Z		0.40%	0.36%
Fixed Income Access	PIMCO Total Return		0.46%	0.46%
U.S. Bond Index	Fidelity U.S. Bond Index		0.03%	0.03%
Inflation Protected Bond Index	Fidelity Inflation Protected Bond Index		0.05%	0.05%
Short-Term Fixed Income Access	T. Rowe Price Short-Term Bond		0.33%	0.33%
<b>Money Market</b>				
Money Market	Fidelity Investments® Money Market Government		0.18%	0.14%
<b>Sustainable and Impact Investing</b>				
Sustainable U.S. Index	Fidelity U.S. Sustainability Index		0.18%	0.18%
Sustainable U.S. Index Access	TIAA-CREF Social Choice Equity		0.11%	0.11%
Sustainable International Index	Fidelity International Sustainability Index		0.20%	0.20%
Environmental Impact Access	Pax Global Environmental Markets		0.91%	0.91%
Sustainable U.S. Bond Index	Fidelity Sustainability Bond Index		0.10%	0.10%
<b>Endowed Giving</b>				
Charitable Legacy	Multi-Asset Class		0.66%	0.65%

## Single Asset Class, Charitable Legacy, and Sustainable and Impact Investing pools



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Pool holdings are subject to change.

The underlying mutual funds of these investment pools are subject to fees and expenses, which may change and which may affect the daily net asset values of the mutual funds within the pool. These funds may pay all or a portion of these fees and expenses (not in addition to the fund's fees and expenses reflected in its NAV) to Fidelity Management & Research Company and its affiliates for services and expenses relating to fund management, administration, distribution, or other expenses. Additional information regarding the underlying mutual funds, including fees and expenses, is available in each underlying fund's prospectus.

Third-party marks appearing herein are the property of their respective owners.