

Contributing appreciated NON-CASH ASSETS can help maximize charitable impact

Here's how

Consider where most of your wealth is

90% of U.S. household wealth is in held in non-cash assets
Federal Reserve Q4 2020 Financial Accounts of the United States

Be more strategic

Contributions of appreciated non-cash assets held more than one year can be an important part of your charitable giving and wealth management plans.

60% of Schwab Charitable account contributions in fiscal year 2020 were non-cash assets*
Schwab Charitable Giving Report

20% Many donors find they're able to give up to 20% more to charity because of the potential to eliminate capital gains tax.

Minimize taxes, maximize impact

Contributing appreciated non-cash assets held more than one year can unlock additional funds for charity in two ways.

- Potentially eliminate the capital gains tax you would incur if you sold the assets yourself and donated the proceeds, which may increase the amount available for charity by up to 20%.
- Claim a fair market value charitable deduction, if you itemize deductions, and pass on the savings in the form of more giving.

Review specific considerations for different types of non-cash assets

 Publicly traded securities >	 IPO stock >	 Restricted stock >
 Fine art and collectibles >	 Private business interests >	 Real estate >
 Private equity >	 Equity compensation awards >	 Cryptocurrency >

Recognize times when contributing non-cash assets may be ideal

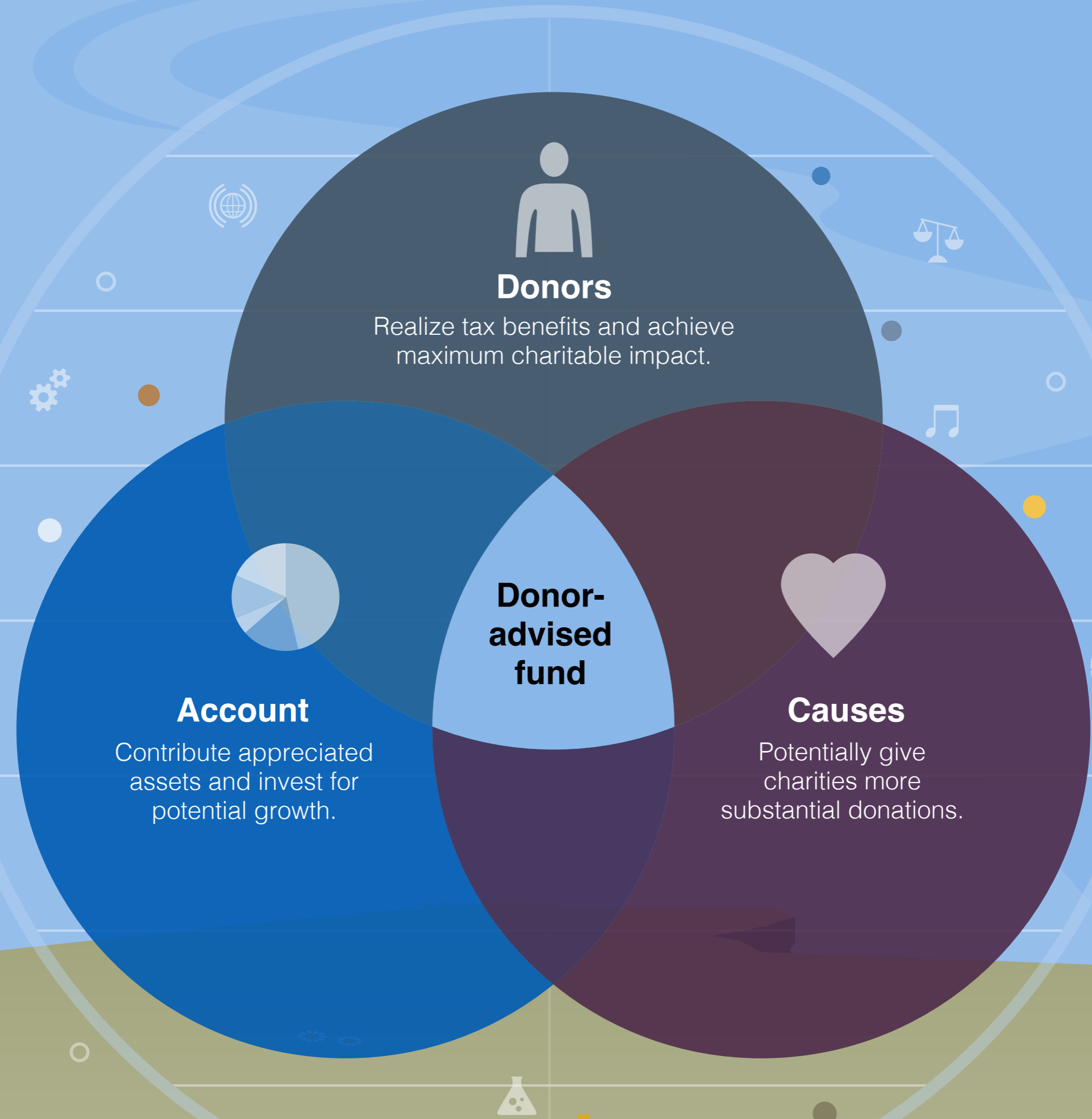
 Individual	 Business owner
Concentrated position Donate highly appreciated assets to reduce concentrations and rebalance investments.	Business sale Contribute a portion of a private business interest to offset tax liability on selling a portion of the interest.
Estate planning Contribute part of taxable estate holdings to reduce tax liability for heirs.	Windfalls Donate a portion of a business stake if there is a pending event in which ownership will increase.

Maximize your philanthropic impact

Using a Schwab Charitable account for your giving is as easy as 1-2-3.

1 Contribute	2 Invest	3 Grant
<ul style="list-style-type: none"> • Open an account and contribute cash or non-cash assets held more than one year. • Potentially eliminate the capital gains tax you would incur if you sold the assets and donated the proceeds. • Claim a fair market value charitable deduction, if you itemize. 	<ul style="list-style-type: none"> • Recommend investments for potential tax-free growth. • Choose from investment pools or appoint an advisor to manage a custom portfolio. • Rebalance investments at any time. 	<ul style="list-style-type: none"> • Give to the charities of your choice by recommending grants of \$50 or more. • Grant at any time online or through the Schwab mobile app. • Schedule one-time grants or recurring grants for ongoing support.

The result: tax-smart giving that's good for the donor and the cause



We help turn your assets into impact.

For more than 20 years, Schwab Charitable has helped donors, advisors and charities understand the benefits and considerations with converting appreciated non-cash assets into tax-smart, high-impact charitable contributions.

Let Schwab Charitable make it easy for you

 Donors Learn how to get started with a donor-advised fund account.	 Advisors Talk to a Schwab Charitable Relationship Manager for more information.	 Charities Learn more about how donor-advised funds help liquidate non-cash assets for charitable causes.
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[Visit schwabcharitable.org](https://www.schwabcharitable.org)

*Schwab Charitable™ accepts illiquid assets for contribution on a case-by-case basis and some of these assets are liquidated by a third party. In fiscal year 2021, 1% of contributions were non-cash assets liquidated by a third party, received by Schwab Charitable as cash, and reported here as non-cash assets.
A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. Please consult your tax advisor for more information. Gifts of appreciated property can involve complicated tax analysis and advanced planning.
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. While donors may recommend an advisor, Schwab Charitable must approve the recommendation. Advisors must meet certain eligibility requirements and adhere to Schwab Charitable fee and investment guidelines. You may request a copy of the guidelines by calling us.
Schwab Charitable Fund™ is recognized as a tax-exempt public charity as described in Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi) of the Internal Revenue Code. Contributions made to Schwab Charitable Fund are considered an irrevocable gift and are not refundable. Please be aware that Schwab Charitable has exclusive legal control over the assets you have contributed. Although every effort has been made to ensure that the information provided is correct, Schwab Charitable cannot guarantee its accuracy. This information is not provided to the IRS.
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