



New grant to charity experience - Schwab Charitable Client Center

Grant to charity – enhancements for donors
October 2020

Schwab Charitable implemented an enhanced, seven step process to simplify your granting experience

Schwab Charitable Client Center (upon client login):

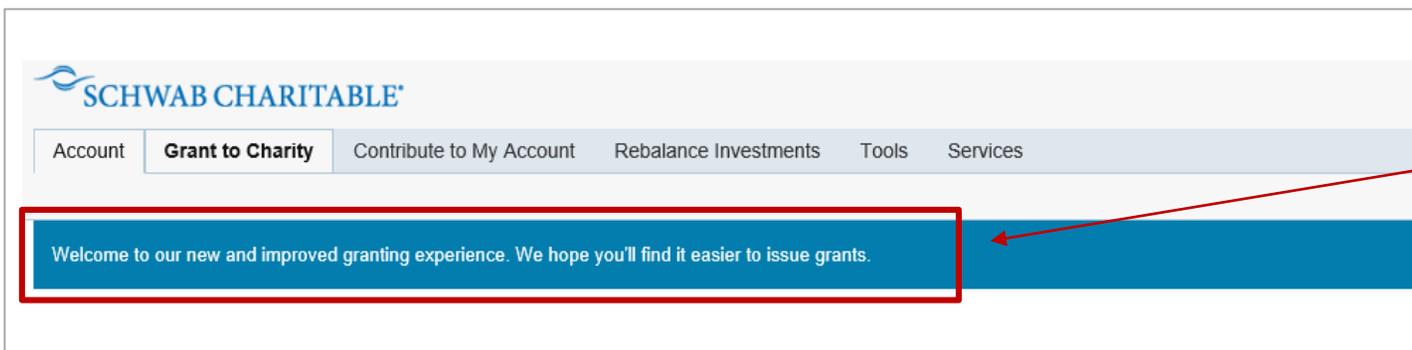
The screenshot displays the Schwab Charitable Client Center interface, titled "Charitable Quickaccess Test". At the top, it shows "Total Account Balance \$100.00" and "Balance Available for Granting \$100.00". The interface is divided into seven steps, each with a blue checkmark icon on the left:

- Step 1:** "Great! You've selected a charity for your grant!" with a "Edit this charity" link. The charity details are: "Dad Tread, 22804 SW FOREST CREEK DR UNIT 201, SHERWOOD, OR 97140-9885".
- Step 2:** "How much would you like to grant?" with buttons for \$50, \$100, \$250, \$500, \$1,000, and "Other amount" with a text input field.
- Step 3:** "How often would you like to support this charity?" with buttons for "One Time", "Monthly", "Yearly", and "Other". Below are radio buttons for "Now" (selected) and "Later".
- Step 4:** "Would you like to dedicate this gift to a friend or loved one?" with radio buttons for "No" (selected) and "Yes".
- Step 5:** "How do you want the charity to use this grant?" with two options: "The charity can use this grant whenever they need it most." (selected) and "I have a specific use for this grant." with a "Choose" button.
- Step 6:** "Upon approval, we're going to send a grant letter to the charity." with a note: "This includes a check, and information like your name and address."

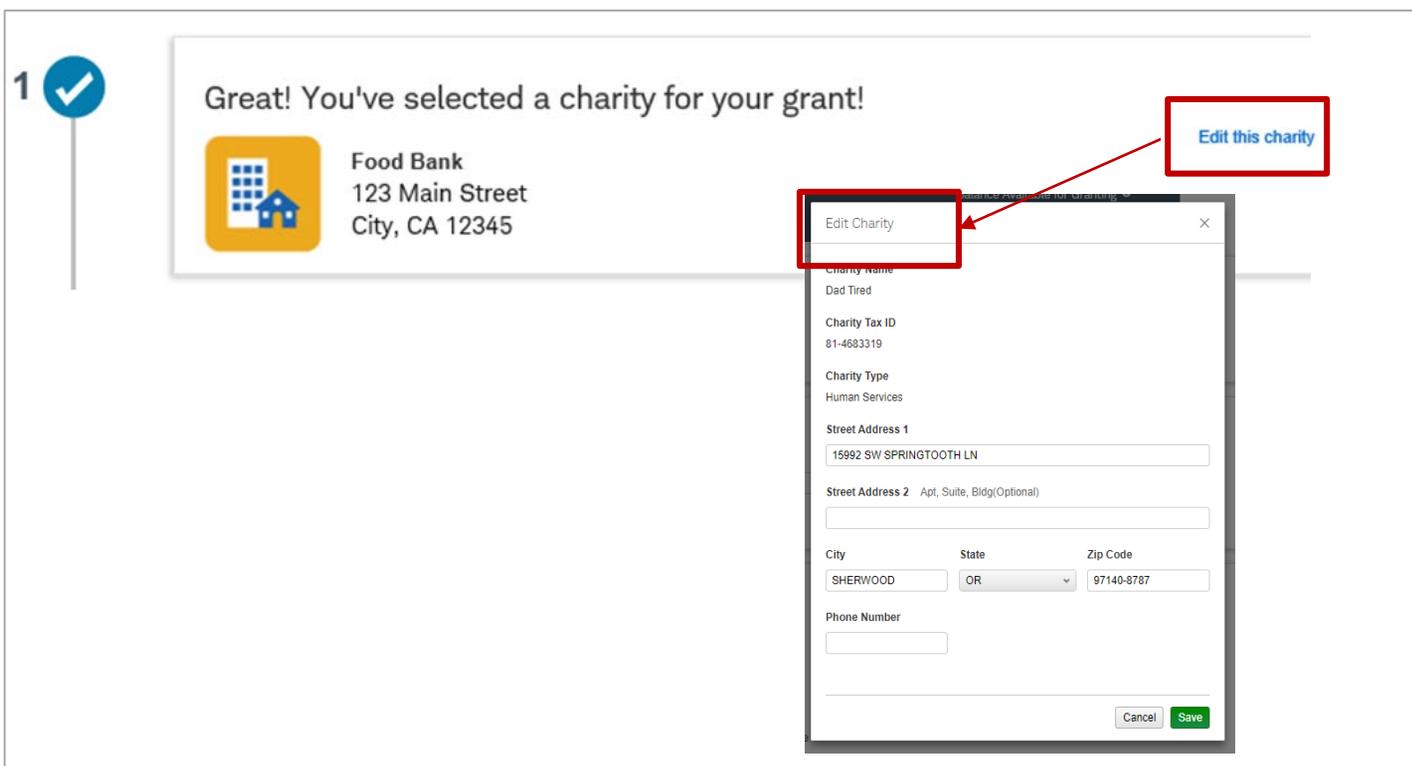
What's new or enhanced?

- Introduction of the Step-O-Meter to help guide you through your grant recommending process
- Modern design with new user interface (UI)
- Increased visibility for scheduled grants as the most efficient way to recommend a grant
- Combined grant custom purpose and additional note to charity to create clarity. Now, you may input this information into the, "What would you like the charity to know?" field
- Donors will follow seven guided steps

Step 1: Welcome banner and charity selection



Welcome banner to announce new granting experience



You will still select your charity as usual.
Once a charity has been selected, you may modify the charity address if necessary (pop-up)

Step 2: Select grant amount

2

How much would you like to grant?

No decimals

[Which investments am I pulling this from?](#)

Select from five grant values or enter a custom amount

Grants Investment Pool Details

Uncheck this box to customize your allocation

Indicate the amount to be taken from one or more investment pools for grant. The desired \$ allocation total must equal the grant amount.

Investment Pool	Market Value	Current Allocation ¹	Desired \$ Allocation
Individual Investment Pools			
Income Index Pool	\$54.92	\$15 (15%)	\$0.00
International Equity Index Pool	\$72.95	\$20 (20%)	\$0.00
Small Cap Equity Index Pool	\$54.61	\$15 (15%)	\$0.00
Large Cap Equity Managed Pool	\$164.78	\$45 (45%)	\$0.00
Money Market Pool	\$18.31	\$5 (5%)	\$0.00
Totals	\$365.57	\$100 (100%)	\$0.00

¹Your Current % Allocation is rounded to the nearest percentage. This rounding may cause your total allocation to be less than or greater than 100%. However, 100% of your account is invested.

View which investments are funding the grant; customize allocations by investment type if so desired

Step 3: Schedule the frequency of the grant

3 ✓

How often would you like to support this charity?

Now
 Later

3 ✓

How often would you like to support this charity?

From mm/dd/yyyy To mm/dd/yyyy

12/09/2019 No end date

3 ✓

How often would you like to support this charity?

From mm/dd/yyyy To mm/dd/yyyy

12/09/2019 No end date

When you schedule grants in advance, it increases efficiency – faster processing time driven by automation

If you select later (above) or schedule a recurring grant, you can provide the timeframe for your support

Select “other” to see additional granting frequencies

Step 4: Dedicate the gift to someone special

The screenshot shows a two-step process for dedicating a gift. Step 4, 'Would you like to dedicate this gift to a friend or loved one?', has two radio button options: 'No' and 'Yes'. The 'Yes' option is selected, and a dropdown menu is open, listing five dedication languages: 'in honor of', 'in memory of', 'in recognition of', 'in appreciation of', and 'on behalf of'. The 'in honor of' option is highlighted in blue. To the right of the dropdown is a text input field containing 'Test Client'. Step 5, 'How do you want the charity to use this grant?', is partially visible below.

Determine if the recommended grant will be dedicated to someone

If you wish to dedicate your grant, you may choose the language that will populate in the charity letter and enter a name of an individual

Step 5: Grant purpose

Select from two options...

5

How do you want the charity to use this grant?



The charity can use this grant wherever they need it most

The quickest way to process because this grant purpose follows IRS requirements




I have a specific use for this grant or need to customize

Typically 2-5 business days to process to determine if your specific use follows IRS guidelines

Choose

Most efficient option

Requires additional processing time

Do any of these cover what you are looking for?

- No designation
- Aid for Beirut, Lebanon
- Hurricane Relief and Recovery
- Annual Campaign
- Annual Gift
- Budget Fund
- Capital Campaign
- Endowment Fund
- General Offering
- Missionary Fund
- Pledge (non-binding)
- Stewardship
- Unrestricted Grant
- Membership (no benefits)
- Wildfire Relief and Recovery
- Coronavirus Relief and Response
- Alumni Fund
- Annual Fund
- Annual Giving
- Building Fund
- Charity Event (not attending)
- General Fund
- Holiday Giving
- Operating Expenses
- Scholarship Fund
- Tithe
- Weekly Offering

Selecting “wherever it is needed most” is the most efficient way to submit a grant

If you wish to be more prescriptive, you may select the option, “I have a specific use for this grant.” You will receive a drop down list of options including, “my need is more specific”

Step 5: Grant purpose

Do any of these apply to your grant purpose?

- No designation
- Giving Tuesday
- California Volunteer Week
- Alumni Fund
- Annual Campaign
- Annual Fund **i**
- Annual Gift
- Endowment Fund
- Special Fund
- Special Offering
- Special Giving
- Primary Fund **i**
- Operating Expenses
- Pledge (non-binding) **i**

My need is more specific

What would you like the charity to know?

Give us the details and we'll take care of the rest...

i We've got you covered. We'll make sure the grant gets to where it needs to go. Just so you know, a grant with a custom purpose may take a little longer to get to the charity (we have to make sure it adheres to IRS guidelines).

Is there anything that the Schwab Charitable staff needs to know? (optional)

Example: Grant processing instructions

Information bubbles will appear for many of the special purpose grant options. Click them to read a description.

If you would like to create a custom purpose for the grant, you may enter the desired grant purpose in the open text field.

The previous options of "other purpose not listed" and "additional note to charity" have been combined into this one option.

Step 6: Acknowledgement and grant letter preview

6 ✓

Upon approval, we're going to send a grant letter to the charity.

This includes a check, and information like your name and address.

Select what you want to include in the letter:

- Enter name(s) or select from menu
- Name:
 - Account Name: **John and Mary Client Test Charitable Fund**
 - Include my mailing address
 - I want to be anonymous (I don't want to include my name or address).



Grant Letter Sample

SCHWAB CHARITABLE | **John and Mary Client Test Charitable Fund**

FOOD BANK
123 MAIN STREET
CITY, CA 12345

September 29, 2020

GRANT ENCLOSED We are pleased to present Food Bank with the enclosed grant in the amount of \$250 made on behalf of John and Mary Client Test Charitable Fund at Schwab Charitable.

Grant Amount	\$250
Acknowledgement	John and Mary Client Test Charitable Fund
Address	The donor selected not to include their address with this grant.
Grant Designation	Wherever it is needed most

PAY TO THE ORDER OF: Food Bank DATE: 1206

You may choose to provide the charity with your name, account name, and mailing address, or you may choose to be anonymous

View what the grant letter to the charity will look like; you can now review accuracy of the letter and proceed to the final steps of program policies, permissible grant verification, and final submission

Step 7: Confirm and submit

A confirmation email will be sent to

– Schwab Charitable Program Policies

I certify that:
 I have read and understand the Schwab Charitable Program Policies and that this grant recommendation will not violate any grant restrictions as set out in the [Recommending Grants](#) section of the Program Policies & Guidelines.
 I understand that neither I, nor any other person, can claim a deduction for this grant and that I will disregard any tax receipt provided by the recommended charity.
 Grant restrictions are summarized [here](#)
 (1219-9ZWH)

By checking the box, I certify the above statements to be true.

Restrictions on Grants

Restrictions on Grants¹

- The grant may not be used to pay for admission to any event, including fundraising dinners, galas, concerts, auctions or other benefit functions.
- The grant may not fulfill a pre-existing, legally binding pledge to the recommended charity.
- Neither the Account Holder nor any other individual can receive any goods, services or other private benefit as a result of the grant.
- The grant may not be used for lobbying, political contributions or to support political campaign activities.
- The grant recipient must not be a private non-operating foundation.
- The grant recipient must not be a non-functionally integrated Type III supporting organization.
- The grant recipient must not be a supporting organization that supports one or more organizations directly or indirectly controlled by current or future Account Holders or users, relatives or their affiliates.
- The grant may not fund a scholarship if any Account Holder or advisor to this account (or any relative) is an eligible recipient or has a role in selecting the scholarship recipient.
- The grant may not support a specific missionary who is related to the Account Holder(s) or advisor(s) to this account.

Investment advisors, CPAs or other professional advisors also need to adhere to the following:

- In conveying this grant recommendation, I am acting as an agent for the Account Holder on this account. I will maintain a record of the Account Holder's grant instructions and will provide a copy to Schwab Charitable Fund upon request. I will not receive any compensation or personal benefit from Schwab Charitable Fund for conveying this grant recommendation.

1. This is only a summary. Please refer to the Program Policies for details. If there is a discrepancy, the Program Policies control over this summary.

The confirmation email field will be prepopulated with the donor's address. You may also select an alternate email address if on file.

Certify you have read and are abiding by our program policies for recommending grants.

Once you have certified, you can confirm and submit the grant for processing.

Step 7: Final confirmation page

✔ Thank you! You're all set, you can close this page now.

Your grant recommendation for **\$250.00 One Time** to **Food Bank** has been submitted for processing.

Grant details



Food Bank

123 Main Street
City, CA 12345

How much did you grant?

\$250.00

Grant frequency?

One Time, starting today

How do you want the charity to use this grant?

Wherever it is needed most

What you included in the grant letter:

Account Name: John and Mary Client Test Charitable Fund

What next?



Make another grant

Want to recommend another grant?
[Go back to the Grant to Charity page](#)



Contribute to your account

Now that you've made a grant, replenish your account.
[Go to Contribute to My Account page](#)



Go to your account overview

See your account performance, recent grants, and more.
[Go to Account Overview page](#)

You will receive a final confirmation page highlighting the recommended grant has been submitted for processing.



Schwab Mobile App

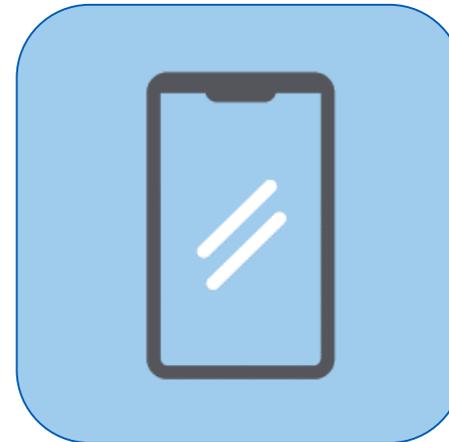
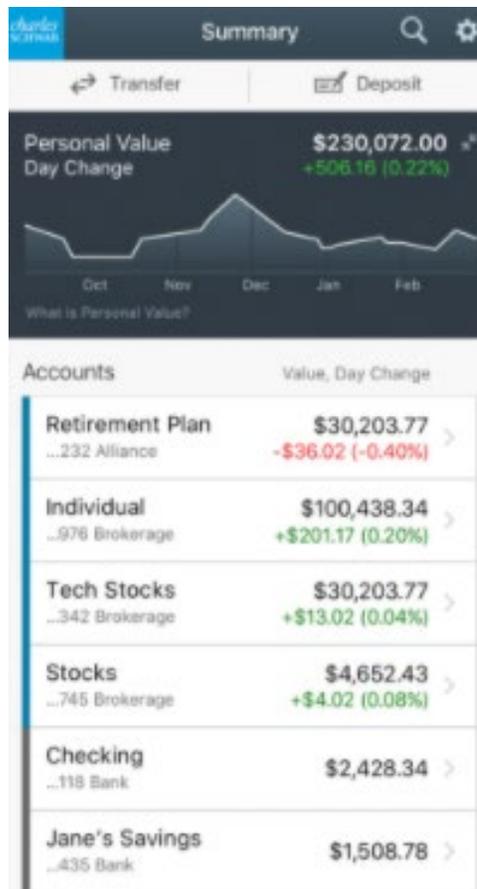
Manage your Schwab Charitable account on the Schwab mobile app.

www.schwabcharitable.org

Schwab Charitable donors can also manage their accounts through the Schwab Mobile app

Download the Schwab Mobile app....

...on any of these three devices



- iPhone
- iPad
- Android

* The Schwab Mobile App requires a wireless signal or mobile connection. System availability and response times are subject to market conditions and mobile connection limitations. Trades receive outside normal market hours will be entered the next business day. Mobile Deposit is subject to limitations and other conditions.

* iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries

Schwab's Mobile app includes Schwab Charitable accounts including balances, positions, and history

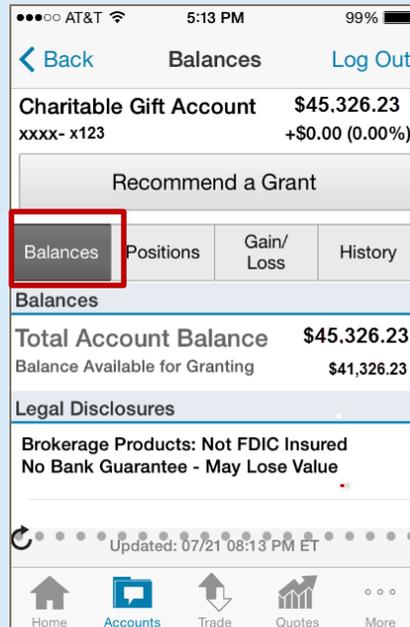
Tap the Charitable Gift Account to view:

- Account Balances
- Positions
- History



Account Balances

- Easily see the Total Account Balance and the Balance Available for Granting



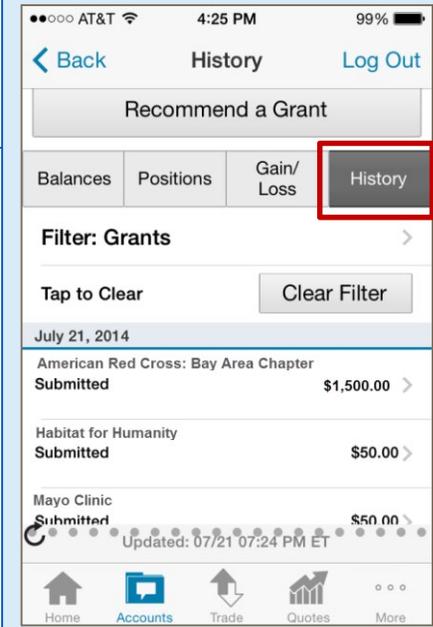
Positions

- View positions of the selected investment pool



Transaction History

- Filter by Grants, Contributions or all Transactions



Donors can recommend a grant from their mobile device

Grant Again to a favorite charity...

AT&T 4G 9:30 AM 94%

History Log Out

Habitat for Humanity

Grant Details

Current Status: **Approved**
Request Date: 04/02/2014
Charity Details: **Gift Processing**
1401 N Fares Ave
Evansville, IN
(812) 4235623

Grant Again

Home Accounts Trade Quotes More

...or Search for a new charity

AT&T 4G 1:24 PM 84%

Back Recommend A Grant Close

number. Use the State field to narrow your search further.

Search

Habitat for Human

Habitat For Humanity
Habitat For Humanity - Golden

Done

Q W E R T Y U I O P

Schedule the grant and customize the grant acknowledgement letter

AT&T 4G 1:25 PM 84%

Back Recommend A Grant Close

Grant Details (Step 2 of 4)

> **Charity Information**
Habitat for Humanity

Grant Amount

Balance Available to Grant: \$41,326.23

Amount
\$.00

Schedule a Future or Recurring Grant (optional)

Schedule this grant to be made one time in the future or set it up to repeat.

Frequency: Select >

Start Date:

End Date:

No End Date

Acknowledgment in Grant Letter

Choose how you would like to be acknowledged in the grant letter that will be sent to the charity.

Name
Enter name(s) or select from menu >

Include Account Name Yes No
The Sample Family Fund

Include John Client's mailing address? Yes No

Include Additional Acknowledgment (optional)

Schedule the grant to be made one time in the future or on a recurring basis

Select Grant Frequency

Select

Annually (1 per year)

Semi-Annually (2 per year)

Quarterly (4 per year)

Bi-Monthly (6 per year)

Select previously used names or enter a new name

Enter Acknowledgment

Enter name(s) or select one of your previously acknowledged names.

Name

Previously Used Names

John and Mary Sample

Mary Q. Sample

Include an Additional Acknowledgment

Add Acknowledgment

Acknowledgment

in recognition of >



Thank you.

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 "Schwab".
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