

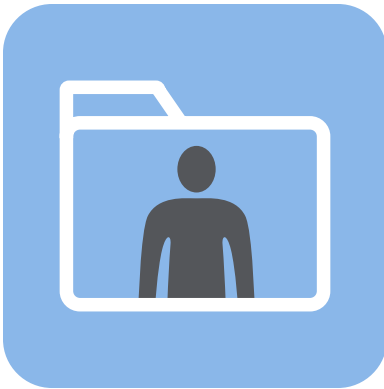
A better way  
to give.





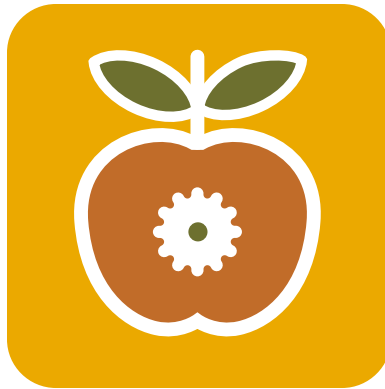
How it works





## 1. Open

a Schwab Charitable™ account by visiting us online at [schwabcharitable.org](https://www.schwabcharitable.org) to complete an application.



## 2. Contribute

to your account with an irrevocable, tax-deductible donation, for those who itemize, of \$5,000 or more in cash, publicly traded securities, or non-cash assets such as real estate and private equity.



## 3. Invest

your contributions for potential growth—choose from a wide range of investment pools on your own or recommend an investment advisor to professionally manage a larger account. Make additional contributions at any time.



## 4. Grant

recommendations of \$50 or more can be made at any time to any IRS-qualified 501(c)(3) organization.



## 5. Extend

your legacy of giving by naming your account, assigning successors, or setting up recurring gifts—so your charitable legacy can live on for generations.

The illustration features a large blue umbrella in the lower-left corner, with a black handle and a black square grip. Above the umbrella, several light blue clouds are depicted. Raindrops of various shades (black, dark blue, and light blue) are falling from the clouds. The overall scene is set against a plain white background.

## Understanding your options

A Schwab Charitable™ donor-advised fund account is a flexible and tax-efficient way to give, whether it is used as your primary charitable vehicle or a complement to a private foundation.

	Private Foundation	Donor-Advised Fund
<b>Asset minimums</b>	Generally recommended only for those with millions of dollars in charitable assets	\$5,000
<b>Startup costs</b>	May be substantial—legal documentation, tax filings, other	None
<b>Ongoing annual expenses</b>	Administrative fees apply, and staffing and attorney or CPA fees may apply	Administrative fees apply*
<b>Privacy</b>	Public disclosure of contributions and grants in annual tax filings	Individual account activity can be private
<b>Tax deduction limits for cash contributions for those who itemize</b>	30% of adjusted gross income (AGI)	60% of AGI
<b>Tax deduction limits for securities contributions</b>	20% of AGI	30% of AGI
<b>Tax deduction limits for real estate and other assets</b>	20% of AGI, deductible at cost basis	30% of AGI, deductible at fair market value
<b>Administration</b>	Required recordkeeping, asset management, review of grant solicitations, tax filings	Managed by Schwab Charitable™
<b>Reporting</b>	Required annual state and federal tax returns	None at the account level
<b>Taxes</b>	Excise taxes, up to 2% of annual investment income	None
<b>Annual distribution requirements</b>	5% distribution required annually	At donor's discretion
<b>Professional asset management options</b>	Yes	Yes

\*Minimum annual fee of \$100. Please see “Account Fees and Minimums” at [schwabcharitable.org](http://schwabcharitable.org).

Donor-advised fund details as provided here may differ from the legacy donor-advised fund program. See “Creating a legacy” in this brochure.

# Investment options

We offer a comprehensive range of investment options to meet a wide variety of goals. You can choose from either a core or a professionally managed account.



With a core donor-advised fund account, choose among top-performing investment pools from a variety of leading investment providers.

Investments Available			
PRE-ALLOCATED INVESTMENT POOLS	SINGLE ASSET CLASS INVESTMENT POOLS		
	INDEX POOLS	ACTIVELY MANAGED POOLS	MONEY MARKET POOL
<ul style="list-style-type: none"> <li>• Conservative</li> <li>• Balanced</li> <li>• Socially Responsible Balanced</li> <li>• Growth</li> </ul>	<ul style="list-style-type: none"> <li>• Income Index</li> <li>• Total Market Equity Index</li> <li>• International Equity Index</li> <li>• Small-Cap Equity</li> <li>• Inflation-Protected Bond</li> </ul>	<ul style="list-style-type: none"> <li>• Short-Term Income</li> <li>• Income</li> <li>• Large-Cap Equity</li> <li>• International Equity</li> </ul>	<ul style="list-style-type: none"> <li>• Money Market</li> </ul>
<b>Minimum Irrevocable Contribution: \$5,000</b>			

Core donor-advised fund account holders may choose from a wide variety of investment pools that feature prescreened, competitive mutual funds, including:

- Pre-Allocated Investment Pools for donors who want to recommend a diversified investment strategy with one investment choice
- Single Asset Class Investment Pools that can be combined by donors who want to recommend a more customized investment strategy

Market fluctuations may cause the value of investments held in a donor-advised account to be worth more or less than the value of the original contribution to the funds.

**Account holders should carefully consider information contained in the prospectus for the registered underlying mutual funds, including investment objectives, risks, charges, and expenses. You can request a prospectus by calling Schwab Charitable™ at 1-800-746-6216. Please read the prospectus carefully before making contributions or recommending investment of funds.**

**Money market funds are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**



## Professionally Managed Account

With a professionally managed account, you can recommend an investment advisor to create an investment strategy to help support your philanthropic goals.

### Investments Available

#### PUBLICLY TRADED SECURITIES

- Stocks
- Bonds
- Mutual Funds
- Exchange-Traded Funds (ETFs)
- Exchange-Traded Notes (ETNs)
- CDs

#### ALTERNATIVE INVESTMENTS

- Hedge Funds
- Private Equity/Venture Funds
- Real Estate Funds
- Real Asset Funds

#### Publicly Traded Securities

For accounts of more than \$250,000, you may recommend an independent investment advisor to actively manage a customized investment portfolio for your account (subject to Schwab Charitable™ investment policies and oversight). The advisor has the option to invest in a broad range of investments.

#### Alternative Investments

For our largest accounts, an independent investment advisor or wealth manager may also recommend alternative investments (including hedge funds, private equity/venture funds, and private debt) for your portfolio. All privately offered alternative investments must be reviewed and approved in advance by Schwab Charitable.

Professionally managed accounts are available only through independent investment advisors working with Schwab Advisor Services™ a business segment of The Charles Schwab Corporation serving independent investment advisors and including the custody, trading, and support services of Charles Schwab & Co., Inc. Although donors may recommend an advisor, Schwab Charitable Fund must approve the recommendation. Advisors must meet certain eligibility requirements and adhere to Fund fee and investment guidelines. You may request a copy of the investment guidelines by calling 1-800-746-6216.

# Granting made easy



When you want to make a grant to any IRS-qualified 501(c)(3) organization, we make it quick and simple through our online client center.



To help you research and verify charitable organizations, we offer access to GuideStar®, a national database of almost 2 million charitable organizations.



We generate personalized letters featuring your own custom letterhead.



We mail the checks, keep track of your contributions and grants, and compile a simple annual report for you at tax time.



And you can make sure your philanthropy extends beyond your lifetime, continuing to support the causes you care about most.

# International giving

When you want to support international causes, Schwab Charitable™ has several flexible solutions.



1

Give to U.S.-based charities doing international work.

You may wish to give to international causes through established U.S.-based charities that perform work overseas, such as health and human services or educational charities.



2

Give to IRS-qualified 501(c)(3) intermediaries that direct charitable funds internationally.

To learn about some of these intermediary charities, please visit our website.



3

Give to an international charity directly through our Direct Global Giving Program.

To find out more or to enroll, please visit us online at [schwabcharitable.org](http://schwabcharitable.org).



## Creating a legacy

With a Schwab Charitable™ account, you can make sure your philanthropy extends beyond your lifetime, continuing to support the causes you care about most for years to come.

### Involving Your Family:

- Create a special name for the account (e.g., “The XYZ Family Fund”).
- Involve your family in recommending grants to engage them in family philanthropy and encourage a tradition of giving.
- Name successors and beneficiaries to the account in order to ensure a legacy of charitable giving for future generations.

### Charitable Legacy Program:

- Set up future recurring gifts to your favorite charities to ensure that your philanthropic wishes are followed for years to come.
- Recommend charitable organizations as grant recipients, each to receive a percentage of the remaining donor-advised fund account balance over time.

Charitable Legacy Program	
<b>Account Minimum at Activation:</b>	<ul style="list-style-type: none"> <li>• \$100,000 for core donor-advised fund account</li> <li>• \$250,000 for professionally managed account</li> </ul>
<b>Minimum Annual Distribution:</b>	5% of account balance
<b>Minimum Term:</b>	<ul style="list-style-type: none"> <li>• Five years</li> <li>• Will terminate with lump-sum grants if balance falls below \$5,000</li> </ul>

**Ready to learn more?**

For more information or to open an account:

- Visit [schwabcharitable.org](https://www.schwabcharitable.org).
- Call us at **1-800-746-6216**.
- Talk to your advisor or financial consultant.
- Follow us on LinkedIn.

Schwab Charitable™ is the name used for the combined programs and services of Schwab Charitable Fund™, an independent nonprofit organization.

Schwab Charitable Fund has entered into service agreements with certain affiliates of The Charles Schwab Corporation (Charles Schwab & Co., Inc. and Charles Schwab Investment Management, Inc.). Schwab Charitable Fund is recognized as a tax-exempt public charity as defined in Internal Revenue Code (IRC) Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi), and is eligible to receive tax-deductible charitable contributions under IRC Section 170(c).

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, Schwab Charitable recommends consultation with a qualified tax advisor, CPA, financial planner, or investment professional.

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