

Account Minimums, Administrative Fees and Investment Fees

for Core Accounts and Professionally Managed Accounts
(as of September 2021)



Account Minimums

The minimum requirements for a Schwab Charitable donor-advised fund account are:

	CORE ACCOUNT*	PROFESSIONALLY-MANAGED ACCOUNT**
Account Minimum	\$0	\$250,000
Minimum Additional Contribution	\$0	\$0
Minimum Grant	\$50	\$50

Administrative Fees

Schwab Charitable offers competitive administrative fees to cover expenses of operating a donor-advised fund account. These include web and phone support, grants administration, and quarterly account statements.

AVERAGE DAILY VALUE	ANNUALIZED ADMINISTRATIVE FEES
First \$500,000	0.60% of assets or \$100 [§]
Next \$500,000	0.30% of assets
Next \$1,500,000	0.20% of assets
Next \$2,500,000	0.15% of assets
Next \$5,000,000	0.13% of assets
Next \$5,000,000	0.12% of assets
\$15,000,000+	0.10% of assets

How Fees Are Charged

Core Accounts: We assess an annualized administrative fee of 0.60%, which is collected as part of the operating expenses of the investment pools. Fees for accounts of more than \$500,000 will be reduced via a quarterly rebate payment to the account. Only accounts that are open at the time of the fee rebate will receive it. There is a \$100 minimum for annual account fees, assessed on an annual basis (on or around July 31), less any administrative fees that have been collected during the year.

Professionally Managed Accounts: We assess an account administrative fee on a quarterly basis, based on the account's average balance for the preceding quarter, that is deducted from the account.

Use our Administrative Fees Calculator

- Visit [schwabcharitable.org](https://www.schwabcharitable.org) to estimate the administrative fees for your account

* All contributions are irrevocable.

† 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 must approve the recommendation. Advisors must meet certain eligibility requirements and adhere to Schwab Charitable's fee and investment guidelines. You may request a copy of the investment guidelines by calling 800-746-6216.

§ The minimum individual account administrative fee will be the greater of \$100 or 0.60%.

Investment Fees

Core Accounts

Investment Pools Available (As of September 2021)

ASSET ALLOCATION POOLS	ANNUAL OPERATING EXPENSES†
Conservative Pool**	0.72%
Balanced Pool	0.65%
Socially Responsible Balanced Pool**	0.62%
Growth Pool	0.65%
INDIVIDUAL INVESTMENT POOLS	ANNUAL OPERATING EXPENSES†
INDEX POOLS A low-cost approach that tracks market or broad index performance	
Income Index Pool	0.04%
Inflation Protected Bond Pool	0.05%
Total Market Equity Index Pool	0.03%
International Equity Index Pool	0.06%
Small Cap Equity Pool	0.04%
ACTIVELY MANAGED POOLS Actively managed funds that seek to exceed market or broad index performance	
Short-Term Income Pool	0.43%
Socially Responsible Fixed Income Pool	0.35%
Income Pool	0.45%
Large Cap Equity Managed Pool	0.62%
International Equity Managed Pool	0.77%
MONEY MARKET POOL Offers stability of capital liquidity and current income	
Money Market Pool	**

Professionally Managed Accounts can be invested in a variety of investments whose fee structures and operating expenses will vary. In addition, negotiated investment fees are paid directly to the investment advisor. Investment advisory fee may not exceed 1% of Account assets per annum.

For those interested in values-aligned investing, we offer three pools with underlying funds supporting socially responsible mandates.

For more information:

- Call us at 800-746-6216
- Email us at ask@schwabcharitable.org
- Visit our website

Account holders should carefully consider information contained in the prospectus, or if available, the summary prospectus, for the registered underlying mutual funds, including investment objectives, risks, charges and expenses. You can request a prospectus by calling Schwab Charitable at 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.

† This is a total of the underlying fund's net annual operating expenses, expressed as a percentage of its average net assets and does not include Schwab Charitable's administrative fee. Figures are as of 9/30/21.

** Fund expenses may have been partially absorbed by Charles Schwab Investment Management, Inc. (CSIM) and Schwab Charles Schwab & Co., Inc. (Schwab) until further notice. Without these reductions, the fund's returns would have been lower. For more information, please see [Schwab Government Money Fund](#) summary prospectus.

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.

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