

Bundling charitable gifts

One of the most talked about changes of the 2017 tax reform was an increase in the standard federal tax deduction. These minimums are contributing to the growing popularity of “bundling” charitable gifts. The term “bundling” refers to combining two or more years of charitable contributions into one year to meet and exceed new thresholds for itemizing.

A donor-advised fund through Thrivent Charitable Impact & Investing® (Thrivent Charitable) provides the ideal solution for this type of giving. Donors make charitable gifts to their donor-advised fund in a given year, claim their tax deduction, and then decide when and how much to grant to favorite charities later, at times of their choosing.

Benefits of giving

Full range of giving options.

You can give cash or give long-term appreciated assets and avoid capital gains.

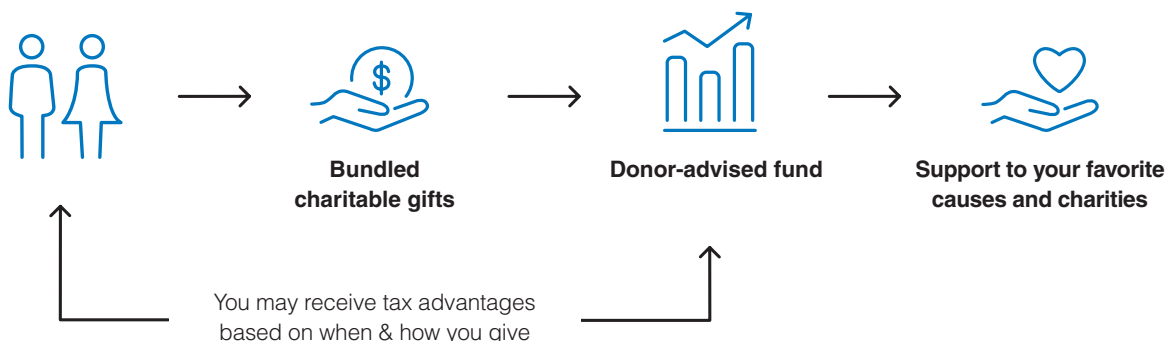
Support your favorite charities and causes.

Provide immediate and long-term charitable support, and remain anonymous if you wish.

Share charitable values.

Fulfill your charitable giving goals and, if you want to do so, involve your family members in your giving plan.

How it works



Donor Story

The donors. A couple in their early 60s currently give \$1,000 a month (\$12,000 annually) to their church. They have an additional \$10,000 in other itemized deductions. If they continue to give in the same way to their church, their total annual itemized deductions of \$22,000 no longer meet or exceed the itemization threshold for couples filing jointly.

Their gift. The donors created a donor-advised fund through Thrivent Charitable and bundled three years of annual giving (\$36,000) into one year. This \$36,000, plus \$10,000 in other itemized deductions, exceeds the threshold for itemizing. In years two and three, the donors will take the standard deduction and support their church, and other charities if they choose, through their donor-advised fund. They plan to add their donor-advised fund every three years, allowing them to support their church while making the most of the tax reform.

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 set up a strategy for planned giving. Contact your Thrivent financial advisor, visit thriventcharitable.com or call 800-365-4172.



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 or FINRA's BrokerCheck for more information about Thrivent's financial advisors.

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.

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.