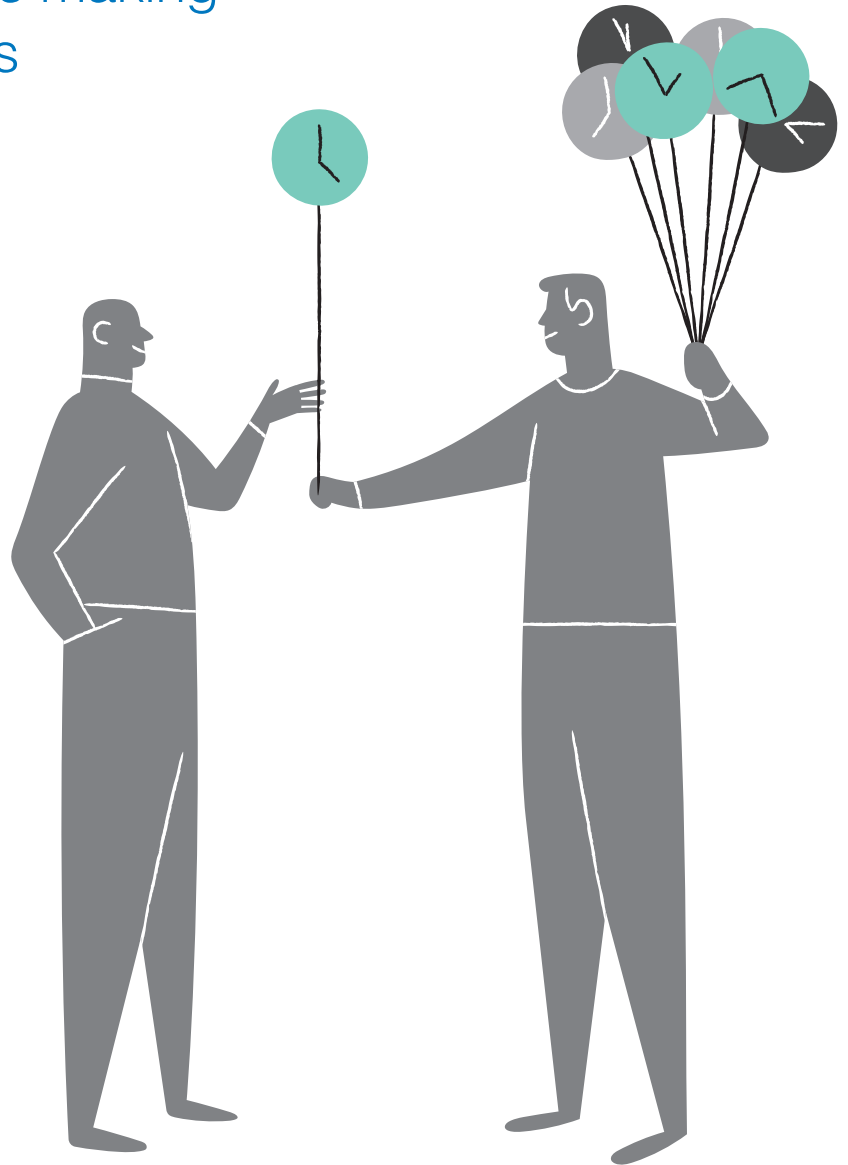


# Donor handbook

For donor-advised funds making  
advise-as-you-go grants



## A mission to serve

Our mission at Thrivent Charitable Impact & Investing® (Thrivent Charitable) is to serve donors, empowering them to create the change that matters most to them. To help our donors spread the joy of generosity, we provide tailored service, deep expertise and proven stewardship. Together with our donors we are champions for building a hope-filled world by distributing more than \$62 million annually to charities serving local, national and global communities.

### Your giving choices, our support

Thrivent Charitable reflects the diversity of your interests and passions. You can choose from a variety of giving options to turn your charitable goals into a reality. This handbook includes tools to help you along your charitable path. However, you don't need to make the trek all by yourself. Contact us whenever you have questions or needs. We're here to help you make the most of your resources so you can make the changes that matter most to you.

Online: [thriventcharitable.com](https://thriventcharitable.com)

Email: [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com)

Phone: 800-365-4172



# Welcome to Thrivent Charitable

You're part of a community of individuals and families who act on their faith, values and life experiences by giving through a donor-advised fund. We're honored to be your giving partner and will serve as a trusted steward of the gifts you've shared to support the causes and charities you cherish.

Serving donors is central to our mission. With this commitment in mind, we've designed this handbook as an ongoing resource to manage and make the most of your donor-advised fund. We encourage you to keep fund documents and reports together in a secure place.

## The following pages provide more information about your fund:

How your donor-advised fund works.....	p. 3
Requesting grants to charities.....	p. 4
Additional giving options .....	p. 5
Make the most of your giving .....	p. 6
Additional resources to guide your giving.....	p. 6
Your Fund Dashboard.....	p. 7

We invite you to take advantage of the many donor services described in this handbook. Whenever you have questions, please contact us at [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com) or call 800-365-4172.

For additional information about policies and guidelines, please refer to Donor-Advised Fund Policies & Guidelines available at [thriventcharitable.com](http://thriventcharitable.com).

## Your charitable legacy

Name family or friends to serve as successor advisors or specific charities to receive the remainder of your donor-advised fund, or have the remainder benefit charities of your choice perpetually. If no successor advisors or charities are named, remaining assets are directed to the Thrivent Charitable Impact & Investing Community Impact Fund to address urgent and unmet needs throughout the world.

## How your donor-advised fund works



**Give** to create potential tax benefits based on when and how you give.



**Grow** your donor-advised fund through sound stewardship.



**Grant** to your favorite causes and charities when and how you wish.

# Requesting grants to charities

As advisor to your donor-advised fund, you can recommend grants of \$100 or more to any IRS-qualified charity. Designate grants for general operating support, a specific project or other needs you wish to address.

We are here to serve you. Please contact us if you want assistance in determining an organization's charitable status, help identifying specific organizations of interest to you, or if you wish to make grants anonymously.

## How to make grants

- Request grants online at [thriventcharitable.com](https://thriventcharitable.com). See page 7 for more information.
- Or complete the Grant Recommendation Form and mail or fax it to Thrivent Charitable. Download the form at [thriventcharitable.com](https://thriventcharitable.com) or contact us.

## Grant approval

In its role as steward, Thrivent Charitable performs due diligence on all grants before approval to ensure they meet our standards and IRS standards. See Permissible grants for more information.

## Grant distributions

Once requested, grants are generally distributed within five to seven business days. In some cases it may take longer to complete the approval process. Grants are distributed directly from your fund to the selected charities.

## Recurring grants

Donors may schedule recurring grants. You can select a time period, frequency and other details pertaining to the grant.

## International grants

Due to the complexities of granting to international charities, we recommend you first look at U.S.-based international charities with IRS charitable status (e.g., Lutheran World Relief, International Red Cross). Because these U.S.-based international charities require no additional due diligence or additional documentation from the charity, grants can be made easily, and we can ensure necessary oversight. Please note, Canadian charities are considered international charities.

## Acknowledgment

To ensure we meet your giving intentions, Thrivent Charitable provides a variety of options for how your grant payments are acknowledged and sent to the charities and causes you support. When you recommend a grant, either online or offline, you can choose from the following acknowledgement options:

- Fund name, donor name(s) and address.
- Fund name and donor name(s).
- Fund name only.
- Anonymous.

This information is included in the grant letter sent to the organization, which is accompanied by your grant payment to the organization. Select the first option (Fund name, donor name(s) and address) if you want the grantee organization to thank you directly. The donor name(s) will consist of the primary fund advisor(s) listed on the charitable fund account.

## Permissible grants

You may recommend grants to any charities recognized as IRS-qualified charities. This includes religious, educational and other charitable organizations.

While the vast majority of grants recommended by donors are honored by Thrivent Charitable, the following types of grant requests are not permissible.

- Grants providing a more than incidental benefit to the donor or other third party. This includes all or a portion of the cost to attend a charitable event, goods bought at charitable auctions and raffle tickets; grants to satisfy a financial obligation of any individual or entity; grants fulfilling fundraising or other commitments or pledges; or grants directed to or for the benefit of specific individuals (e.g., school tuition, scholarships earmarked for individuals).
- Grants to organizations whose purpose or work is not solely charitable or when the grant is used for a non-charitable purpose (e.g., cemeteries, VFW, fraternal societies).
- Grants to private non-operating foundations.
- Grants to 501(c)(3) supporting organizations that cannot verify they would be considered Type I or Type II by the IRS, or a reasoned legal opinion.



For more information about permissible grants made from your fund, please email [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com) or call us at 800-365-4172.

# Additional giving options

You can make additional gifts to your donor-advised fund at any time.  
Please contact us if you have questions or wish to consult a gift planner.

## Your giving options

	Cash	Stocks, bonds and mutual funds	Real estate	Closely held stock and complex assets <sup>1</sup>	Qualified charitable distributions from IRAs <sup>2</sup>	Qualified retirement assets: IRAs, 401(k)s or 403(b)s	Annuities and U.S. savings bonds
<b>Give Now</b> Benefit charities immediately. <ul style="list-style-type: none"> <li>• Witness changes resulting from your gift.</li> <li>• Play an active role in your grantmaking to charities and give at times of your choosing.</li> <li>• Involve family in giving decisions if you desire.</li> </ul>							
<b>Outright gift</b>	•	•	•	•	•		
<b>Give Later</b> Benefit charities upon death. <ul style="list-style-type: none"> <li>• Control your assets while living and make a significant gift upon death.</li> <li>• Provide future ongoing support to charities.</li> <li>• Change charities at any time without amending your estate plan.</li> <li>• Share a legacy of values with your family.</li> </ul>							
<b>Life insurance</b>	•	•			•		
<b>Bequests and beneficiary proceeds</b>	•	•	•	•		•	•
<b>Life estate reserved</b>			•				
<b>Give &amp; Receive</b> Receive income payments now and benefit charities upon death. <ul style="list-style-type: none"> <li>• Convert current assets into ongoing income payments.</li> <li>• Provide future support to charities.</li> <li>• Change charities at any time without amending your estate plan.</li> <li>• Share a legacy of values with family.</li> </ul>							
<b>Charitable gift annuity</b>	•	•			*		
<b>Charitable remainder annuity trust</b>	•	•			*		
<b>Charitable remainder unitrust</b>	•	•	•	•	*		
<b>Testamentary trust</b>	•	•				•	•

<sup>1</sup>When considering gifts of real estate, closely held stock, crops/farm equipment or other complex assets, please contact Thrivent Charitable.

<sup>2</sup>If you are 70½ or older, you may create a non-advised charitable fund with gifts of qualified charitable distributions QCDs from an IRA. Contact Thrivent Charitable for more information.

\*Limited to a once-in-a-lifetime \$50,000 gift. Contact Thrivent Charitable for more information.

## Make the most of your giving

### Complete the plan

To help carry out your giving goals, we developed “Your Giving Plan” and the shorter “Questions to Jump-start Your Giving,” to guide you in creating a thoughtful giving plan. Your responses help guide us and successor advisors should a recommended charity cease to exist or change its mission, so we can carry out your giving intentions far into the future. Please complete the plan or questionnaire at [thriventcharitable.com/giving/resources](https://thriventcharitable.com/giving/resources).

### Get help from our staff

Thrivent Charitable’s knowledgeable staff can help you:

- Create or refine your giving goals.
- Update your Fund Agreement with new charities, advisors or contingencies.
- Research charities to match your goals and values.
- Follow up with charities on how grant support was used.
- Explore unique grant-making scenarios (e.g., international grants).
- Schedule a personal visit or phone review of your charitable fund.
- Name a family member or friend to serve as successor advisor to your fund.

Contact us at [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com) or 800-365-4172 for support.

### Get donor-advised fund updates

You will receive an email notification when statements are available for your donor-advised fund. These statements help you monitor your fund’s activity.

## Additional resources to guide your giving

### Family giving resources:

[thriventcharitable.com](https://thriventcharitable.com)

Many individuals choose to engage family or friends in their charitable giving. Thrivent Charitable has developed a suite of resources for you to share your giving journey with future generations, and our staff is here to support you along the way.

### Charity Navigator:

[charitynavigator.org](https://charitynavigator.org)

Charity Navigator is America’s leading evaluator of charities. Its rating system examines two broad areas of a charity’s financial health—how responsibly it functions day-to-day and how well-positioned it is to sustain its programs over time.

### GuideStar:

[guidestar.org](https://guidestar.org)

With free registration, you can view information on 1.8 million nonprofits listed with GuideStar, and all are formally registered with the IRS or have proven they meet all IRS criteria for exempt organizations.

### National Center on Family Philanthropy:

[ncfp.org](https://ncfp.org)

The National Center site offers resources to encourage individuals and families to create and sustain a philanthropic mission.

### Charities Review Council:

[smartgivers.org](https://smartgivers.org)

Visit this website to take a closer look at charities before making your important social investment.



## Your Fund Dashboard

You have secure and immediate online access to your fund via your Fund Dashboard. Through this secure site you are able to:

- View your fund balance and recent statements.
- Review grant history and recent contributions.
- Request online access for additional parties, such as your spouse, family members or financial advisor.
- Update your contact information.

For a complete overview or to download further instructions about managing your fund, visit [thriventcharitable.com/manage-funds](https://thriventcharitable.com/manage-funds).

### Questions about logging in?

Our staff is happy to assist you. Please email [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com) or call 800-365-4172.



# About us

Thrivent Charitable Impact & Investing® brings hope to the world by empowering people to create the change that matters most to them. We open the joy of generosity to all by making it easy for anyone to give to the causes they cherish. We take a holistic, personalized approach to help our donors create strategic charitable plans, illuminating new paths to personalized impact through visionary models, tailored service and deep expertise. Ignited by our faith, we are passionate about creating positive impact and inspiring lasting change in our communities.



Thrivent Charitable Impact & Investing® is a public charity that serves individuals, organizations and the community through charitable planning, donor-advised funds and endowments. Thrivent Charitable Impact & Investing works collaboratively with Thrivent and its financial advisors. It is a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans.

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit [Thrivent.com](https://www.thrivent.com) or FINRA's BrokerCheck for more information about Thrivent's financial advisors.

