

# How to transfer assets out of a Schwab account

Account transfers between two financial institutions are processed electronically using the Automated Customer Account Transfer (ACAT) system or manually (Non-ACAT), depending on the transfer type, and can be full or partial. During the transfer process, assets may be unavailable for trading, liquidating or meeting cash needs. To determine the most appropriate time to transfer assets, [speak with your client\(s\)](#) .

To initiate a transfer of assets out of a Schwab account, your client should contact the receiving firm, which determines the required documents and procedures, and contacts Schwab to begin the process. A full transfer out will be charged \$50.

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- + How to transfer assets to like registrations
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Schwab Charitable Fund is recognized as a tax-exempt public charity as described in Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi) of the Internal Revenue Code. Contributions made to Schwab Charitable Fund are considered an irrevocable gift and are not refundable. Please be aware that Schwab Charitable has exclusive legal control over the assets you have contributed. Although every effort has been made to ensure that the information provided is correct, Schwab Charitable cannot guarantee its accuracy. This information is not provided to the IRS

Market fluctuations may cause the value of investments held in a donor-advised account to be worth more or less than the value of the original contribution to the funds.

A donor's ability to claim itemized deductions is subject to a variety of limitations depending on the donor's specific tax situation. Schwab Charitable does not provide specific individualized legal or tax advice. Please consult a qualified legal or tax advisor where such advice is necessary or appropriate.

Contributions of certain real estate, private equity, or other illiquid assets may be accepted via a charitable intermediary, with proceeds of your donation transferred to your donor-advised account upon liquidation. This intermediary considers donations on a case-by-case basis, and assets typically must be valued at \$250,000 or more. Call Schwab Charitable for more information at **800-746-6216**.

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Fund & Withdraw	+
Trade & Invest	+
Reports & Documents	+
Tools & Admin	+
Help	+