Pursue your giving goals with ease.
When you create a plan for charitable giving, you can be more strategic, ultimately allowing you to give more—and more effectively. By contributing to Fidelity Charitable®, you can take advantage of a solution that:

- Enables you to support multiple charities, at virtually any time, with a single contribution.
- Provides an organized way to manage your charitable giving, simplifying your tax preparation.
- Makes it possible for you to contribute certain assets beyond cash equivalents or publicly traded appreciated securities, which other charities may not be able to accept.
- Offers online access to manage all aspects of charitable giving.
- Invests contributions for potential growth, possibly resulting in more dollars available for grants to charities.

Benefit from a tax-smart giving strategy.
Fidelity can help you take advantage of a tax-savvy approach with Fidelity Charitable—an independent public charity with a donor-advised fund program. It offers the following advantages:

- It allows you to take an immediate tax deduction for your contributions—separating the timing of your tax deduction from your charitable support.
- Donations of appreciated securities with long-term unrealized gains are generally deductible at fair market value, and you typically will not have to pay taxes on the appreciation.
- It can also be a valuable estate planning tool to support your legacy goals.
When you contribute long-term appreciated stock instead of selling the securities and contributing the net cash sales proceeds, you can potentially eliminate capital gains, give more to charity, and pay less in taxes.

**How you can benefit:**

<table>
<thead>
<tr>
<th>Hypothetical Example*</th>
<th>Scenario 1: Donate Stock</th>
<th>Scenario 2: Donate Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Contribute securities directly to charity</td>
<td>Sell securities and donate net proceeds</td>
</tr>
<tr>
<td><strong>Fair Market Value</strong></td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Eliminate capital gains</strong></td>
<td>Assumes federal long-term capital gains tax of 20% and Medicare surtax of 3.8%, cost basis of $20,000, and long-term capital gains of $30,000</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Donate more to charity</strong></td>
<td>Charitable contribution/charitable deduction</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Save more in taxes</strong></td>
<td>Maximum value of charitable deduction less capital gain taxes and Medicare surtax, if any (assumes deduction offsets income taxed at 39.6%)</td>
<td>$19,800</td>
</tr>
</tbody>
</table>

The end result: **Give $7,140 more to charity and double the tax savings.**

---

*This is a hypothetical example for illustrative purposes. Chart assumptions: Donor is in the 39.6% federal income bracket with an AGI of $500,000. State and local taxes, the federal alternative minimum tax, and limitations to itemized deductions applicable to taxpayers in higher-income brackets are not taken into account. Assumes all realized gains are subject to the maximum federal long-term capital gain tax rate of 20% and the Medicare surtax of 3.8%. Does not take into account state or local taxes, if any. Availability of certain federal income tax deductions may depend on whether you itemize deductions. Charitable contributions of capital gain property held for more than one year are usually deductible at fair market value. Deductions for capital gain property held for one year or less are usually limited to cost basis. Please consult your tax advisor regarding your specific legal and tax situation. Information herein is not legal or tax advice.
Advantages of Fidelity Charitable

Since 1991, Fidelity Charitable has helped more than 150,000 donors simplify their charitable contributions and maximize their giving with:

• Outstanding donor service
• Professionally managed investment pools
• Successor options for creating a charitable legacy
• An anonymous grant recommendation option

About Fidelity Charitable

Fidelity Charitable is one the country’s largest independent public charities and offers the nation’s largest donor-advised fund program.

• Offers investment options that have generated $5.5 billion additional dollars for charitable purposes
• Has helped support nearly 245,000 nonprofit organizations with more than $27 billion in grants.

Please contact a Charitable Planning Specialist at 800-682-4438 or visit FidelityCharitable.org to learn how Fidelity Charitable can fit into your financial plan and help you achieve your charitable goals.

Subject to minimum grant activity requirements.
The tax information provided is general and educational in nature, and should not be construed as legal or tax advice. Fidelity Charitable does not provide legal or tax advice. Content provided relates to taxation at the federal level only. Charitable deductions at the federal level are available only if you itemize deductions. Rules and regulations regarding tax deductions for charitable giving vary at the state level, and laws of a specific state or laws relevant to a particular situation may affect the applicability, accuracy, or completeness of the information provided. As a result, Fidelity Charitable cannot guarantee that such information is accurate, complete, or timely. Tax laws and regulations are complex and subject to change, and changes in them may have a material impact on pre- and/or after-tax results. Fidelity Charitable makes no warranties with regard to such information or results obtained by its use. Fidelity Charitable disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Always consult an attorney or tax professional regarding your specific legal or tax situation.

As of June 30, 2017.

Fidelity Charitable is the brand name for 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.