



Deepen client relationships

Help your clients make their giving simpler and more strategic. Build higher-value relationships with a Schwab Charitable™ account—a tax-smart approach to strategic philanthropy that is simple, cost effective, and flexible.

A Schwab Charitable account is a tax-advantaged account with funds dedicated to charity. Your clients receive a tax deduction when they contribute to the account but can take time to be strategic about their giving. Meanwhile, the funds are invested for potential growth that's tax-free to make more available for future giving. The account can become part of your client's legacy, creating an opportunity for you to connect with the next generation.

HOW DOES IT WORK FOR MY CLIENTS?



Contribute

Donors open an account with contributions of cash, securities, or other assets. Contributions are irrevocable and tax-deductible. When appreciated non-cash assets held for a year or more are contributed to a donor-advised fund account, they are typically not subject to capital gains taxes when they are sold.



Invest

To maximize the tax-free growth potential of donors' charitable assets, Schwab Charitable offers a choice of 15 investment pools from leading fund companies, carefully screened by the Schwab Center for Financial Research. For accounts over \$100,000, donors may have customized investment management through an independent investment advisor.



Grant

Donors can recommend grants at any time to any qualified U.S. public charity—with any level of privacy or recognition. Schwab Charitable issues the grants and consolidates records.

How does it work for my firm?

Because our online platform is integrated with [Schwab Advisor Center®](#), it's easy to do business with Schwab Charitable. Your involvement can be minimal or extensive.

Core accounts

Receive copies of account statements, link your clients' accounts to your Schwab Advisor Services™ master account, and, if your clients choose, recommend grants on their behalf.

Professionally managed accounts (over \$100,000)

Offer customized financial guidance and investment management using Schwab's open-architecture platform. For higher balance requirements, recommend alternative investments.

What are the benefits?

- Your clients get a simple, flexible, tax-smart giving solution—and more time to focus on their philanthropic goals.
- You may deepen client relationships, improve client retention, and connect with the next generation.

Investment options

To maximize the potential tax-free growth of your clients' charitable assets, we offer a wide range of investment choices to give you and your clients the flexibility and support you need. Select either a core account or a professionally managed account.

For the latest asset allocation and single asset class pools, visit: schwabcharitable.org/investment-options-advisor

How do I start the conversation?

Some occasions lend themselves to discussing Schwab Charitable with your clients, such as receiving a windfall like an inheritance or during estate planning. But the subject can fit into any wealth management conversation.

Consider asking:

- What charitable organizations do you support, and why?
- What principles guide your life?
- What do you want to achieve?
- What change would you like to see in your community?
- What role does philanthropy play in your family?

For more information, contact your Schwab Advisor Services™ relationship manager

Visit

schwabcharitable.org/advisors or visit RIA EdCenter™ on Schwab Advisor Center®

Call Schwab Charitable at 855-966-3764

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

Schwab Charitable accepts illiquid assets for contribution on a case-by-case basis, subject to due diligence review. Call Schwab Charitable at 800-746-6216 for more information. A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. The donor should consult his/her tax advisor for specific individualized tax advice.

A donor opening a professionally managed account must recommend an independent investment advisor, who, if approved by Schwab Charitable, will manage the assets contributed to the account. Advisors must meet certain eligibility requirements, including working with Schwab Advisor Services™, a business segment of The Charles Schwab Corporation and agree to the Investment Advisory Agreement, which is available on schwabcharitable.org.

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 subsidiaries of The Charles Schwab Corporation. The Schwab Center for Financial Research is a division of Charles Schwab & Co., Inc., a subsidiary of The Charles Schwab Corporation.

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