

# Give to charities upon your death

**There are simple, flexible ways to support charitable organizations.**

Your assets—IRAs or other qualified retirement assets, life insurance, annuities, investments or real estate—support charities and causes you care about. Sharing all or a portion of these assets upon your death has several benefits:

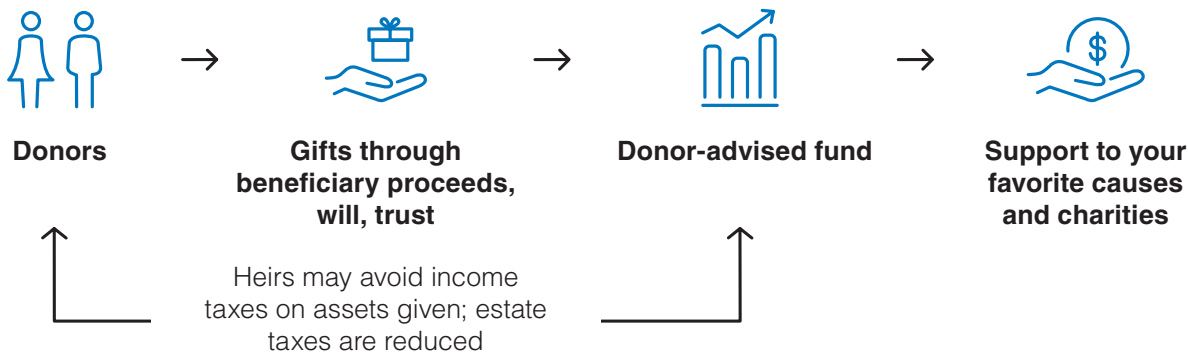
- You can make a significant gift, oftentimes larger than you could have made while living.
- You maintain control of your assets while living and have the flexibility to make changes as needed.
- You make one simple designation through a donor-advised fund, and your gift supports multiple charities.

## Ways to give

**Bequests through your will.** Give assets—such as stocks, bonds or real estate—through your will or revocable trust. Upon your death, these assets are removed from your estate, thereby potentially reducing related estate taxes. You can designate: 1) a percentage of your estate; 2) a specific dollar amount or asset; 3) a remainder amount after other beneficiaries are paid; or 4) Thrivent Charitable Impact & Investing® (Thrivent Charitable) as a contingent beneficiary.

**Beneficiary proceeds.** Designate Thrivent Charitable as beneficiary of your IRA or other qualified retirement plan, annuity or life insurance. Simply complete the beneficiary form for the assets you wish to give. Your heirs may avoid paying income taxes on assets given, and the value of your estate may be reduced for estate tax purposes. You can designate all or a percentage of the assets, or name Thrivent Charitable Impact & Investing as contingent beneficiary. Another advantage: You don't need to pay attorney fees to put these plans in place.

## How it works



## Donor story

**The donors.** A couple, 66 and 72, wanted to share what's left of their assets upon death with their adult children, church and other favorite charities. They're aware IRA assets inherited by family are subject to income tax and possibly estate tax.

**Their gift.** They named Thrivent Charitable as beneficiary of their IRAs and established a donor-advised fund to support their church and two additional charities. Their adult children are named in their wills to receive the remaining assets from the estate.

## 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.

## Are you ready to make the most of your giving?

We can help you determine if a gift of bequests or beneficiary proceeds is right for you. Contact your Thrivent financial advisor, visit [thriventcharitable.com](https://thriventcharitable.com) or call 800-365-4172.

## Donor-advised fund features

When you give through Thrivent Charitable, your donor-advised fund features charities and causes of your choosing:

- Name multiple charities or causes to benefit.
- Make charity changes simply by contacting us.
- Remain anonymous to benefiting charities if you wish.
- Include family, friends and future generations as successor advisors to carry on your giving legacy.



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://Thrivent.com) or FINRA's BrokerCheck for more information about Thrivent's financial advisors.

Donors must itemize deductions to receive a charitable income tax deduction. Charitable giving can result in tax, legal and financial consequences. Thrivent, its financial advisors and professionals, and Thrivent Charitable Impact & Investing®, do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this brochure is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing and recommending another party to any transaction or matter addressed herein.