

The Fidelity Charitable® Giving Account®

86%

of employees say it's important to work for an employer with values that align with their own¹

¹Fidelity Charitable Giving in the Workplace Report, 2023.

²As of December 31, 2022.

See back side for additional information.



www.fidelitycharitable.org

The Giving Account® is a low-cost, tax-smart way to support charities while maximizing impact.



Why Fidelity Charitable?

Since 1991, Fidelity Charitable has been a leader in the philanthropic sector by providing programs that make charitable giving accessible, simple, and effective.

- Has helped over 300,000 donors give more effectively to more than 382,000 charities through the Giving Account²
- Has enabled donors to unlock an additional \$15 billion in charitable dollars due to investment programs²
- Provides expert service, easy-to-use tools and robust giving guidance



Benefit to Employees

With a Giving Account, employees can:

- Make irrevocable charitable contributions to Fidelity Charitable, and then recommend grants to eligible charitable organizations
- Contribute cash, stocks and more and qualify for a charitable income tax deduction while potentially minimizing capital gains taxes
- Potentially grow the balance tax-free with more than 20 investment options including socially responsible funds
- Recommend grants now or over time online or through the Fidelity Charitable iPhone app
- Experience a smarter way to give with no minimum to open and no balance to maintain
- View the balance on NetBenefits and Fidelity.com and benefit from a single sign-on experience



Benefit to Employers

Support your employees' philanthropic mindset with a turnkey solution that can help maximize their impact.

- Enables employees to combine financial and charitable planning to potentially reduce taxes during high-income years (equity compensation, pre-retirement, etc.)
- Ensures employees have a ready reserve of charitable dollars to support charities when needed
- Complements an employers overall corporate social responsibility and philanthropic strategy
- Integrated with Fidelity Workplace Giving

The Fidelity Charitable[®] Giving Account[®]



Executive overview

Fidelity Charitable's mission is to grow the American tradition of philanthropy by providing programs that make charitable giving accessible, simple, and effective. Since 1991, Fidelity Charitable has helped over 300,000 donors give to their favorite charities in a tax-smart way with the Giving Account, a donor-advised fund program.

Cost to participants

There is no minimum initial contribution to open a Giving Account or ongoing balance required. The minimum to recommend a grant is \$50. There is an annual administrative fee of \$100 or 0.60%, whichever is greater. Employees will be assessed an investment fee subject to the varying operating and management expenses of the investment pool(s) they recommend.

Fidelity compensation

Fidelity does not receive compensation from Fidelity Charitable.

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

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