

# 2020 Year-End Contribution Guidelines

2020 is a unique year. **Please consider contributing early** to take advantage of strong markets, and because processing times may take longer due to COVID-19 remote staffing and election year volume impacts.

Refer to the critical dates below to ensure that contributions are received and processed by December 31, the IRS deadline for yearly tax deduction eligibility. For some assets, these dates fall in November.

You must have your Schwab Charitable account established and open prior to submitting contributions. Please allow up to 14 business days to open the account prior to making your contribution. **All forms must be received in good order.** We will be closed for Thanksgiving on November 26 and for Christmas on December 25.

Type of Contribution	Action Needed	Timing
Assets held at Charles Schwab & Co. Inc.	Log in to your Schwab Charitable Account, click on "Contribute to My Account" and follow instructions. or Download and fax the <a href="#">Contribution Form</a> (PDF).	Contributions made online must be received by 11:59pm ET December 31. Faxes must be received by 11:59 p.m. ET December 31.
Checks	Download and mail the <a href="#">Contribution Form</a> (PDF). Overnight or mail the check.	Contribution Form and check must be postmarked by December 31.
Wire transfer	Submit a transfer request to the financial institution to wire the funds. For details see <a href="#">Delivery Instructions</a> (PDF).	Wires generally take two to three business days. Please check with your financial institution. The wire must be received by Schwab Charitable no later than 4p.m. ET December 31.
Mutual funds held at a firm other than Charles Schwab & Co. Inc.	Complete, print and mail the Schwab Charitable <a href="#">Transfer of Assets</a> (PDF) form.	Processing times can vary but typically will take <b>two to six weeks</b> . To ensure proper processing, we suggest initiating this request by November 19. Assets must be received by December 31.
Stock transfers from a non-Charles Schwab & Co., Inc., financial institution	Complete the Schwab Charitable <a href="#">Transfer of Assets</a> form and Instruct Schwab Charitable to initiate the transfer. or Initiate a transfer request to the firm holding the securities, and include Schwab's DTC number: 0164 from our <a href="#">Delivery Instructions</a> .	Processing times can vary but <b>typically will take two to six weeks</b> . Please check with your financial firm. Assets must be received by December 31.
Physical stock certificates for publicly traded companies	Download, complete and mail or fax the <a href="#">Contribution Form</a> (PDF). Include an irrevocable stock or bond power form.  Please note: This form is only needed if you can't endorse the certificate.	Must be postmarked by December 31.
Control and restricted stock	Call Schwab Charitable 800-746-6216.	Processing times vary. To ensure proper processing, we suggest initiating request as follows: Stock restricted by legend (Physical SKL) must be received by November 13. Control/Affiliate book entry must be received by December 15.
Cryptocurrency	Call Schwab Charitable 800-746-6216.	Call by December 11.
Other illiquid assets including private company stock, hedge fund interests, private equity, real estate, etc.	Call Schwab Charitable 800-746-6216.	Processing times may vary based on asset. To ensure proper processing, we suggest initiating the request by November 30. Assets must be received by December 31.

**Please know that any distribution from your IRA account to a donor-advised fund is not a Qualified Charitable Distribution (QCD) for tax purposes.**

# 2020 Year-End Granting Guidelines

In order for grants to be processed by year end, grant recommendations should be **received by December 1**. For efficient grantmaking, consider scheduling grants online now as a one-time or recurring grant.

Because you received a tax deduction when you contributed to your Schwab Charitable account, grants made from your account are not tax deductible.



In general, grants are processed in three to five business days however, **processing may take longer toward the end of year**. If grants are recommended to charities Schwab Charitable has granted to in the past 12 months, recommendations made after the deadline may still be processed by year end.

Action Needed	Timing
Log in to your Schwab Charitable account, select “grant” and follow instructions. Or Download, print, and fax or mail the <a href="#">Recommend a Grant</a> form (PDF).	To ensure processing by year-end, grant recommendations <sup>†</sup> must be submitted by December 1.

Grant recommendation tips: Increase granting efficiency by using the **grant again** feature for the charities you’ve given to previously. You may also sustain support for your favorite charities by scheduling **recurring grants** over an extended period of time. You may skip or cancel a grant at any time.

## How to Submit

<b>Online (recommended method):</b> Login to your account at <a href="http://www.schwabcharitable.org">www.schwabcharitable.org</a>	<b>Fax:</b> 877-535-3852 <b>Mail:</b> Schwab Charitable P.O. Box 628298 Orlando, FL 32862	<b>Overnight Delivery:</b> Schwab Charitable 1958 Summit Park Dr. Suite 200 Orlando, FL 32810
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For questions or assistance with philanthropic planning or charitable giving:

Visit [www.schwabcharitable.org](http://www.schwabcharitable.org)  
Email [ask@schwabcharitable.org](mailto:ask@schwabcharitable.org)  
Call Schwab Charitable at 800-746-6216  
Contact your advisor or financial consultant

Follow Schwab Charitable   
Listen to our podcast Giving with Impact 

<sup>†</sup> Certain charities may take longer for review.

The type of securities and how quickly the securities are transferred by the financial institution currently holding the investments may impact Schwab Charitable’s ability to receive contributions by year end.

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.