



My charitable investments

Recommend charitable investments that will help you intentionally and successfully reach your philanthropic goals. Consider personal constraints—including time horizon, contribution and granting patterns, and rebalancing preferences—before selecting a portfolio allocation, and check back regularly to ensure your giving stays on track.


For examples of how other donors approach charitable investments, see the next page.

Goal																					
Contribution and granting patterns																					
Considerations																					
Target asset allocation	<input type="text"/> % Cash <input type="text"/> % Bond <input type="text"/> % Domestic equity <input type="text"/> % International equity																				
Rebalancing	<input type="checkbox"/> Actively rebalance with single fund investment options <input type="radio"/> Annually <input type="radio"/> Semiannually <input type="radio"/> Quarterly <input type="checkbox"/> Automatically rebalance with multi-fund investment options																				
Monitoring	<table border="0"> <tr> <td>Allocation</td> <td><input type="radio"/> Annually</td> <td><input type="radio"/> Semiannually</td> <td><input type="radio"/> Rarely</td> </tr> <tr> <td>Granting patterns</td> <td><input type="radio"/> Annually</td> <td><input type="radio"/> Semiannually</td> <td><input type="radio"/> Rarely</td> </tr> <tr> <td>Contribution patterns</td> <td><input type="radio"/> Annually</td> <td><input type="radio"/> Semiannually</td> <td><input type="radio"/> Rarely</td> </tr> <tr> <td>Time horizon</td> <td><input type="radio"/> Annually</td> <td><input type="radio"/> Semiannually</td> <td><input type="radio"/> Rarely</td> </tr> <tr> <td>Traction toward goals</td> <td><input type="radio"/> Annually</td> <td><input type="radio"/> Semiannually</td> <td><input type="radio"/> Rarely</td> </tr> </table>	Allocation	<input type="radio"/> Annually	<input type="radio"/> Semiannually	<input type="radio"/> Rarely	Granting patterns	<input type="radio"/> Annually	<input type="radio"/> Semiannually	<input type="radio"/> Rarely	Contribution patterns	<input type="radio"/> Annually	<input type="radio"/> Semiannually	<input type="radio"/> Rarely	Time horizon	<input type="radio"/> Annually	<input type="radio"/> Semiannually	<input type="radio"/> Rarely	Traction toward goals	<input type="radio"/> Annually	<input type="radio"/> Semiannually	<input type="radio"/> Rarely
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For more information on our investment options, visit vanguardcharitable.org/investments.

Sample charitable investment plans

Sample A: Investing to make a large, one-time gift to charity.	
Goal	Make a one-time, large gift to my alma mater to help update the student center
Contribution and granting patterns	<ul style="list-style-type: none"> Initial contribution: \$200,000 No plan to make additional charitable contributions into account Grant annually from account growth (minimum: \$2,000)
Considerations	<ul style="list-style-type: none"> 5-year time horizon Preserve initial contribution Minimal tolerance for market volatility due to short-term time horizon Choose low-cost investment options to avoid eroding principal
Target asset allocation	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Year 1-4 60% equities 40% bonds</p> </div> <div style="text-align: center;">  <p>Year 5 30% equities 70% bonds</p> </div> </div>
Rebalancing	<ul style="list-style-type: none"> Actively construct portfolio with single fund investment options Rebalance quarterly
Monitoring	Semiannually evaluate progress against objective; adjust target allocation and granting patterns or, if needed, initiate additional contributions

Sample B: Investing to build a long-term philanthropic legacy for heirs	
Goal	Pass philanthropic account privileges to children once grown; minimum account balance when passed is \$75,000. In interim, support charities with increasingly larger grants over time.
Contribution and granting patterns	<ul style="list-style-type: none"> Initial contribution: \$100,000 Contribute additional \$25,000 per year for next 10 years Grant 5% account balance annually; expect total amount granted annually to increase as account balance increases
Considerations	<ul style="list-style-type: none"> 20-year time horizon High tolerance for market volatility due to long-term time horizon Choose low-cost investment options to avoid diminishing returns over time
Target asset allocation	<div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>80% equities 20% bonds</p> </div> </div>
Rebalancing	Automatically rebalance with multi-fund investment options
Monitoring	Annually evaluate progress against objective; adjust target allocation if time horizon or long-term plans shift