



## 2021 timetable for year-end giving

TYPE OF CONTRIBUTION	REQUIREMENTS FOR 2021 TAX DEDUCTION
<b>Gift to charitable organizations outside of Schwab</b>	
Restricted stock	Schwab must receive letter of authorization by close of business <b>November 15, 2021 (for physical certificates), or December 20, 2021 (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>October 29, 2021.</b>
Mutual Funds	Schwab must receive Letter of Authorization by close of business <b>December 6, 2021.</b>
Stock and Bond Transfers via DTC or DRS (except restricted stock)	Schwab must receive Letter of Authorization by close of business <b>December 15, 2021.</b>  DRS: Timeframe to transfer via DRS is dependent upon transfer agent processing times and is not guaranteed.
Cash/securities journals (except restricted stock)	Schwab must receive letter of authorization by close of business <b>December 27, 2021.</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 27, 2021.</b>

For additional information see [How to make charitable donations.](#)

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