



# Ask the Experts: The Fidelity Charitable® Giving Account®



# What we'll cover

1

An overview of the Fidelity Charitable Giving Account® and who would benefit from it

2

How to contribute, invest, and recommend grants using the Giving Account

3

Important deadlines to ensure your donations are eligible for 2025 tax benefits

# Popular assets to give



Cash



Appreciated  
securities



Complex, non-publicly  
traded assets

Percentage of types of assets contributed to Fidelity Charitable in 2024, by dollars



Benefits of donating long-term appreciated assets or complex assets

- Generally entitled to the full fair market value tax deduction<sup>1</sup> at the time of gift
- Potentially reduce or eliminate capital gains tax
- Give more by donating directly to charity

# Donate appreciated securities to potentially reduce taxes and increase giving

**\$20,000**

*Donation to charity*



**CASH, CARD,  
OR CHECK**



**STOCK**

*(\$20,000 fair market value (FMV) /  
\$10,000 cost basis)*

**What is the purchasing power of each asset?**

**\$20,000**

**\$17,620**

*After -\$2,380 in capital gains tax and  
Medicare surtax*

**If donated, how much does the charity receive?**

**\$20,000**

**\$20,000**

## Potential income tax savings 35% tax bracket

**Donating post-  
sale proceeds**

**\$17,620**

income tax  
deduction

**\$6,167**

income tax savings

**Donating the  
stock directly**

**\$20,000**

income tax  
deduction

**\$7,000**

income tax savings

vs.

**Greater tax deduction, greater contribution**

# Tax-wise scenarios for charitable giving



Potentially  
minimize  
capital gains  
taxes



Offset a high-  
income year



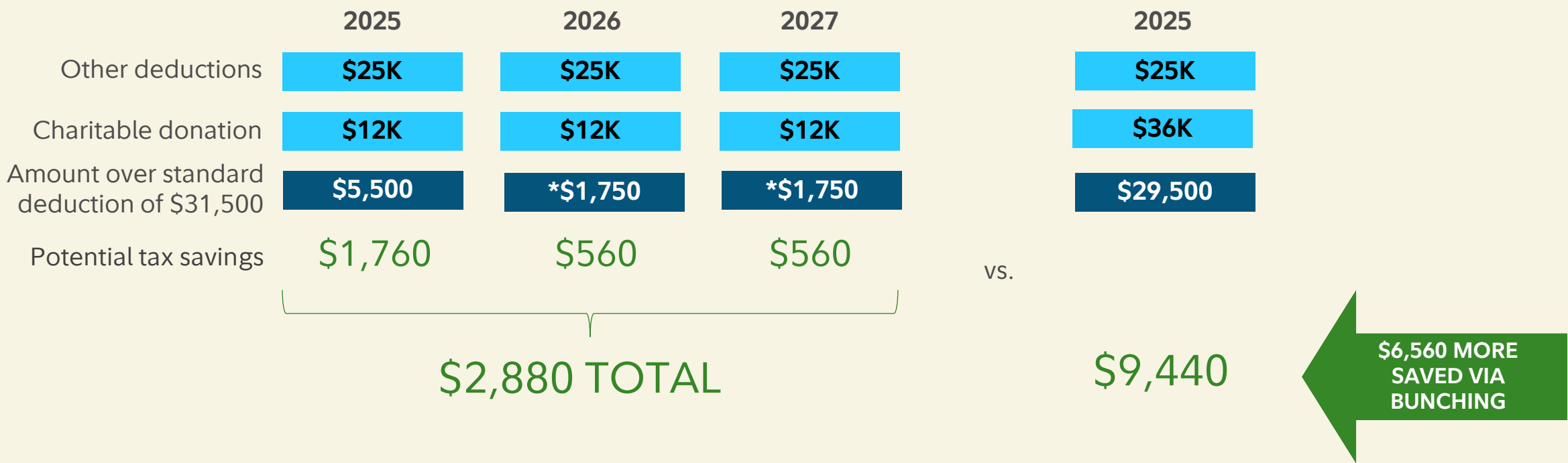
When exceeding  
the standard  
deduction threshold



Alleviate  
estate taxes

# Bunching in 2025

Scenario: Donor is in the 32% federal income tax bracket, files jointly as a married couple, and itemizes deductions.



\*New 0.5% AGI floor on charitable deductions, effective in the 2026 tax year.

This is a hypothetical example for illustrative purposes only. This example does not take into account other deductions. Information herein is not legal or tax advice. As with any tax-planning strategy, there may be additional considerations that pertain to your client’s personal situation. Other strategies may provide more flexibility and similar savings. Please consult your tax advisor.

Introducing Fidelity Charitable®

Largest  
grantmaker in  
the United States

In 2024:

**352,000**  
donors

**217,000**  
charitable accounts

**213,000**  
nonprofits

# Giving with a donor-advised fund (DAF)

A donor-advised fund is one of the easiest and most tax-advantageous ways to give to charity



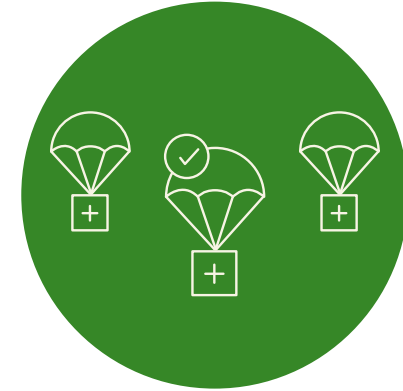
## Give

**Make a tax-deductible  
charitable contribution**



## Grow

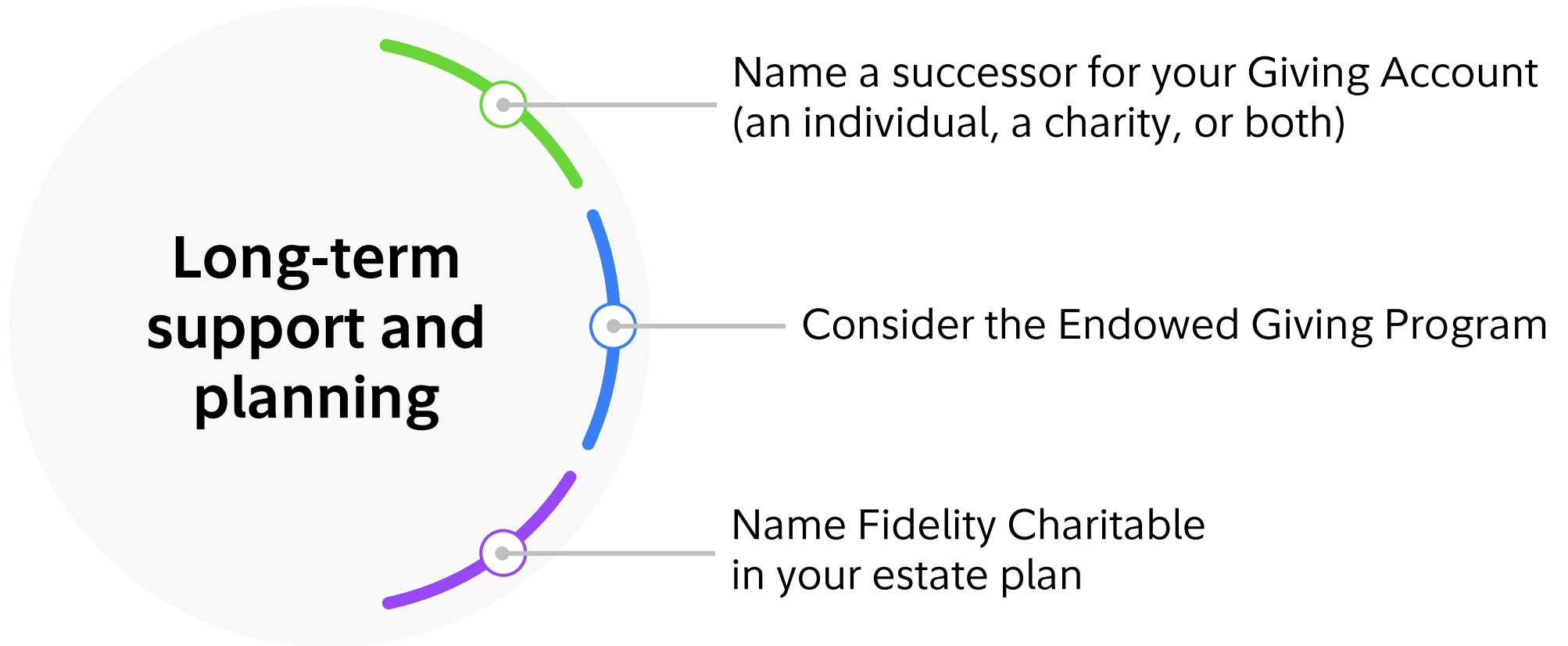
**Contributions can  
be invested**



## Grant

**Recommend grants to  
IRS-qualified charities**

# The Giving Account<sup>®</sup>



# Making your giving cost-effective

## What it costs

The Fidelity Charitable Giving Account has no initial minimum contribution requirement or balance to maintain. It also has one of the lowest administrative fees of any donor-advised fund.

### MINIMUMS:

|                                                    |                                                   |                                         |
|----------------------------------------------------|---------------------------------------------------|-----------------------------------------|
| <b>No minimum</b><br>Initial contribution required | <b>No minimum</b><br>For additional contributions | <b>\$50</b><br>Minimum grant to charity |
|----------------------------------------------------|---------------------------------------------------|-----------------------------------------|

### INVESTMENT FEES:\*

|                        |
|------------------------|
| <b>0.015% to 0.91%</b> |
|------------------------|

### ADMINISTRATIVE FEE:\*

|                         |                                                 |
|-------------------------|-------------------------------------------------|
| <b>First \$500,000</b>  | <b>\$100 or 0.60%</b><br>(whichever is greater) |
| <b>Next \$500,000</b>   | <b>0.30%</b>                                    |
| <b>Next \$1,500,000</b> | <b>0.20%</b>                                    |
| <b>Next \$2,499,999</b> | <b>0.15%</b>                                    |

\*Administrative fees are based only on the Giving Account balance itself. Investment fees will vary depending on how the Giving Account balance is allocated. Investment fee range shown is as of February 2025.

# Year-end contribution guidelines

|                    |                                                                                                                                                                                                                                                                                                                    |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>November 10</b> | Mutual funds held outside of Fidelity Investments®                                                                                                                                                                                                                                                                 |
| <b>December 1</b>  | Control and restricted stock                                                                                                                                                                                                                                                                                       |
| <b>December 12</b> | Assets held at Fidelity Investments® in a managed account <sup>1</sup>                                                                                                                                                                                                                                             |
| <b>December 26</b> | Cryptocurrency <sup>2</sup>                                                                                                                                                                                                                                                                                        |
| <b>December 31</b> | <ul style="list-style-type: none"><li>• Publicly traded securities other than mutual funds held outside Fidelity Investments</li><li>• Wire transfers</li><li>• Electronic funds transfers (EFTs)</li><li>• Assets held at Fidelity Investments</li><li>• Checks*</li><li>• Physical stock certificates*</li></ul> |

To be eligible for a 2025 charitable tax deduction,  
contributions may need to be initiated **as early as November.**

<sup>1</sup> For phone contributions only. Web contributions must be initiated online by 11:59 p.m. ET December 31, 2025.

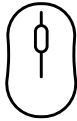
<sup>2</sup> Paperwork must be received by December 26. Assets must be received and cleared through the blockchain by 11:59 p.m. ET December 31, 2025.

\*Items mailed must be postmarked by USPS no later than December 31, 2025. If sent by third-party provider (UPS, FedEx, etc.), mail must be received by December 31, 2025. Dates are specific to Fidelity Charitable Giving Account® contributions. For further details, visit [FidelityCharitable.org](https://FidelityCharitable.org).

# Live Demo

# Q&A

# Next steps

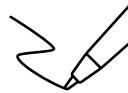


Visit [www.FidelityCharitable.org](http://www.FidelityCharitable.org).

Open a Giving Account, try our demo and calculators, and discover smarter giving strategies



Call us at 800-262-6039



Take the quiz: Is a donor-advised fund right for you?

# Disclosures

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