

Fidelity Charitable® Pool Selector Methodology

Important Information Regarding the Use, Methodology and Limitations of the Fidelity Charitable® Pool Selector

The objective of the Fidelity Charitable Pool Selector is to offer an asset allocation investment pool for a Giving Account®. In order to suggest an investment pool to you, the Pool Selector takes into consideration grant recommendation needs from the Giving Account, how much investment risk you are willing to take, and expected contribution to the Giving Account.

The Pool Selector tool is composed of a series of questions that are categorized into three components. Most of these questions are multiple choice. Each question is given a score and a weight. The three components that make up the final score are: 1) grant recommendation needs; 2) risk tolerance; and 3) contribution.

An Investment pool is generated by an algorithm, which evaluates your responses and scores. The scoring algorithm is sensitive to the specific combination of answers you might give in each of the three sections. Of these components, the final score is most dependent upon grant recommendation needs, specifically, when you begin making grants from your giving account and the amount of those grants as a percentage of your giving account balance. While, risk tolerance gives us an estimate of your attitudes toward investment risk of your Giving account, and contribution gives us an overall estimate of the growth of the Giving account, these estimates also impact final score. Generally, the more time you will stay invested, the more your target asset mix will be weighted toward stock investments. Overall, your final score is the linear combination of the three sub-scores. The higher the final score, the more aggressive the suggested investment pool will be.

By using the Pool Selector, a donor represents that he or she has read and understands the information on this page. This Pool Selector is designed for educational purposes only with respect to the donor's Giving Account, and a donor should not rely on it as a basis for his or her personal investment, financial or tax planning decisions. A donor may recommend asset allocation pool as he or she sees fit. A donor may also wish to consult a tax or investment advisor, if applicable.

The results generated by the Pool Selector may change over time due to changes in the donor's contribution and/or grant recommendation behavior, risk tolerance level, or general market conditions, and Fidelity Charitable recommends that donors utilize the Pool Selector periodically for updated results. Software problems can occur. As with any software program, the Pool Selector may not operate or deliver the results as intended and Fidelity Charitable is not responsible for errors in functionality. The Fidelity Charitable Pool Selector is an educational tool provided by Fidelity Charitable® for the convenience of donors. All rights reserved.