



A Better Way to Give

A Schwab Charitable donor-advised fund account is a simple, tax-smart investment solution for charitable giving. You can open a Schwab Charitable account with a minimum irrevocable contribution of \$5,000. You will be eligible for an immediate tax benefit, if you itemize, when you contribute to your account, and you will enjoy the convenience of giving to your charities of choice over time. You will have flexibility in your contributions and your investment choices, the level of customization you want for your giving, and more. You can recommend grants to any IRS-qualified charity of your choice. Grants can be made online, through a mobile device, or by calling Schwab Charitable. With Schwab Charitable's support, you can fulfill your philanthropic goals and potentially have a greater impact on causes that matter to you—when it's needed most.

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

A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. Schwab Charitable accepts illiquid assets for contribution on a case by case basis. Call Schwab Charitable for more information at 1-800-746-6216.

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

*Minimum annual fee of \$100. Please see "Account Fees and Minimums" at schwabcharitable.org. Donor-advised fund details as provided here may differ from the legacy donor-advised 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.

CORE ACCOUNT

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

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

Investments Available			
Pre-Allocated Investment Pools	Single Asset Class Investment Pools		
	Index Pools	Actively Managed Pools	Money Market
<ul style="list-style-type: none"> • Conservative • Balanced • Socially Responsible • Balanced • Growth 	<ul style="list-style-type: none"> • Income Index • Total Market Equity Index • International Equity Index • Small-Cap Equity • Inflation-Protected Bond 	<ul style="list-style-type: none"> • Short-Term Income • Large-Cap Equity • International Equity 	<ul style="list-style-type: none"> • Money Market
Minimum Irrevocable Contribution: \$5,000			

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.

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

- > Quick and simple grants made to any IRS-qualified 501(c)(3) organization through Schwab Charitable's online client center.
- > Access to GuideStar®, a national database of almost 2 million charitable organizations, to help you research and verify charitable organizations.
- > Personalized letters featuring your own custom letterhead generated for you.
- > Schwab Charitable mails the checks, keeps track of your contributions and grants, and compiles a simple annual report for you at tax time.
- > Ensure your philanthropy extends beyond your lifetime, continuing to support the causes you care about most.

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



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

We encourage you to reach out to our team to help you plan and protect your legacy.

Acumen Wealth Advisors

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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. ©2018 Schwab Charitable. All rights reserved. CC1358195 (0218-8L5R) MKT88188FM-03 (02/18) 00200125

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