



## 2019 timetable for year-end giving

Please follow these guidelines to help ensure that charitable gift donations are processed by year-end.

### Type of contribution

### Requirements for 2019 tax deduction

#### Gift to charitable organizations outside Schwab

Restricted stock	Schwab must receive letter of authorization by close of business <b>November 13, 2019 (for physical certificates), or December 13, 2019 (for Control/Affiliate book entry shares).</b>
Stock transfers via physical certificate (except restricted stock) <sup>1</sup>	Any physical certificate delivery that is not DRS eligible is due by close of business <b>November 1, 2019.</b>
Mutual funds	Schwab must receive letter of authorization by close of business <b>December 2, 2019.</b>
Stock transfers via DTC or DRS (except restricted stock)	Schwab must receive letter of authorization by close of business <b>December 18, 2019.</b>
Cash/securities journals (except restricted stock)	Schwab must receive letter of authorization by close of business <b>December 27, 2019.</b>
Qualified charitable distributions	Check with your service team for processing deadlines.
Wire transfers to another financial institution	Schwab must receive wire transfer request by close of business <b>December 13, 2019.</b>

#### Contributions to a Schwab Charitable™ donor-advised fund account

Assets held at Charles Schwab & Co., Inc.	Must be faxed, completed online, or postmarked by <b>December 31, 2019.</b> Faxes must be received by 11:59 p.m. ET <b>December 31, 2019.</b>
Checks	Mail must be postmarked by <b>December 31, 2019.</b>
Wire Transfer	Wires generally take two to three business days and must be received by Schwab Charitable no later than <b>December 31, 2019.</b>
Mutual funds held at a firm other than Charles Schwab & Co., Inc.	Processing times can vary but typically will take <b>two to six weeks.</b> To ensure proper processing, we suggest initiating this request by <b>November 19, 2019.</b> Assets must be received by <b>December 31, 2019.</b>

## Type of contribution (continued)

## Requirements for 2019 tax deduction (continued)

### Contributions to a Schwab Charitable™ donor-advised fund account

Stock transfers from a non–Charles Schwab & Co., Inc. financial institution	Processing times can vary but typically will take <b>two to six weeks</b> . Please check with your financial firm. Assets must be received by <b>December 31, 2019</b> .
Physical stock certificates for publicly traded companies	Must be postmarked by <b>December 31, 2019</b> .
Control and restricted stock	Processing times vary. To ensure proper processing, we suggest initiating the request as follows: Stock restricted by legend (Physical SKL) must be received by <b>November 15</b> , and Control/Affiliate book entry must be received by <b>December 13</b> . Call Schwab Charitable at 800-746-6216.
Cryptocurrency	Call Schwab Charitable at 800-746-6216 by <b>December 13, 2019</b> .
Other illiquid assets including private company stock, hedge fund interests, private equity, real estate, etc.	Processing times may vary based on asset. To ensure proper processing, we suggest initiating the request by <b>December 1</b> . Assets must be received by <b>December 31</b> . Call Schwab Charitable at 800-746-6216.

### Grant recommendations from a Schwab Charitable™ donor-advised fund account

Grant recommendations	Although grant recommendations are not tax-deductible and can be submitted at any time, submit grant recommendations by <b>December 3, 2019</b> , for a charity to receive a grant by year-end.
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Note: Gift transfers to organizations outside of Schwab will be processed on a best-efforts basis after the deadlines have passed.

Please consult with your tax advisor regarding valuations of gift transfers outside of Schwab.

<sup>1</sup>Schwab no longer requests the issue of physical certificates. A SEC rule change defaults submissions for an order-out request/withdrawal by transfer (WT) to DRS statement form only for participating issues that are DRS eligible. If permitted by an issuer or transfer agent, investors may take their DRS statement to the issuer or transfer agent and exchange it for a physical certificate.

For general informational purposes. Schwab and Schwab Charitable do not provide legal, tax, investment planning, or compliance advice. Consult professionals in these fields to address your specific circumstances.

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 affiliates of The Charles Schwab Corporation.

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