

# Save to Give Charitable Investment Scenario



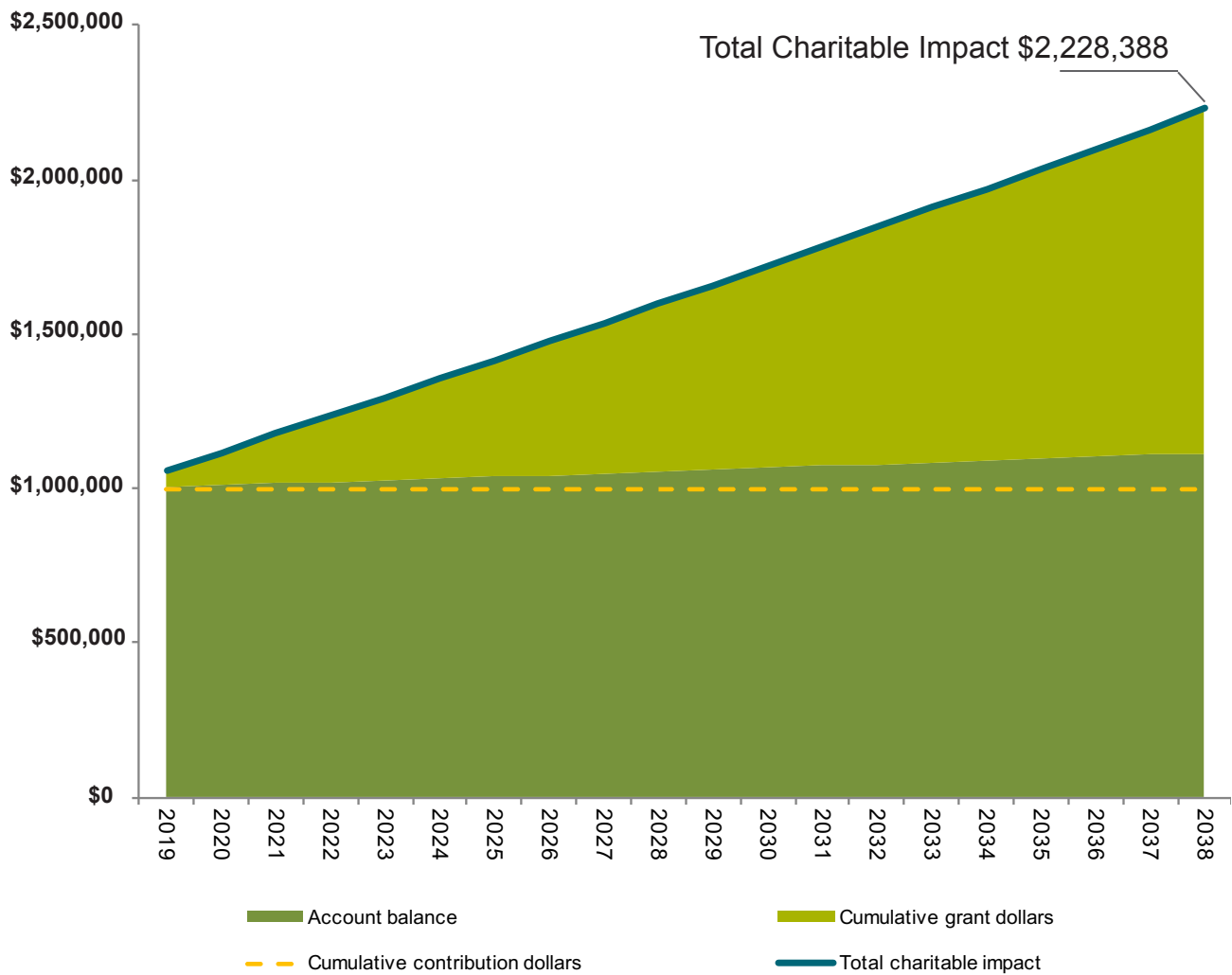
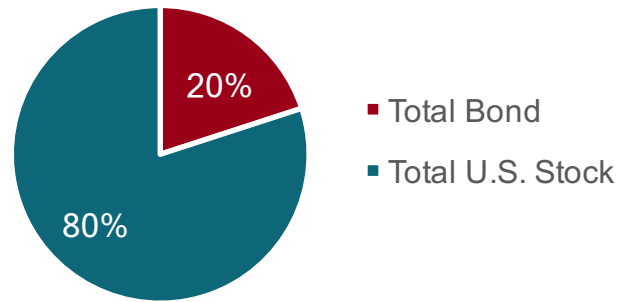
In the scenario below, we demonstrate the power of a long-term charitable approach that takes full advantage of the resources at your disposal. By saving to give, you can unlock significant benefits for your clients and their charities.

A \$1M contribution with a goal to grant 5% of the account balance annually and an investment allocation of 80% stocks and 20% bonds, such as our Growth Portfolio Solution, will see a target return of 5% + inflation and an average annual net return of 6.28%. Over 20 years, this \$1M initial donation turns into a \$2.2M total charitable impact.

Investment Scenario	
Contribution Dollars at Beginning of 2019	\$ 1,000,000
Annual Grant % at End of Each Year	5.00%
Average Annual Gross Return	6.30%
Average Annual Expense Ratio	0.02%
Average Annual Net Return	6.28%
<b>Total Contribution Dollars for 20 Years</b>	<b>\$ 1,000,000</b>
<b>Total Grant Dollars For 20 Years</b>	<b>\$ 1,114,123</b>
<b>Total Investment Return for 20 years</b>	<b>\$ 1,326,407</b>
<b>Total Admin Fee For 20 Years</b>	<b>\$ 93,095</b>
<b>Total Investment Fee For 20 Years</b>	<b>\$ 4,924</b>
<b>Average Annual All-in Fee</b>	<b>0.438%</b>
<b>Account Balance at End of Year 2039</b>	<b>\$ 1,114,265</b>
<b>Total Charitable Impact at End of Year 2039</b>	<b>\$ 2,228,388</b>

*All investments are subject to risk. Past performance does not guarantee future returns. Diversification does not ensure growth or protect against a loss in a declining market.*

## Proposed allocation 80% stocks, 20% bonds



Vanguard Charitable is a leading U.S. nonprofit organization that fulfills its mission to increase philanthropy and maximize its impact over time by sponsoring donor-advised funds (DAFs). With secure access to the Vanguard Charitable donor portal, our clients can log in to their donor-advised fund account at any time at [vanguardcharitable.org](https://vanguardcharitable.org).

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