

The Giving Account®

A guide to help you differentiate your corporate and employee philanthropic programs with donor-advised funds

Giving back matters to you, and it matters to your employees. When companies make charitable giving a priority, there can be a ripple effect of benefits, from community impact to employee recruitment, retention, and satisfaction.

86%

of employees want to work for employers with values that align with their own.

Source: Fidelity Charitable 2023 Giving in the Workplace report

As the largest donor-advised fund-sponsoring organization with more than 30 years of experience, we have the charitable planning expertise to take your corporate giving to the next level.

Keep reading to learn more, or skip ahead by clicking on the buttons to the right.

Employees

Help your employees give smarter

Companies

Support your corporate giving

How the Giving Account[®] works

A donor-advised fund is like a charitable investment account for the sole purpose of supporting charitable organizations you care about. The Giving Account, the donor-advised fund at Fidelity Charitable[®], can help you and your employees maximize the impact of charitable contributions in a tax-advantaged way.



GIVE ▶

MAKE A DONATION

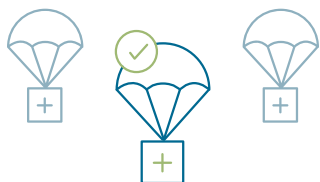
Contribute a variety of assets, including long-term appreciated stock, potentially qualify for an immediate tax deduction, and minimize capital gains taxes, depending on the asset.



GROW ▶

GROW THE BALANCE, TAX-FREE

Choose from a variety of investment options, including socially responsible funds, to potentially generate more charitable dollars to donate.



GRANT ▶

SUPPORT CHARITIES

Give to eligible IRS-qualified public charities, now or over time.

Tip: Align matching gift programs and donor-advised funds

An easy way to engage employees with donor-advised funds is to ensure they are eligible for any matching gift programs you administer. Some companies match gifts recommended out of a donor-advised fund and others match contributions into donor-advised funds. We can help you identify the best approach to maximize your philanthropic benefits program.



Explore the possible benefits for your employees

When you help your employees see the benefits of using a Giving Account for their personal philanthropy, you are empowering them to take their giving to the next level. Even better, you can rest assured that you're promoting a streamlined, high-quality giving experience that your employees will enjoy from start to finish. Some key features that differentiate our offering include:



Convenient online account management

- Set up and manage recurring grants or contributions.
- View or change investment pool selections.
- Review resources to make more informed giving decisions.
- Analyze grantmaking by charity, sector, or region.



Support in choosing the best assets to donate

- Understand and model the potential after-tax benefits of contributing long-term appreciated securities to charity.
- Choose the most appreciated asset to donate with the Appreciated Securities Tool.
- Contribute non-publicly traded assets with the help of our in-house experts.



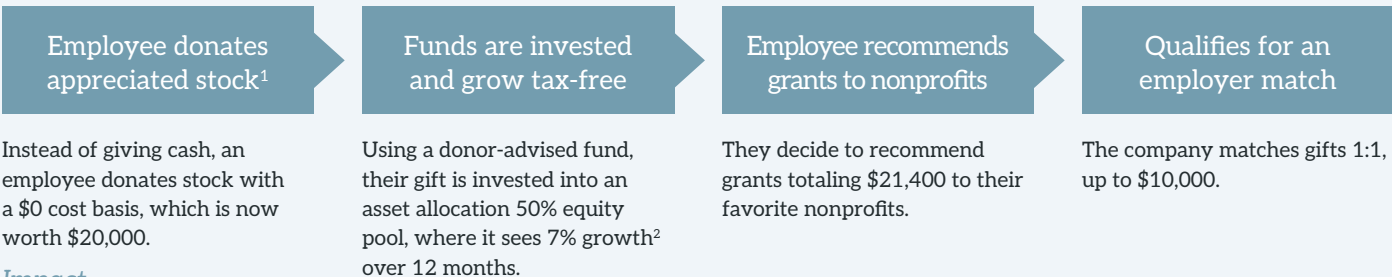
Features to help them do more with their giving

- Choose from a variety of acknowledgment options, including anonymous grantmaking.
- Nominate individuals or charities as successors to carry on their charitable legacy.
- Send a Gift4Giving eGift, allowing others to support charities using their Giving Account.

See it in action

Adding a donor-advised fund to your company's existing programming can help your employees maximize impact.

Process



Impact



¹ Vested and held for longer than one year.

² This is a hypothetical example for illustrative purposes only. Performance data shown represents past performance as of October 10, 2024, and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a gain or loss when shares are sold. Current performance may be higher or lower than that quoted.

³ Assumes 35% federal income tax bracket.

How we can help

Support for employee communication and education

Ready to get started but not sure how? We can help. To support you as you grow your culture of giving and empower your employees to give more effectively, you can rely on us to provide:



WEBINARS

Let our experts come to you and your employees by providing educational seminars tied to a variety of charitable giving topics.



EDUCATIONAL RESOURCES

Take advantage of our wide range of materials to help you educate your employees on tax-smart charitable giving strategies. Available resources include information about the Giving Account, case studies and whitepapers, strategies for more complex financial situations, videos, and more.



TIMELY EMAILS AND COMMUNICATIONS

Access prewritten email templates to communicate with your employees at key moments in their financial journey.

Tip: Send the right message at the right time.

Your employees are busy. Successfully share this valuable information by making sure it is timely and relevant to their needs. That's where we come in. With over 30 years of experience, we know the trends of giving and when it makes the most sense to connect on tax-smart strategies like using a Giving Account.

Here are some ideas for how we could help you get started:

Q1

VESTING EQUITY AWARDS

If your company offers employees equity as part of your compensation packages, some of those awards may vest in the first quarter of the year. Send out a tax-advantaged charitable message during vesting season to help your employees understand how donating assets like long-term appreciated securities can offset taxes incurred from this year's vested awards.

Q2-Q3

TAX SEASON

From tax season to general financial wellness, there are many moments for connection and education in the middle of the year. Provide more value to your employees when you help them create a more satisfying and holistic financial plan that leverages their philanthropy for potential tax benefits and greater charitable impact.

Q4

OPEN ENROLLMENT & YEAR-END GIVING

Help your employees prepare for upcoming benefits enrollment, the holiday giving season, GivingTuesday, and year-end financial planning when you equip them with resources to make more of an impact with their giving.

Ready to get started?

Email us at FCCorporatePhilanthropy@fmr.com.



What it costs

The Giving Account for individual donors has no minimum initial contribution requirement and one of the lowest annual fees of any donor-advised fund. Total fees for a Giving Account typically amount to about 1% of the balance. That's generally less than the operating costs associated with a private foundation or the fees for donating with a credit card.

Even better: **There's no cost to implement on your end.**
You can help your employees give smarter when you promote the individual Giving Account, and they can get started at any time with just a few simple steps.

Initial contribution	Minimum grant⁴
No minimum	\$50
Required ongoing balance	Annual administrative fee
No minimum	0.60% or \$100 ⁵
	Investment fees
	0.015% to 0.91% ⁶

The Corporate Giving Account

While you're supporting your employees with their tax-smart giving, don't overlook the opportunity to maximize your company's impact with a Corporate Giving Account. Minimums and fees for the Corporate Giving Account differ from the individual Giving Account.

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⁴ At least \$50 must be granted to an IRS-qualified charity every two years.
⁵ The Giving Account is subject to both an administrative fee and investment expenses, which are not charged separately to the Giving Account but rather affect the daily net asset values of the underlying mutual funds in Fidelity Charitable investment pools.
⁶ Investment fee range is accurate as of October 2024.

Dive deeper into how it works

Give

MAKE A TAX-DEDUCTIBLE DONATION

Once the Giving Account is opened, a donor can make irrevocable contributions to Fidelity Charitable® and generally qualify for an immediate tax deduction. We accept a wide range of financial assets, from cash and stocks to cryptocurrency and other non-publicly traded assets such as private equity or restricted stock.

The Giving Account can help donors make an even bigger impact with their giving when they contribute long-term appreciated securities directly to charity. Compared with donating cash, or selling the securities and contributing the after-tax proceeds, donors can give a larger gift and possibly take a larger deduction.

Consider this example:

Original cost of securities ⁷ : \$20,000 Securities now valued at ⁸ : \$50,000 Federal long-term capital gains rate ⁹ : 23.8%	Sell the stock and donate after-tax proceeds	Donate the stock directly to Fidelity Charitable
Fair market value of stock	\$50,000	\$50,000
Long-term capital gains tax paid (23.8%)	\$7,140	\$0
Income tax savings from charitable deduction	\$15,858	\$18,500

Additional amount dedicated to charity: \$7,140

The chart assumes that the donor is in the 37% federal income tax bracket and will itemize deductions.

Combining this tax-smart strategy with charitable bunching—accelerating multiple years of giving into one—can help employees potentially exceed the standard deduction or maximize their itemized benefits while still being able to maintain their annual giving using a donor-advised fund.

Turn company stock into a life-changing gift

Does your company administer an equity compensation program? Are you participating in an initial public offering (IPO)? Employees receiving company stock may be excited about the income these awards can add, but they may not be prepared for the associated tax consequences once vested or exercised.

With a Giving Account, your employees can donate appreciated stock—including their vested, long-term company shares—during applicable donation windows to potentially eliminate capital gains. This generally results in greater tax savings for the donors and more money for the charities they care about.

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⁷ Total cost basis of shares is the amount of money you have invested in the shares of a particular fund or an individual security. It represents the basic dollar amount that, when compared to the price at which you sell your shares, tells you how much of a capital gain or loss you have realized.

⁸ Amount of the proposed donation is the fair market value of the appreciated securities held more than one year that you are considering donating.

⁹ This assumes all realized gains are subject to the maximum federal long-term capital gains tax rate of 20% and the Medicare surtax of 3.8%. This does not take into account state or local taxes, if any.

This hypothetical case study is provided for illustrative purposes only. It does not represent an actual donor but is meant to provide an example of how a donor-advised fund can help individuals give significantly more to the causes they care about.

Grow

THE POTENTIAL FOR YOUR GIFT TO GROW TAX-FREE

Donors advise Fidelity Charitable on how they would like their contributions to be invested—potentially growing their charitable balance and, in turn, unlocking additional dollars for their favorite charities.

Our investment offerings include a variety of choices based on a donor's risk tolerance, preferred types of assets, and philanthropic goals.



20+ Investment Pools

Donors can choose from Asset Allocation, single asset class, sustainable strategies, and a Charitable Legacy Pool.



Charitable Investment Advisor Program

Donors with a qualified minimum balance can nominate an investment advisor to manage assets contributed to Fidelity Charitable.



Charitable DonorFlex ProgramSM

Donors with at least a \$5 million Giving Account balance can recommend assets be invested in hedge funds, private equity funds, mutual funds, treasuries, ETFs, and other approved separately managed accounts.

Grant

SUPPORT YOUR FAVORITE CHARITIES—NOW OR OVER TIME

The Giving Account lets donors support virtually any IRS-qualified public charity with a minimum grant amount of just \$50. Making a grant recommendation is easy using an online portal or through a mobile app. Donors can recommend a one-time or recurring grant to charities ranging from their local homeless shelter to their alma mater or religious institution.

There are many charities to choose from, and sometimes donors can find it hard to know which to support. Fidelity Charitable provides guidance and resources to help donors evaluate charities and make more informed giving decisions.

The screenshot displays the Fidelity Charitable Giving Account interface. At the top, there's a navigation bar with three steps: 1. Enter grant details, 2. Allocate funds, and 3. Confirm & submit. The main section is titled 'Add grants to your list' and includes a search bar and a 'Find a charity' button. Below this, there are two charity entries: 'AMERICAN NATIONAL RED CROSS' and 'RONALD MCDONALD HOUSE OF DALLAS'. Each entry has a form to specify the grant amount, frequency (one-time or recurring), and timing. The 'Grant list' sidebar on the right shows the total grant amount as \$0.00 and a 'Next step' button.

Added value for the most generous donors

For individual donors with more than \$3 million in their Giving Account, the Private Donor Group provides world-class philanthropic support and guidance, unmatched technical expertise, and exclusive engagement opportunities with fellow philanthropists.

LEARN MORE

The Corporate Giving Account

Enhance your corporate philanthropy with a donor-advised fund for companies.

Whether you use a private foundation or another vehicle to support your charitable giving goals, a Corporate Giving Account can complement your existing work while providing additional tax benefits and administrative ease. It can also be a fun way to facilitate company giving campaigns or celebrate employee milestones.

Benefits of the Corporate Giving Account:

- ✓ Charitable giving ease
- ✓ Options for bulk and international grantmaking
- ✓ Numerous investment options
- ✓ Reduced internal costs
- ✓ Consolidated reporting
- ✓ Facilitate company giving campaigns
- ✓ Celebrate employee milestones with a Gift4Giving, which is an eGift you can use to enable others to give

As of 2024, the Fidelity Charitable Corporate Giving Account has helped more than 500 companies administer more than \$250 million in corporate giving.



Added features to better serve you:



DEDICATED SERVICE

As part of our robust corporate model, you'll have access to a dedicated Premium Service Accounts Manager who can help answer any questions you have around guidelines, transactions, or opportunities to increase your impact.



PHILANTHROPIC GUIDANCE

Certain individual and corporate donors can hire an in-network philanthropic advisor to support their grant recommendation strategy through the [Philanthropic Advice Referral Network](#), with fees assessed from the Giving Account.

What it costs

Initial contribution	Investment fee	Annual administrative fee
\$100,000	0.015% to 0.91% ¹⁰	\$10,000 + 0.60% of Giving Account balance
After your initial irrevocable contribution, your company can recommend grants starting at \$50 to support the same charities you do now.	Like the individual Giving Account, the ability for your contribution to be invested and potentially grow tax-free is a key benefit of a donor-advised fund. This fee varies depending on the investment options you choose.	Our annual fee and tiered fee schedule allow us to provide leading technology and services to help you achieve your philanthropic goals. Some programs and services may incur additional fees.

Administrative fee schedules

Fidelity Charitable uses two fee schedules—tiered and flat—based on Giving Account balances.¹¹ These two fee schedules are mutually exclusive and are not used in combination. The annual administrative fee allows us to provide leading technology and services to help you maximize your giving and is one of the lowest annual fees of any donor-advised fund.

Tiered fee schedule

The tiered fee schedule is applied to each Giving Account with a balance below \$5,000,000. When applied, this schedule results in a weighted average of the different basis points associated with each asset tier.

To keep administrative costs as low as possible, each account is charged 60 basis points (bps) daily pertaining to the fee for the Giving Account. Based on the balance of the Giving Account, the fee may be lower than the 60 bps, which is credited back to the Giving Account on a quarterly basis.

AVERAGE GIVING ACCOUNT BALANCE	FEE
First \$500,000	60 bps
Next \$500,000	30 bps
Next \$1,500,000	20 bps
Next \$2,499,999	15 bps

Example

A \$2M Giving Account will be assessed 60 bps on a pool-wide basis daily and reflected in the NAV	$\$2M \times 60 \text{ bps} / 4$	\$3,000
A \$2M Giving Account qualifies for a fee of 32.5 bps	$\$500K \times 60 \text{ bps} / 4 = \750 $\$500K \times 30 \text{ bps} / 4 = \375 $\$1M \times 20 \text{ bps} / 4 = \500	– \$1,675
What it costs		\$1,325 credit

Flat fee schedule

The flat fee schedule is applied to each Giving Account with a balance of \$5,000,000 and above. There is no weighted average with the flat fee schedule.

AVERAGE GIVING ACCOUNT BALANCE	FEE
\$5,000,000 up to \$9,999,999	19 bps
\$10,000,000 up to \$19,999,999	17 bps
\$20,000,000 up to \$34,999,999	15.5 bps
\$35,000,000 up to \$49,999,999	13.5 bps
\$50,000,000 up to \$74,999,999	12 bps
\$75,000,000 up to \$99,999,999	11.5 bps
\$100,000,000+	Please call

Example

A \$10M Giving Account will be assessed 60 bps on a pool-wide basis daily and reflected in the NAV	$\$10M \times 60 \text{ bps} / 4$	\$15,000
A \$10M Giving Account qualifies for a fee of 17 bps	$\$10M \times 17 \text{ bps} / 4$	– \$4,250
What it costs		\$10,750 credit

¹⁰ Investment fees as of October 2024.

¹¹ Giving Accounts with assets in excess of \$500,000 are eligible for a reduced fee and receive a quarterly credit for the difference between that fee and the 0.60% administrative fee initially assessed. Credits are allocated to eligible Giving Accounts at the end of each quarter and are net of any fees previously waived or reimbursed to any pool(s) during the fiscal year. Giving Accounts with zero balances as of the end of a given quarter will be ineligible for that quarter's tier fee credits.



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