

# GIVING REPORT

# 2023

 **FIDELITY** Charitable®  
Make more of a difference

# Letter from the President

In a year of economic uncertainty, Fidelity Charitable® donors like Karen Long filled in critical gaps where vulnerable populations could fall through the cracks. A retired school counselor in Oakland, Ms. Long increased her support of the Renaissance Scholars program to create an endowed scholarship for former foster kids attending college at California State University, East Bay. To date, her support has helped 18 students and now is in place permanently. For students with limited financial resources, inflation and other challenges over the past few years have increased barriers to completing college—but donors like Ms. Long are helping to break them down.

As I reflect on the year—and celebrate my first full year leading Fidelity Charitable®—I'm inspired by so many donors just like Ms. Long who find ways to support their communities in difficult times. This commitment to generosity fueled incredible results in 2022 and propelled Fidelity Charitable to new heights for grantmaking: 2.2 million donor-recommended grants totaling \$11.2 billion, a full \$1 billion more than the previous year. These grants benefited 189,000 separate nonprofits and the causes they serve.

These results are even more staggering in context of the year. Simply put, 2022 was tough. Russia's invasion of Ukraine sparked a massive humanitarian crisis. Natural disasters at home and around the world left many communities picking up the pieces. And a volatile market and rising inflation triggered widespread economic anxiety and had each of us reconsidering our household budgets. But I witnessed firsthand our donors' resilience and compassion in the face of these difficulties. Fidelity Charitable donors remained focused on what they could do to help—pouring hundreds of millions of dollars into relief for those affected by crises both close to home and around the world, in addition to maintaining their support of their longtime favorite charities.

The events of 2022 reinforced the power of donor-advised funds to help sustain philanthropy during times of economic uncertainty. As consumers tighten their budgets, the many nonprofits that depend on private philanthropic support are also at risk of losing critical funding. But with funds already committed to charity, donors were able to respond quickly to urgent needs and provide a sustaining source of funding for charities—even when economic pressures made it less comfortable to give out of pocket.

As we move into 2023, we are committed to creating innovative programs and services to support the donors, advisors, companies, and nonprofits we serve. We are committed to expanding the tent of philanthropy by forging connections with younger and more diverse donors. Most of all, we are more committed than ever to our mission: to grow the American tradition of philanthropy by providing programs that make charitable giving accessible, simple, and effective. We hope you will join us as we work to create a more generous world.



**Jacob Pruitt**  
*President*  
Fidelity Charitable



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## Executive summary

Against a backdrop of economic volatility and fears of a recession, Fidelity Charitable granted \$11.2 billion to charity in 2022. Fueled by the collective generosity of more than 300,000 donors, these record-breaking results made Fidelity Charitable a sustaining force for philanthropy despite rocky market conditions.

Skyrocketing inflation, geopolitical concerns, and other factors combined to create brutal economic conditions in 2022. The S&P 500 dropped nearly 20%—marking its worst year since the Great Recession in 2008. Despite these headwinds, donors remained committed to their favorite causes and recommended grants totaling nearly \$1 billion more than the previous year. These grants supported 189,000 charitable organizations in every state and across the world.

## **While many were tightening their budgets, Fidelity Charitable donors continued to give generously in 2022—with many tapping into resources contributed to their donor-advised funds in previous years.**

- Donors recommended 2.2 million grants, totaling \$11.2 billion.
- Grants went to 189,000 unique organizations large and small, reaching local, national, and international groups. Since inception, Fidelity Charitable has supported 382,000 nonprofits with nearly \$73 billion.
- Fidelity Charitable donors are active and engaged in giving. On average, three-quarters of donors' contribution dollars are granted within five years of receipt.

## **Donors used their donor-advised funds as a “ready reserve” to respond to emergent situations.**

- Russia's invasion of Ukraine in early 2022 sent shockwaves around the world and heavily influenced trends in granting activity. The list of most popular nonprofits of the year includes many organizations working on the ground in and around Ukraine.
- However, the overall shape of donor giving remained relatively consistent from the previous year; society benefit and education are the top sectors by grant dollars and religion by volume. Seventy-seven percent of grants went to charities that donors had previously supported.

## **Despite economic uncertainty, donors displayed an enduring commitment to philanthropy—leveraging long-term appreciated assets to fund new and existing accounts.**

- In 2022, 57% of contributions to Fidelity Charitable were in the form of non-cash assets, such as stocks. Despite a volatile market throughout the year, many donors chose to donate securities that had significantly appreciated over the past decade of strong economic growth.
- Contributions of non-publicly traded assets, such as restricted stock, private equity, and limited partnership interests, totaled \$1.4 billion in 2022. Fidelity Charitable's in-house expertise helps donors identify the smartest assets to contribute and quickly converts them into cash available for granting.

## What is a donor-advised fund?

A donor-advised fund is a charitable account sponsored by a public charity that donors use to support their charitable giving. A donor-advised fund, called a Giving Account® at Fidelity Charitable, makes it easier for donors to plan their giving and be more strategic, maximizing their generosity. Donors can contribute many types of assets, advise how those assets are invested for growth, and provide even more support to charities over time.

### Establishing and using a donor-advised fund



#### Donors make a tax-deductible donation,

A donor can give cash, stocks, or non-publicly traded assets to Fidelity Charitable or another public charity that sponsors a donor-advised fund program. The charity establishes a donor-advised fund in the donor's name, and the donor can make additional contributions at any time.



#### ... grow the donation tax-free,

While donors decide which charities to support, their donations can potentially grow based on how they recommend them to be invested. At Fidelity Charitable, donors can recommend an investment strategy that aligns with their goals and time horizons for giving through investment pools or investment advisor-managed accounts.



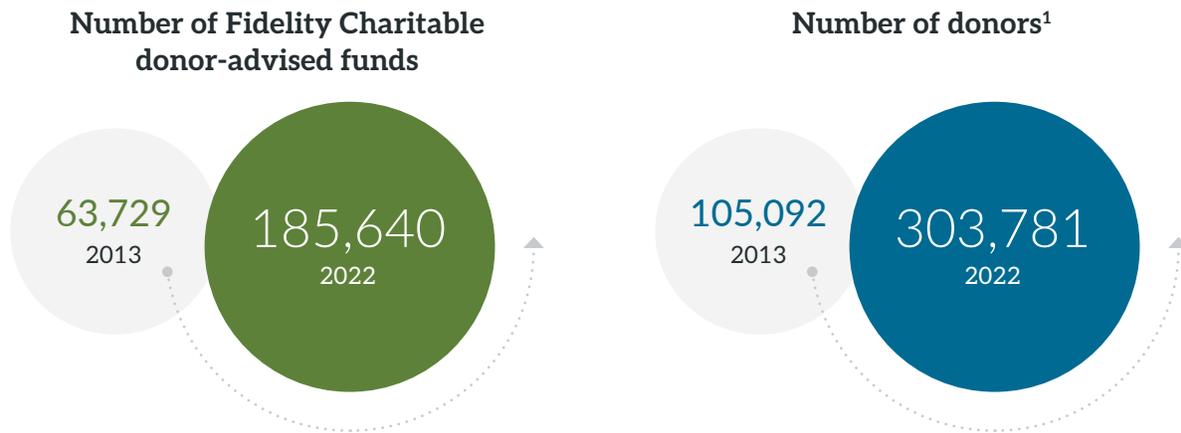
#### ... and support charities.

Donors can support IRS-qualified public charities with the money in their donor-advised funds. Before making a grant, Fidelity Charitable conducts due diligence on recommendations to ensure the funds will be used for charitable purposes.

# About Fidelity Charitable donors

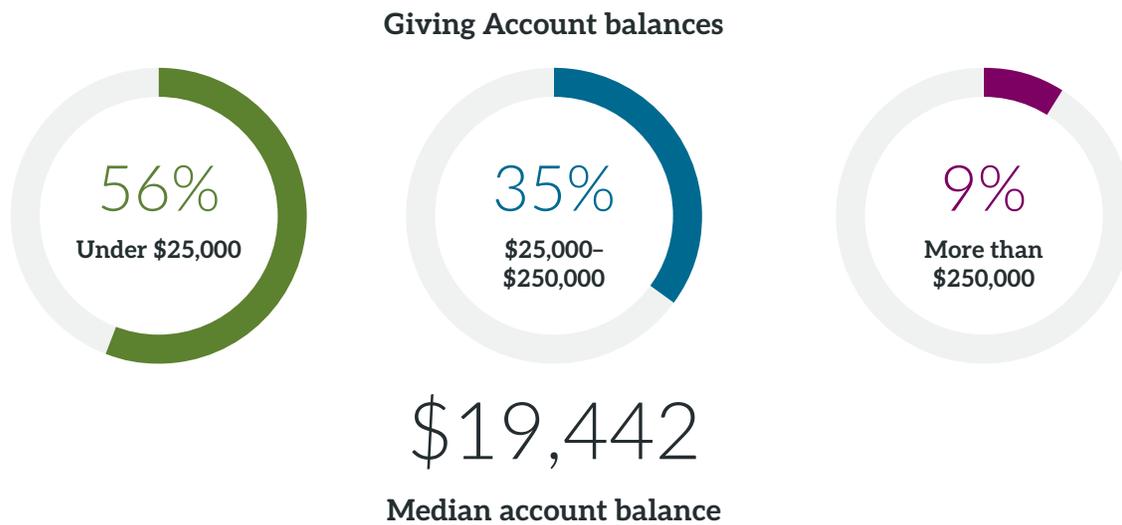
## Surpassing 300,000 donors in 2022, the Fidelity Charitable community continues to expand.

In a year of high inflation, it was more important than ever to make each charitable dollar count. Donors are increasingly turning to the donor-advised fund to plan their giving and maximize their philanthropic impact.



## Giving Account<sup>®</sup> balances reflect a range of donor giving.

With low administrative costs relative to other giving vehicles—and no minimum to open an account—donors across the wealth spectrum use the Giving Account to achieve their charitable goals. Most Giving Account balances are under \$25,000; just 9% are greater than \$250,000.



<sup>1</sup> Does not include third-party contributors or other third-party individuals.

# Donors' charitable support

**Donor generosity fueled record granting results in 2022—2.2 million grants totaling \$11.2 billion—and made Fidelity Charitable a sustaining force for philanthropy in a volatile year.**

2022 was marred by economic uncertainty, but donor grant recommendations continued to reach new heights—surpassing the previous year's total by nearly \$1 billion. Individual grants of \$1 million or more grew to 1,407 last year, an increase of 19%.

**Total grant dollars and volume, by year**



[See full data in the appendix](#)

## Donors are active and engaged in giving.

In the past decade, donors have become increasingly generous to their favorite causes—boosting both the volume and the size of their grant recommendations. The average grant size continues to increase, while the average number of grants per Giving Account decreased slightly from 12.4 in 2021 to 11.8 in 2022. In total, 88% of Fidelity Charitable donor-advised funds recommended at least one grant in 2022.

### Average number of grants per Giving Account



### Average grant size



## More than three-quarters of grants went to charities donors had previously supported.

Demonstrating donors’ commitment to their favorite charities, 77% of grants in 2022 went to charities that the donor had previously supported. Three in 10 grants were pre-scheduled or recurring, indicating that these donors planned their charitable support in advance rather than making spontaneous gifts. A donor’s long-term commitment is a source of stability and consistency for nonprofits—enabling the organization to more accurately project expected revenue and plan their programming accordingly.

### Grants by type of recommendation



**77%** of grants went to organizations the donor had supported previously

[See full data in the appendix](#)

## Donors recommend nearly two-thirds of grants to be used “where needed most.”

A designation of “where needed most” gives nonprofits the flexibility to apply these funds to their most mission-critical priorities.<sup>2</sup> While donors have the option of designating their grant to a specific fund, campaign, or other use, the majority opt to make unrestricted grants to the charities they support.



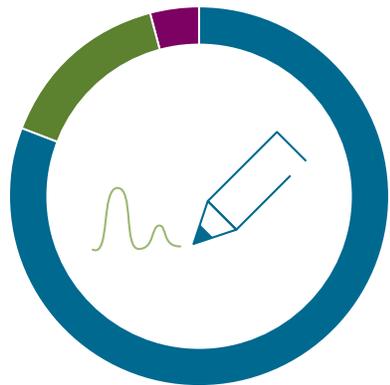
63%

of grant recommendations were designated “where needed most”

## Most donors include their names and addresses on grants.

Most grants include donor names and addresses so the recipient organization can acknowledge the gift. A handful of grants share the name of the donor’s Giving Account, while only 4% are completely anonymous.

### Grant acknowledgment information



● 81% Includes donor name and address

● 15% Includes Giving Account name only

● 4% Anonymous

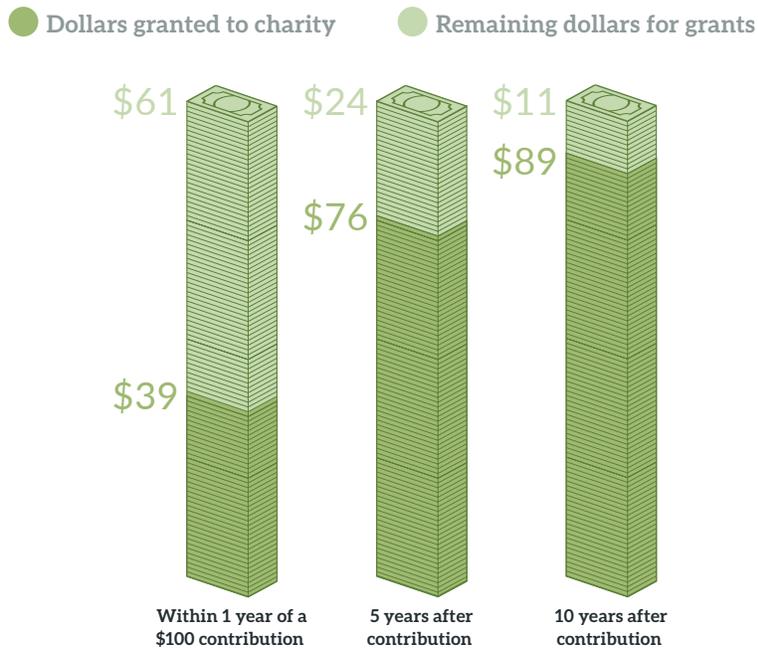
[See full data in the appendix](#)

<sup>2</sup> While grant recipients must use grants for charitable purposes and in conformity with Fidelity Charitable’s policies and applicable laws, special purposes are conveyed to grant recipients as recommendations, not restrictions.

### Three-quarters of donors' contributed dollars are distributed to charities within five years.

Donors are actively and consistently recommending grants to charity. A first-in, first-out analysis of contribution and grant dollars reveals that within five years of a \$100 contribution to Fidelity Charitable, \$74 has been granted to charities. After 10 years, \$89 has gone to charities and only \$11 remains to be granted. This continuous flow of grant funds to charities is consistent from year to year—reflecting the steady support that donor-advised funds provide for the philanthropic sector.

#### Pace of contributions granted to charity



[See full data in the appendix](#)

### Donors supported nearly 200,000 unique nonprofits in 2022.

Fidelity Charitable's footprint in the philanthropic sector continues to expand—with donor support broadly dispersed across a wide range of nonprofits that are diverse in size, geographic location, and charitable mission. Since inception, Fidelity Charitable has supported 382,000 distinct charities with donor-recommended grants.

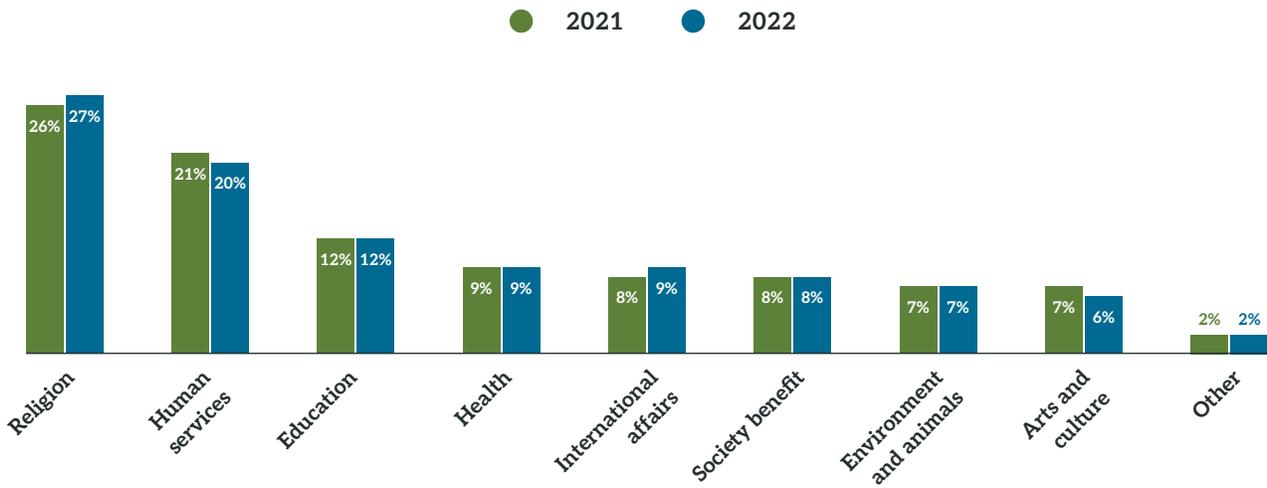
#### Number of charities supported



## The overarching themes in donor giving remained consistent from the previous year.

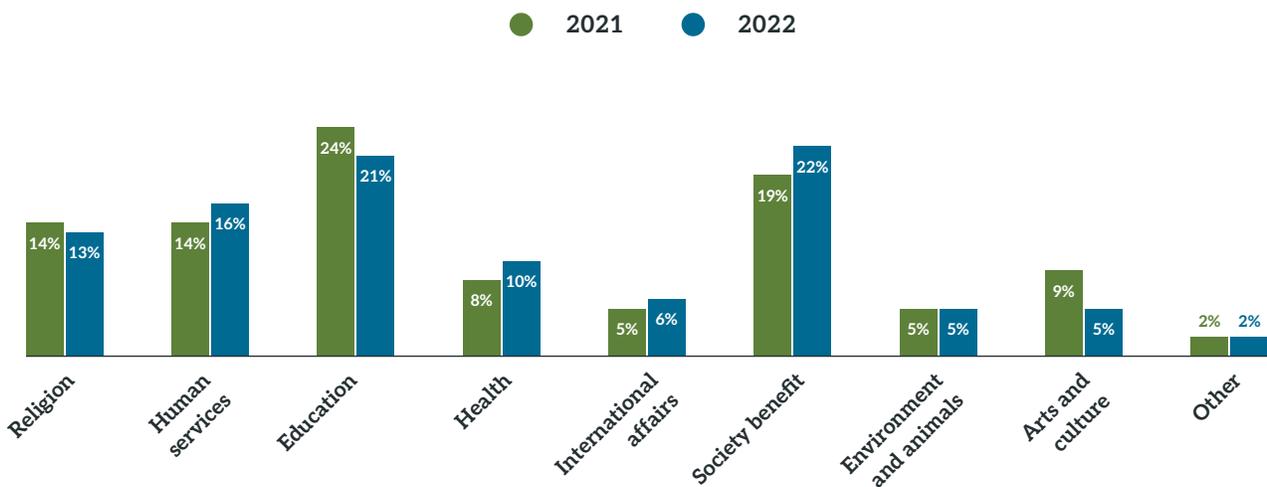
While our list of most popular charities reflects big events of the year, the broad categories that donors support varied little year-over-year, in both charitable dollars and grant volumes. In addition to the international affairs sector, many of the organizations providing relief to Ukraine fall into the human services and society benefit sectors, which fueled slight increases in the percentage of grant dollars in those sectors.

Percentage of grant volumes, by charitable sector



[See full data in the appendix](#)

Percentage of grant dollars, by charitable sector



[See full data in the appendix](#)

# Ranking of the most popular charities in 2022<sup>3</sup>



**Doctors Without Borders USA**

Change from 2021: 0



**St. Jude Children's Research Hospital**

Change from 2021: 0



**World Central Kitchen**

Change from 2021: +23

**4. American National Red Cross**

Change from 2021: -1

**5. Salvation Army**

Change from 2021: -1

**6. Planned Parenthood Federation of America**

Change from 2021: 0

**7. Habitat for Humanity**

Change from 2021: -2

**8. United States Fund for UNICEF**

Change from 2021: +14

**9. United Way**

Change from 2021: -2

**10. Nature Conservancy**

Change from 2021: -2

**11. Alzheimer's Association**

Change from 2021: -2

**12. Save the Children Federation**

Change from 2021: +25

**13. International Rescue Committee**

Change from 2021: +6

**14. Samaritan's Purse**

Change from 2021: +6

**15. Pan-Mass Challenge**

Change from 2021: +1

**16. American Cancer Society**

Change from 2021: -6

**17. Wikimedia Foundation**

Change from 2021: -4

**18. Southern Poverty Law Center**

Change from 2021: -7

**19. American Civil Liberties Union Foundation**

Change from 2021: -7

**20. Cooperative for Assistance and Relief Everywhere (CARE)**

Change from 2021: +77

<sup>3</sup> Fidelity Charitable's most popular nonprofit list is ranked based on the number of donor-advised funds supporting an individual charity and includes the 20 most popular charities by Giving Account support. Doctors Without Borders USA received support from more than 12,000 donor-advised funds. St. Jude Children's Research Hospital received support from more than 9,000 donor-advised funds, while World Central Kitchen received support from more than 7,500 donor-advised funds. The other charities on this list received support from 3,000 to 7,500 donor-advised funds.



## **Emergencies around the world, led by the Ukraine humanitarian crisis, dominated news headlines and spurred donors to action.**

As Russia crossed the Ukrainian border and invaded multiple cities, millions of Ukrainians fled to escape the violence—triggering a massive and long-standing refugee crisis. The chaotic early days of the war grabbed American attention and inspired many donors to support organizations working on the ground in and around Ukraine. The response was so great that several of these organizations were among the 20 most popular charities of 2022, including the United States Fund for UNICEF, Save the Children Foundation, International Rescue Committee, and more.

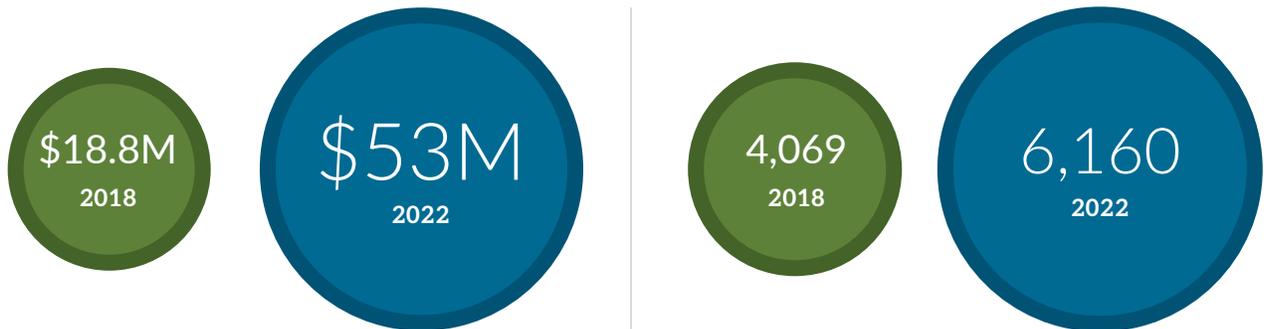
In addition, several disaster relief charities responded to crises in multiple areas simultaneously, including World Central Kitchen and Samaritan's Purse. Their efforts as disaster struck closer to home—such as flooding in Kentucky and Hurricane Ian in Florida—helped fuel their surge in popularity among donors, on top of their work in Ukraine.

The YMCA, Wounded Warrior Project, American Heart Association, and Feeding America were each supplanted on the list of most popular charities. While grantmaking to these organizations remained strong, donors' tremendous surge in support for organizations addressing the unique needs of 2022 led to the shift among top nonprofits.

## Donors maintain their support for impact investing nonprofits.

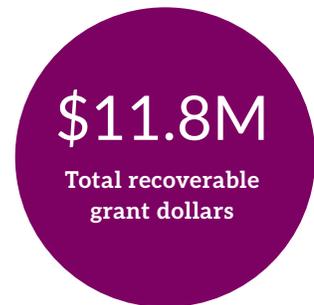
Impact investing is the idea that organizations or financial vehicles can not only generate financial returns, but also generate social benefits. It also encompasses grant recommendations to organizations that raise charitable dollars to support their investments in socially minded organizations and projects, such as social enterprises, microfinance, or community development. Returns generated by the organizations they invest in are recycled by the nonprofit to enable new investments in the future. Recommending grants to such a nonprofit can provide a donor with a straightforward and efficient way to support social enterprises and nonprofits working in an area or region they care about.

### Grant dollars and volumes to impact investing nonprofits



## Donors recommend nearly \$12 million in recoverable grants to charity.

Recoverable grants allow an organization to achieve agreed-upon milestones before returning the funds to Fidelity Charitable for future grant recommendations. In 2022, donors recommended recoverable grants totaling nearly \$12 million.



## Funding donor giving

**In 2022, nearly 60% of contributions were non-cash assets—which can help donors maximize capital gains tax advantages and potentially give more to charity.**

Despite a volatile stock market in 2022, many donors contributed assets that were highly appreciated from the previous decade of strong economic growth. While most charitable contributions in the United States are made in cash, checks, or credit cards, 57% of Fidelity Charitable contributions were made in the form of more strategic non-cash assets. Donating long-term appreciated securities directly to charity may allow donors to eliminate capital gains taxes on the appreciation of the securities—allowing donors to give more than by selling the assets and donating the proceeds. Those tax savings become a direct source of new funding for charitable causes.

Fidelity Charitable accepts a wide range of assets, including publicly traded securities (stocks, bonds, and mutual funds) and non-publicly traded assets (private stock, restricted stock, and limited partnership interests).

### Percentage of asset types contributed in 2022, by dollars



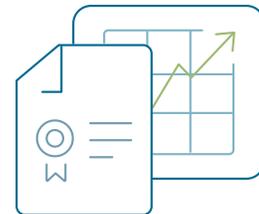
43%

Cash



12%

Non-publicly traded assets



45%

Publicly traded securities

## Contributions of non-publicly traded assets turn hard-to-donate assets into dollars for charity.

Non-publicly traded assets represent a significant portion of wealth in the United States but are a largely untapped source of philanthropic funding, in part because these assets—such as private stock, limited partnership interest, or cryptocurrency—can be complicated both for individuals to give and for some nonprofits to accept. Fidelity Charitable plays a unique role in the sector, with in-house expertise that helps facilitate contributions of these complex assets—quickly converting them into cash available for granting and often minimizing the donor’s tax burden.

For example, Fidelity Charitable’s ability to accept donations of cryptocurrency allowed donors to minimize capital gains taxes on digital assets that may have been highly appreciated after considerable growth in 2021. Donors contributed \$38 million in cryptocurrency assets to Fidelity Charitable in 2022—and surpassed \$500 million in total crypto donations since Fidelity Charitable began accepting these assets in 2015.

Since inception, Fidelity Charitable has converted nearly \$12 billion in total non-publicly traded assets into dollars for charity.

### Non-publicly traded asset contributions, by dollars

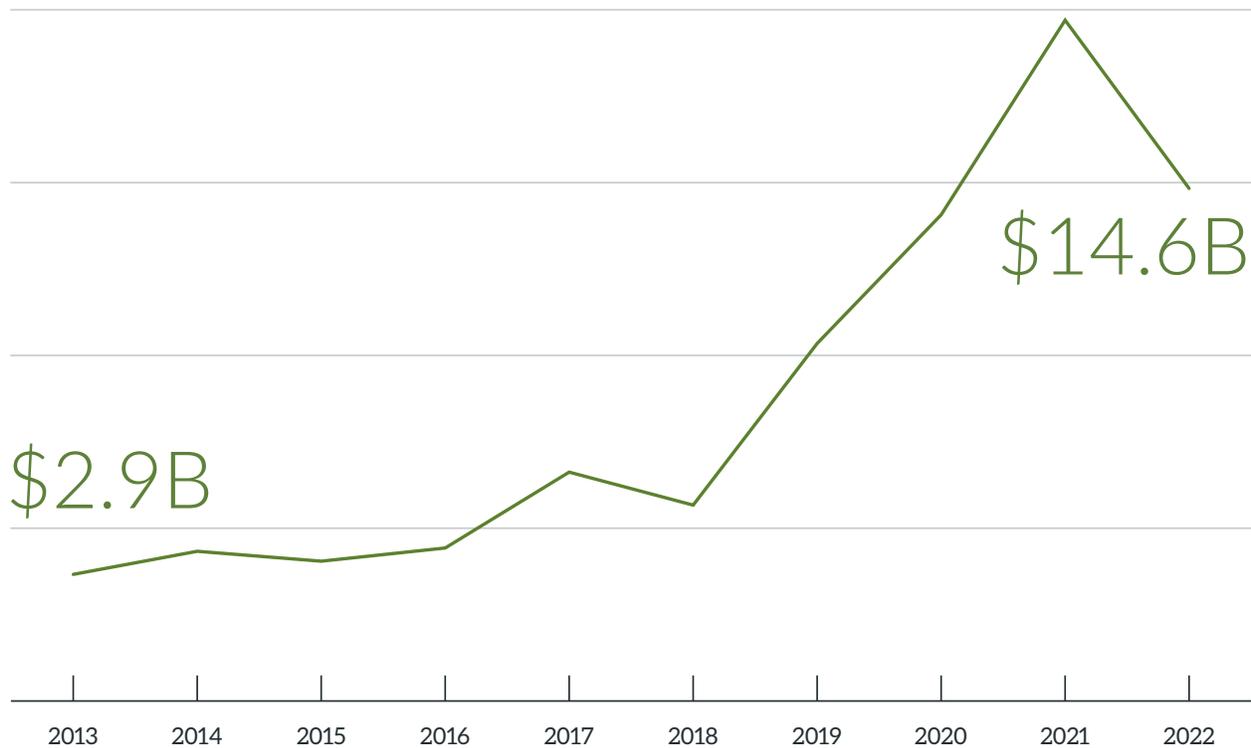


## Investment growth of charitable dollars reflects a volatile year in the market.

After a contribution is made, Giving Account assets can be invested and grow tax-free while the donor decides where to send support. Fidelity Charitable donors can select from a variety of investment options and recommend a strategy that aligns with their own charitable goals and time frames. Donors can choose either an investment advisor-managed account or Fidelity Charitable’s investment pools, ranging from a conservative income pool to more aggressive investments.

After 10 years of strong economic growth, 2022 saw a volatile market—with the S&P 500 ending the year down nearly 20%. While added charitable dollars created through investment growth declined from 2021 highs, they remain higher than pre-pandemic levels, providing donors with more funds available to support nonprofits during a time of continued inflation and market volatility. Fidelity Charitable investment growth has created \$15 billion in additional funds for charitable causes.

**Investment growth, by year<sup>4</sup>**



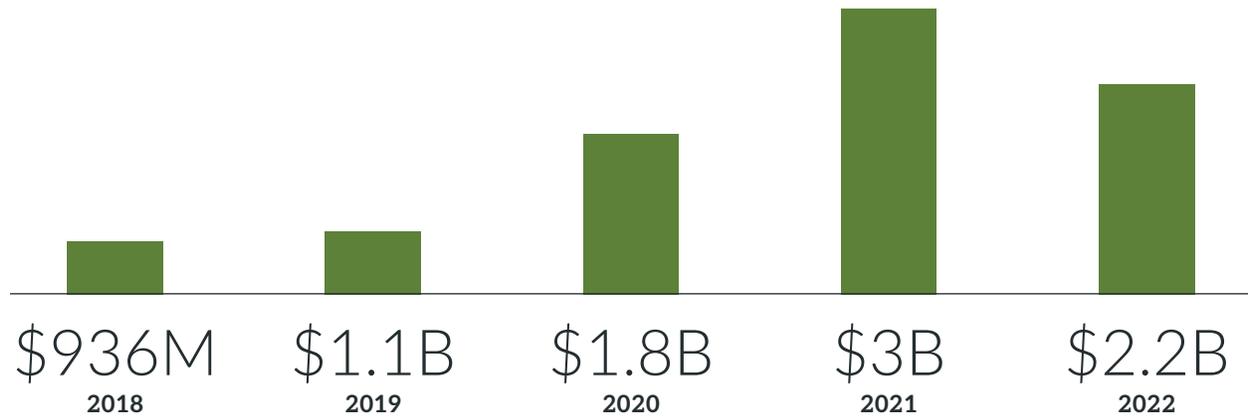
[See full data in the appendix](#)

<sup>4</sup> As of December 31, 2022

**More than \$2 billion of Giving Account funds are allocated to impact investments, as donors seek to align their investment selections with their values.**

Impact investing is the idea that organizations or financial vehicles can not only generate financial returns, but also generate social benefits. The increasing popularity of impact investing in recent years signals the strategy’s move from a relatively niche concept to a trend gaining in support among individual donors at all levels. While donor support for impact investing remains strong, impact investments experienced the same economic downturn as the overall market in 2022.

**Total assets in impact investments**



[See full data in the appendix](#)



# How Fidelity Charitable supports donors making an impact

Fidelity Charitable remains committed to helping donors be impactful philanthropists. As donor-recommended granting reached new heights in 2022, we continued our work behind the scenes to enable and empower more donors to embrace smarter philanthropy and help the entire philanthropic sector thrive. These are just a few of the ways Fidelity Charitable works every day to make charitable giving accessible, simple, and effective:

Beyond offering access to our donor-advised fund program with no minimum contribution, we provide robust free resources to the general public and our donor population to empower smarter giving. Our educational events, webinars, tools, and calculators support donors so they can be thoughtful and effective in their giving. We also provide giving guidance for donors who wish to give in times of natural disaster or humanitarian crisis. In 2022, we provided giving guidance about needs on the ground related to Russia's invasion of Ukraine, in addition to Hurricane Ian.

Fidelity Charitable also dedicates staff to provide expert guidance for smarter giving. Through our advisor Practice Management program and our regional network of charitable planning consultants, we provide on-demand educational opportunities and one-on-one consulting support for financial advisors who serve philanthropic clients. In addition, our dedicated philanthropic strategists work with our most generous donors to explore personalized grantmaking research and engagement opportunities.

Most grant recommendations—96%—were initiated digitally last year. Of these, nearly 50,000 were initiated through our iPhone app, which puts grantmaking at our donors' fingertips.

Our goal is to provide a seamless donor experience—and a diligent one. Last year, we reviewed an average of 6,000 grant recommendations per day to ensure funds were quickly and efficiently directed to IRS-qualified charities for charitable purposes.

Getting support to nonprofits quickly and securely is always our priority. We continued to onboard nonprofits to our electronic funds transfer (EFT) program, the fastest and safest way to distribute funds. More than 50% of our grants are now dispersed via EFT, at no charge to the nonprofit or the donor.

As we seek to engage new communities in giving, we launched a philanthropic non-fungible token (NFT) collection called "Art of Generosity," which featured art from 12 impact-minded artists and allowed participants the chance to direct \$50,000 in donations to eligible charities. Ultimately, more than 62,000 participants minted 118,000 NFTs, making it the largest known mint related to charitable giving.

# Methodology

The majority of data for this report was obtained from Fidelity Charitable's internal reporting database. Other sources, data, and figures are cited throughout the report. The report looks at Fidelity Charitable activity in calendar year 2022 and includes prior calendar years for trends. Where figures represent a "snapshot," values are as of December 31, 2022 (and prior calendar year-ends). For example, when we say that Fidelity Charitable has 185,640 total donor-advised funds, that number represents a snapshot of funded Giving Accounts at year-end 2022, and it is understood that the count naturally fluctuated throughout the year.

Throughout the report, "donors" refers to the primary Account Holder or the primary corporate contact connected to the Giving Account. Every Giving Account has one person designated as the primary Account Holder (or, in the case of corporate accounts, the primary corporate contact), although each Giving Account may have more than one Account Holder (i.e., person with advisory privileges, including the ability to recommend grants) associated with it. The exceptions to the use of "donor" solely in reference to the primary Account Holder on a Giving Account are the total-donor statistics on page 7, which include all Account Holders (primary and sometimes multiple secondary) and all corporate contacts (primary and sometimes multiple secondary). In this report, the terms "donor" and "donors" do not refer to any third-party individuals.

The specific analysis conducted for the chart on page 11 reviews granting of contribution dollars in Giving Accounts using a first-in, first-out methodology. The analysis reviews donor contributions each year and then analyzes grant recommendations associated with these contributions in subsequent years. A limited number of accounts with significant transfer activity were excluded from the analysis.

One outlier grant of more than \$500 million was removed from calculations for average grant size and the grants by sector analysis on page 12.

The cumulative investment growth analysis conducted for the chart on page 18 was calculated by subtracting the total Fidelity Charitable net contributions since inception from the total of Giving Account balances. Numbers are as of December 31 of each year. Starting in 2019, assets include adjustment for contributions received by December 31 but settled after December 31. Historical results have been adjusted accordingly.

# About Fidelity Charitable

Fidelity Charitable is an independent public charity that has helped donors support nearly 382,000 nonprofit organizations with nearly \$73 billion in grants. Established in 1991, Fidelity Charitable launched the first national donor-advised fund program. The mission of the organization is to grow the American tradition of philanthropy by providing programs that make charitable giving accessible, simple, and effective.

## Disclosures

Fidelity Charitable is the brand name for the Fidelity Investments® Charitable Gift Fund, an independent public charity 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® is a registered service mark of the Trustees of Fidelity Charitable.

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.

Eligible grant recipients of Fidelity Charitable include IRS-qualified public charities described in Internal Revenue Code Section 501(c)(3), with the exception of certain types of organizations (e.g., non-functionally integrated type III supporting organizations).

All grant recommendations, including scheduled grants, are subject to review by the Trustees of Fidelity Charitable. Third-party marks are the property of their respective owners; all other marks are the property of FMR LLC.

# Appendix

## Total grant dollars and volume, by year

	Dollars	Volume
2013	\$2.08B	518,829
2014	\$2.50B	626,388
2015	\$3.07B	733,936
2016	\$3.52B	839,479
2017	\$4.47B	1,052,780
2018	\$5.25B	1,285,610
2019	\$7.28B	1,496,330
2020	\$9.06B	1,964,460
2021	\$10.03B	2,171,640
2022	\$11.20B	2,185,516

## Grants by type of recommendation

New grant	23%
Regrant	46%
Scheduled grant	31%

## Pace of contributions granted to charity

	Dollars granted to charity	Remaining dollars for grants
Within 1 year of a \$100 contribution	\$39	\$61
5 years after contribution	\$76	\$24
10 years after contribution	\$89	\$11

## Percentage of grant volumes, by charitable sector

	2021	2022
Religion	26%	27%
Human services	21%	20%
Education	12%	12%
Health	9%	9%
International affairs	8%	9%
Society benefit	8%	8%
Environment and animals	7%	7%
Arts and culture	7%	6%
Other	2%	2%

## Percentage of grant dollars, by charitable sector

	2021	2022
Religion	14%	13%
Human services	14%	16%
Education	24%	21%
Health	8%	10%
International affairs	5%	6%
Society benefit	19%	22%
Environment and animals	5%	5%
Arts and culture	9%	5%
Other	2%	2%

## Investment growth, by year

2013	\$2.9B
2022	\$14.6B

## Total assets in impact investments

2018	\$936M
2019	\$1.1B
2020	\$1.8B
2021	\$3.0B
2022	\$2.2B



To learn more about the Fidelity Charitable Giving Account,  
visit our website at [FidelityCharitable.org](https://FidelityCharitable.org) or call us at 1-800-262-6039