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Last updated: October 2017
INTRODUCTION TO THE CHARITABLE INVESTMENT ADVISOR PROGRAM

The Board of Trustees (“Trustees”) of Fidelity Charitable® has established the Charitable Investment Advisor Program (“CIAP”) to allow eligible qualified Investment Advisors the opportunity to provide Investment Advisory and management services with respect to certain Fidelity Charitable assets that have been allocated to Giving Accounts that the Trustees have designated as part of the Charitable Investment Advisor Program (“CIAP Assets”).

This document, the CIAP Investment Policies and Guidelines, describes important guidelines, policies, and procedures associated with nominating an Investment Advisor to participate in the CIAP; as well as the investment policy guidelines, which must be adhered to by the Investment Advisor.

As with all charitable contributions to Fidelity Charitable, CIAP Assets are held and remain the property of the Trustees of Fidelity Charitable, who have exclusive ownership and legal control over these balances. As a result, the Trustees have complete and sole discretion over investment decisions for Fidelity Charitable, extending from the creation and updating of investment policies to exercising the right to approve all transactions affecting Fidelity Charitable investments, including CIAP Assets.

The CIAP shall at all times be administered in accordance with such general policies and procedures as may be adopted or amended by the Trustees pursuant to the Fidelity Charitable Declaration of Trust, and as set forth in the Fidelity Charitable Policy Guidelines: Program Circular (“Fidelity Charitable Program Circular” or “Program Circular”).

Please review the Fidelity Charitable Program Circular, which describes the donor-advised fund program of Fidelity Charitable, as well as important policies and procedures associated with establishing and maintaining a donor-advised fund (“Giving Account”) at Fidelity Charitable.

GETTING STARTED

Program Eligibility

Different CIAP investment options are available, and each of these investment options has its own minimum balance requirements. A Giving Account® must meet the minimum balance associated with a particular investment option to be eligible to participate in the Program. Fidelity Charitable has set policies that permit normal investment value variations and grant-making activity; however, if a Giving Account's total balance (CIAP Assets and Fidelity Charitable investment pool balances) falls below a particular investment option’s required minimum, the CIAP Assets may revert to Fidelity Charitable investment pools, and the Giving Account may no longer qualify for participation in the Charitable Investment Advisor Program until the balance exceeds the required minimum balance for the investment option.

Nominating an Investment Advisor

An Account Holder at Fidelity Charitable may nominate an Investment Advisor (“CIAP Advisor”) to manage a portion of Fidelity Charitable assets held in an eligible Giving Account.

*An eligible qualified Investment Advisor does not include any Account Holder on a Giving Account participating in the CIAP or any family member of that Account Holder. In addition, any entity in which any such Account Holder or his or her family members collectively own more than 35% of the total outstanding interests is not eligible to be nominated as the advisor. A family member is a spouse, sister or brother (including half-sisters and half-brothers), parent, child, grandchild, or great-grandchild or a spouse of a sister, brother, child, grandchild, or great-grandchildren. An individual who is an Account Holder on a Giving Account in the Charitable Investment Advisor Program is not eligible to serve as the Investment Advisor to another Giving Account participating in the Charitable Investment Advisor Program. Advisors and Account Holders are required to notify Fidelity Charitable immediately if any of these circumstances change.
To nominate an Investment Advisor:

➤ The Account Holder must complete and sign a CIAP Enrollment Application agreeing to this CIAP Investment Policies and Guidelines.

➤ Pursuant to the signed Fidelity Charitable Investment Advisor Firm Agreement, Investment Advisor agrees to manage CIAP Assets in accordance with the CIAP Investment Policies and Guidelines. Pursuant to which the Investment Advisor, among other things, agrees to provide Investment Advisory and management services to the Trustees for specified Program Assets in return for a mutually agreeable and reasonable annual Investment Advisory Fee.

Nominated Investment Advisors may not include:

➤ Any Account Holder of a Giving Account participating in the Charitable Investment Advisor Program or any family member2 of that Account Holder.

➤ Any entity of which any such Account Holder and/or his or her family members collectively own more than 35% of the total outstanding interests (i.e., a related entity).

**Investment Advisor Qualification**

Nominated Investment Advisors must be qualified for participation in the Program under standards established by the Trustees for the investment of Fidelity Charitable assets, and be authorized by applicable law to function in that capacity. Further, the Investment Advisor must, at the determination of the Trustees, have the requisite experience, qualifications, and investment performance track record to provide prudent Investment Advisory and management services to Fidelity Charitable regarding certain CIAP Assets in accordance with this CIAP Investment Policies and Guidelines.

The Investment Advisor must agree to follow standards and policies as defined in this CIAP Investment Policies and Guidelines, which may be amended from time to time.

The Fidelity Charitable Investment Advisor qualification process for participation in the CIAP may generally be completed within ten (10) business days of the receipt of all required CIAP enrollment materials by Fidelity Charitable.

**Errors & Omissions Insurance Requirement**

Fidelity Charitable requires all advisor firms participating in the CIAP to procure and maintain, at their own expense, policies of insurance that include Errors & Omissions Liability. Fidelity Charitable will review the Errors & Omissions Certificate for each advisor firm participating in the Charitable Investment Advisor Program to ensure that Fidelity Charitable standards are met.

**CONTRIBUTIONS**

**Making Contributions**

You make charitable contributions to Fidelity Charitable, subject to the policies and procedures outlined in the Fidelity Charitable Program Circular.

Fidelity Charitable allows you to nominate an Investment Advisor to manage the assets you contribute.

Contributions to Fidelity Charitable for allocation to one or any combination of the available Fidelity Charitable investment options can be made at any time online, by completing and submitting an additional contribution form, or by phone.

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2 A family member is a spouse, sister, brother (including half-sister and half-brother), parent, child, grandchild, great-grandchild or a spouse of a sister, brother, child, grandchild, or great-grandchild.
When a contribution to Fidelity Charitable is recommended to be managed as part of the CIAP, the contribution will be allocated directly into the advisor-managed portion of the Giving Account. Assets contributed in kind will not be liquidated. The CIAP Advisor will be responsible for incorporating these assets into the approved investment strategy.

Amounts initially contributed to Fidelity Charitable and allocated to any of the Fidelity Charitable investment pools can be allocated to the CIAP at a future date, provided that the Giving Account satisfies the CIAP’s eligibility requirements.

When making an irrevocable charitable contribution to Fidelity Charitable, all other conditions apply as set forth in the *Fidelity Charitable Program Circular*.

**Contribution Processing Time**

Please see the *Fidelity Charitable Program Circular* for information regarding contribution processing time when contributions are recommended for allocation to the Fidelity Charitable investment pools.

Upon receipt of a contribution, Fidelity Charitable will allocate the contributed asset(s) to the advisor-managed portion of the Giving Account as soon as possible.

**Custody of CIAP Assets**

All CIAP Assets in any separately managed account shall be held in the legal name and tax identification number of the Fidelity® Charitable Gift Fund and shall be free and clear of any liens. CIAP Assets can be maintained in brokerage accounts maintained by either Fidelity Brokerage Services LLC or custodians approved by Fidelity Charitable. Different fees may apply for custodians other than Fidelity Brokerage Services LLC.

**Proxy Voting and Corporate Actions**

CIAP Advisors shall not vote proxies.

CIAP Advisors may respond to legal and corporate actions (such as tender offers, rights offerings, and notices of bankruptcies and class action suits) with respect to CIAP Assets.

**GRANT MAKING**

Grant recommendations may be made from Giving Account balances held in the Fidelity Charitable investment pool program or from CIAP Assets. If a Giving Account does not have funds in the Fidelity Charitable investment pools, then grant processing times may be longer.

Only Account Holders and Authorized Interested Parties may recommend grants from the Giving Account. Account Holders may make a recommendation online, by phone, or by submitting a completed Grant Recommendation Form. Upon receipt of the recommendation, a Fidelity Charitable representative will, if required, initiate an exchange from the CIAP Assets to the Fidelity Charitable Money Market Pool.

All Fidelity Charitable grant-making guidelines described in the *Fidelity Charitable Program Circular* apply to all grants from Fidelity Charitable, including grants from CIAP Assets. All Giving Accounts are subject to the Fidelity Charitable minimum grant activity policy. See the *Fidelity Charitable Program Circular* for more information.
INVESTMENT POLICIES AND GUIDELINES FOR CHARITABLE INVESTMENT ADVISOR PROGRAM ASSETS

Investment Objectives

With respect to the investment management of CIAP Assets, the Trustees set forth the following overall objectives:

➤ To develop and implement prudent investment management and oversight of CIAP Assets in order to achieve, over time, inflation- and risk-adjusted acceptable total rates of return for both the total fund and individual donor Giving Accounts.

➤ To establish an overall system of investment policies and practices that allows for the timely funding of Fidelity Charitable grants to IRS-qualified public charities.

Investment Policies and Guidelines

In order to ensure that CIAP Assets are invested in a prudent manner, the Trustees of Fidelity Charitable® have set forth the following investment guidelines:

• Giving Accounts must be appropriately diversified based on articulated investment strategy at all times (e.g., across securities, issuers, sectors, or countries).

• Approved Investments: U.S. and foreign cash and cash equivalents; money market funds; publicly traded stocks, bonds, mutual funds, and ETFs; and certain approved alternative investments.

• Weightings in each individual security and corporate bond will be limited to not more than 10% of the current market value of the portfolio.

– Notwithstanding the above, a CIAP portfolio may hold a single publicly traded individual security or corporate bond up to 25% of the current market value of the portfolio.

• Investment Advisors must waive fees under the following circumstances:
  – A greater than 50% allocation to cash for an extended period of time.
  – A portfolio comprising only cash and allocations to underlying mutual funds available via the Fidelity Charitable investment pools.

• Investment Advisors must articulate the intended long-term investment strategy and select an appropriate benchmark at the time of account opening. Accounts will be monitored for performance and asset allocation against the selected benchmark on a regular basis.

• Fidelity Charitable reserves the right to determine whether a Giving Account should be further diversified.

• All CIAP accounts are subject to the asset class restrictions given below.

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Asset Class Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>• Emerging and Frontier markets combined limited to 25% of portfolio’s market value</td>
</tr>
<tr>
<td></td>
<td>• Options are limited to selling covered call and buying long put exchange-traded/listed equity options for hedging a long equity position only</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>• Fixed Income securities with split credit ratings will use the lower credit rating</td>
</tr>
<tr>
<td></td>
<td>• Bank loan funds and high-yield (below investment grade) combined limited to 50% of the portfolio’s market value</td>
</tr>
<tr>
<td></td>
<td>• Convertible and municipal combined limited to 50% of the portfolio’s market value</td>
</tr>
<tr>
<td></td>
<td>• Emerging and Frontier markets combined limited to 25% of the portfolio’s market value</td>
</tr>
<tr>
<td>Hedge Funds</td>
<td>• Limited to 50% of the portfolio’s market value</td>
</tr>
<tr>
<td></td>
<td>• Prior approval of Fidelity Charitable required; see Additional Information on Hedge Funds on page 5</td>
</tr>
<tr>
<td>Private Equity and Venture Capital Funds</td>
<td>• Private equity funds will be considered on a case-by-case basis; please contact us at 800.262.6039 for additional information</td>
</tr>
</tbody>
</table>

Chart continues on next page.
<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Asset Class Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquid Alternative Investments</td>
<td>• Limited to 50% of the portfolio’s market value</td>
</tr>
<tr>
<td>Cash and Equivalents</td>
<td>• Money market instruments limited to institutional prime, institutional municipal, government, or U.S. Treasury</td>
</tr>
</tbody>
</table>

**Prohibited Investments and Transactions**

The following investments and transactions are generally prohibited for CIAP Assets:

- A participating Investment Advisor’s (or affiliate’s) own stock or debt
- Contributions of securities with trading restrictions
- Real estate, except as held in a diversified REIT, ETF, or mutual fund position

The following investments and transactions are generally prohibited for program assets unless within a fund structure:

- Short sales, or any transaction on margin
- Non-negotiable securities
- Investments in companies for the purpose of exercising control or management
- Commodities
- Non–publicly traded structured products
- Investments that charge a front-end load, unless the Investment Advisor deems it as a lower-fee share class, or if the Investment Advisor obtains a waiver of any front-end load offered for charitable accounts
- Futures, warrants, or other leveraged investment strategies that employ derivatives, synthetics, or forward contracts
- Oil, gas, or other mineral exploration or development programs or mineral leases
- MLPs that generate Unrelated Business Income Tax (“UBIT”) for tax-exempt investors (generally indicated by the issuance of Form K-1); MLPs that provide 1099 reporting are usually acceptable
- Investments that charge a fee upon redemption (e.g., “back-end load” or “deferred sales charge”)

**Additional Information on Hedge Funds**

- An Investment Advisor recommending a hedge fund must have extensive prior experience in recommending and conducting due diligence on alternative investments. Investment Advisors are responsible for conducting initial and ongoing due diligence on all alternative investments.
- A complete set of offering and subscription documents, marketing materials, and due diligence documents (including the Investment Advisor’s due diligence report and investment recommendation) must be provided for review.
- A hedge fund may not be transferred to or held in a Giving Account in the program without the prior approval of Fidelity Charitable.
- Please refer to the Charitable Investment Advisor Program Advisor Request for Alternative Investment form for additional requirements, and to submit a request for review.

In addition to the guidelines above, Investment Advisors are required to obtain approval from Fidelity Charitable before purchasing any investments that may generate UBIT. To the extent any UBIT is generated, Fidelity Charitable will generally assess the liability to the Giving Account invested in the UBIT-generating asset.

A participating Investment Advisor may not invest program assets in any one Giving Account participating in the program in any corporation, partnership, trust, or other unincorporated business enterprise if that Giving Account, together with any other Giving Account at Fidelity Charitable as to
which the Account Holder, a family member of the Account Holder, or a related entity of that Account Holder is also an Account Holder, would hold, as a result of such investment, in the aggregate (a) more than 2% of the outstanding voting stock of any corporation and not more than 2% in value of all outstanding shares of all classes of stock of that corporation, (b) more than 2% of the outstanding profit interest of a partnership, or (c) more than 2% of the outstanding beneficial interest of a trust or other unincorporated business enterprise.

A participating Investment Advisor may not engage in transactions with any party that are not expressly in the best interest of Fidelity Charitable, and may not engage in transactions, investments, or activities that are prohibited by applicable law.

**Monitoring for Compliance with Diversification Policies and Guidelines**

Giving Accounts enrolled in the CIAP will be monitored for compliance with the above-stated diversification guidelines. CIAP Advisors will be asked to provide an explanation of any significant deviations from these guidelines.

**Evaluation of the Investment Performance of CIAP Advisors**

Fidelity Charitable expects each CIAP Advisor to perform competitively against an agreed-upon benchmark. Performance will be measured quarterly, on an average annual return basis, since inception and, once enough history is available, over concurrent three-year and five-year periods. Investment performance shall be measured net of all investment fees and expenses, including all advisory fees, but prior to the assessment of any administrative fees assessed by Fidelity Charitable for administration of its charitable operations.

**Benchmarks**

CIAP Advisors will be measured and monitored at periodic intervals against agreed-upon benchmarks that correspond with the intended investment strategy. Index components of the benchmarks will be based on traditional, liquid, and marketable asset classes. While alternative asset classes are acceptable (subject to the investment and diversification guidelines above), their contribution to return will be measured at the total portfolio level versus the overall benchmark.

Benchmarks are intended to offer some consistency to the investment strategy and should not be changed unless the long-term investment strategy has changed significantly. Once a Giving Account in the CIAP is operational, a CIAP Advisor may request a benchmark change by providing a written justification demonstrating that the long-term investment strategy has changed significantly enough to warrant a different benchmark. Fidelity Charitable will respond to all benchmark change requests generally within 30 days. All approved benchmark changes will be effective as of the month-end following approval of the change by Fidelity Charitable. From that date forward, the new benchmark’s return will be linked to the return of the previous benchmark and will not be retroactive.

**Portfolio Risk**

CIAP Advisors are expected to take reasonable, but not excessive, risks based on the specific investment strategies employed.

**Nondiscretionary CIAP Advisors**

To ensure compliance with the Trustees’ investment guidelines for the CIAP, Fidelity Charitable will review and approve investment recommendations made by nondiscretionary Investment Advisors prior to authorizing the purchase or sale of securities or making any other changes with respect to investments or investment strategy.
RECORDKEEPING AND REPORTING

Confirms
Fidelity Charitable will provide the Primary Account Holder with confirmations on all Giving Account transactions, including transactions regarding CIAP Assets. Confirmations are generally provided within five (5) business days of processing.

Reports
Fidelity Charitable will provide Primary Account Holders with a quarterly report showing balances and activity. Fidelity Charitable will not report performance on CIAP Assets to the Account Holder.

FEES AND EXPENSES

All Giving Accounts are assessed a standard administrative fee by Fidelity Charitable, including those enrolled in the CIAP. See the summary below for an overview of Fidelity Charitable fees.\(^3\)

For a detailed discussion of administrative fees, please see the Fidelity Charitable Program Circular.

Fidelity Charitable utilizes two standard fee schedules based on account balances—Tiered (below $5,000,000) and Flat ($5,000,000 and above).\(^4\) These fee schedules are mutually exclusive and will never be used in combination.

Tiered Fee Schedule
The tiered fee schedule is applied to Giving Accounts with balances below $5,000,000. When applied, this schedule results in a weighted average of the different basis points associated with each asset tier.

<table>
<thead>
<tr>
<th>Average Giving Account Balance</th>
<th>Fee (Basis Points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $500,000</td>
<td>60 bps</td>
</tr>
<tr>
<td>Next $500,000</td>
<td>30 bps</td>
</tr>
<tr>
<td>Next $1,500,000</td>
<td>20 bps</td>
</tr>
<tr>
<td>Next $2,499,999</td>
<td>15 bps</td>
</tr>
</tbody>
</table>

\(^3\)Fidelity Charitable may elect to waive certain fees and expenses associated with a Giving Account.

\(^4\)Alternative fee schedules may be available for Giving Accounts with balances of $5,000,000 and above or in instances where Giving Accounts are established through certain other entities (such as corporations and associations) that assist Fidelity Charitable in its fundraising and/or servicing, based on the entity’s overall relationship with Fidelity Charitable.
Flat Fee Schedule

The flat fee schedule is applied to Giving Accounts with balances of $5,000,000 and above. There is no weighted average with the flat fee schedule.

<table>
<thead>
<tr>
<th>Average Giving Account Balance</th>
<th>Fee (basis points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000,000 up to $9,999,999</td>
<td>19 bps</td>
</tr>
<tr>
<td>$10,000,000 up to $19,999,999</td>
<td>17 bps</td>
</tr>
<tr>
<td>$20,000,000 up to $34,999,999</td>
<td>15.5 bps</td>
</tr>
<tr>
<td>$35,000,000 up to $49,999,999</td>
<td>13.5 bps</td>
</tr>
<tr>
<td>$50,000,000 up to $74,999,999</td>
<td>12 bps</td>
</tr>
<tr>
<td>$75,000,000+</td>
<td>11.5 bps</td>
</tr>
</tbody>
</table>

Fees will be collected from the account at the end of each quarter based on average daily assets in the account for that period.

INVESTMENT MANAGEMENT EXPENSE

The Trustees contract with the CIAP Advisors and may pay them a mutually agreed-upon and reasonable Investment Advisory Fee specific to the CIAP Assets. The Investment Advisory Fee will not be paid on balances managed in the Fidelity Charitable investment pools.

Any direct investment expenses not included in the Investment Advisory Fee (such as brokerage fees and commissions, and mutual fund operating expenses, clearing and custody, etc.) that are incurred by Fidelity Charitable will be allocated to the individual Giving Account. In total, Fidelity Charitable requires that aggregate fees be reasonable, considering the amount managed by the CIAP Advisor, the investment strategy, the type of investments employed, and fees charged by other CIAP Advisors for comparable advisory services.

TERMINATING OR CHANGING A CIAP ADVISOR

Fidelity Charitable may terminate a CIAP Advisor at any time for any reason and without cause. Failure to meet performance expectations or manage CIAP Assets in accordance with the CIAP Investment Policies and Guidelines may result in termination. In general, prior to termination of a CIAP Advisor, Fidelity Charitable will notify the Account Holder and discuss options for the CIAP Assets.

In the event that a CIAP Advisor is not available to oversee the CIAP Assets for any reason, the balances will revert to the Fidelity Charitable investment pools.

An Account Holder may elect to nominate a new Investment Advisor, provided that the Investment Advisor meets eligibility requirements and is approved by the Trustees.
AMENDMENT AND CONFLICT OF TERMS

All activities of Fidelity Charitable and administration of the Charitable Investment Advisor Program and enrolled Giving Accounts are subject to the terms and conditions of the Fidelity Charitable Declaration of Trust ("Declaration of Trust"), the Fidelity Charitable Program Circular, and this CIAP Investment Policies and Guidelines. The Trustees reserve the right to modify the CIAP, this CIAP Investment Policies and Guidelines, and the Fidelity Charitable Program Circular at any time, subject to the provisions of the Declaration of Trust.

In the event of an inconsistency between the terms of the Fidelity Charitable Program Circular, this CIAP Investment Policies and Guidelines, and the Declaration of Trust, the terms of the Declaration of Trust will govern the rights and obligations of Fidelity Charitable and its Account Holders.

Information concerning Fidelity Charitable, including financial and charitable purposes, may be obtained, without cost, by writing to its principal place of business at the following address: Fidelity Charitable, 200 Seaport Boulevard, Mail Zone ZE7, Boston, MA 02210, or by calling 800-952-4438. In addition, residents of the following states may obtain financial and/or licensing information from their states, as indicated. Registration with these states, or any other state, does not imply endorsement by the state. Florida: SC No. CH233. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE, FROM WITHIN THE STATE, 800-435-7352. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. Kansas: The annual financial report of Fidelity Charitable is on file with the Kansas Secretary of State. Kansas Registration #182-290-7. Maryland: For the cost of copies and postage, documentation and financial information submitted to the Secretary of State is available from the Secretary of State, Charitable Division, State House, Annapolis, MD 21401. Michigan: MICS No. 10757. Mississippi: The official registration and financial information of Fidelity Charitable may be obtained from the Mississippi Secretary of State’s office by calling 888-236-6167. Registration by the Secretary of State does not imply endorsement by the Secretary of State. New Jersey: INFORMATION FILED WITH THE ATTORNEY GENERAL CONCERNING THIS CHARITABLE SOLICITATION AND THE PERCENTAGE OF CONTRIBUTIONS RECEIVED BY THE CHARITY DURING THE LAST REPORTING PERIOD THAT WERE DEDICATED TO THE CHARITABLE PURPOSE MAY BE OBTAINED FROM THE ATTORNEY GENERAL OF THE STATE OF NEW JERSEY BY CALLING 973-504-6215 AND IS AVAILABLE ON THE INTERNET AT http://www.state.nj.us/lps/ca/charity/chardir.htm. REGISTRATION WITH THE ATTORNEY GENERAL DOES NOT IMPLY ENDORSEMENT. New York: A copy of the most recent annual report is available from the Office of the Attorney General, Department of Law, Charities Bureau, 120 Broadway, New York, NY 10271. North Carolina: Financial information about this organization and a copy of its license are available from the State Solicitation Licensing Branch at 919-807-2214. The license is not an endorsement by the state. Pennsylvania: The official registration and financial information of Fidelity Charitable may be obtained from the Pennsylvania Department of State by calling toll free within Pennsylvania 800-732-0999. Registration does not imply endorsement. Virginia: A copy of the financial statement is available from the State Division of Consumer Affairs, P.O. Box 1163, Richmond, VA 23218. Washington: Financial information is available from the Secretary of State, Charities Division, Olympia, WA 98504, or call, in state, 800-332-4483. West Virginia: West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, WV 25305. Registration does not imply endorsement.

Fidelity Charitable is the brand name for Fidelity® Charitable Gift Fund, an independent public charity with a donor-advised fund program. Various Fidelity companies provide services to Fidelity Charitable. Fidelity Charitable and Fidelity are registered service marks, and the Fidelity Charitable logo is a service mark, of FMR LLC, used by Fidelity Charitable under license.

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