

# Charitable funds

## Choose from three options that maximize your giving and help the causes you care about.

The charitable funds at Thrivent Charitable Impact & Investing® (Thrivent Charitable) offer you three ways to maximize your giving efficiently and effectively. The funds help you support your community and favorite causes in a planful way, reflecting your philanthropic goals.

### Flexible funds

Our charitable funds offer you flexibility to set up your donations and manage them, including:

- Give when it's right for you and provide immediate or long-term charitable support.
- Support one or more IRS-qualified charities you choose.
- Designate your contribution for a charity's general operating support or for a specific project.
- Make grants in your name, in honor or memory of a loved one, or anonymously.
- Monitor your giving through ongoing statements and online access.
- Bypass administrative burdens associated with establishing and maintaining a private foundation. There are no legal fees associated with creating your charitable fund.
- Make Thrivent Charitable's Collaborative Funds part of your giving.

### Charitable fund options

Whatever fund you choose, you'll set in motion a lasting legacy to change lives in ways that are important to you.



**Give** through funds that are right for you with maximum tax benefits.



**Grow** your charitable fund through sound stewardship.



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

Give	Grow	Grant
<p><b>Donor-advised fund</b> Advise as you go</p>	<p>Choose how your fund's charitable assets are invested. Select one portfolio or allocate assets across multiple portfolios to achieve the mix that aligns with your grant making timeline and personal risk temperament. Investment earnings are reinvested to grow your charitable fund.</p>	<ul style="list-style-type: none"> <li>• Grant \$100 or more to any IRS-qualified charity at times of your choosing.</li> <li>• Name successor advisors if you wish.</li> </ul> <p>Minimum: No fund minimum; minimum administrative fees apply to charitable funds with a value of \$10,000 or less.</p>
<p><b>Designated fund</b> Annual grants to charities</p>	<p>Choose how your fund's charitable assets are invested. Select one portfolio or allocate assets across multiple portfolios for long-term growth. Investment earnings are reinvested to grow your charitable fund.</p>	<ul style="list-style-type: none"> <li>• Designate any IRS-qualified charities to receive automatic annual grants. You can change your designated charities at any time.</li> <li>• Grant a percent of your fund's value. Five percent of your fund's value is distributed annually among designated charities in perpetuity, or 10% for 10, 15 or 20 years. Minimum: \$5,000 for each charity.</li> </ul>

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## Give

## Grow

## Grant

### Designated non-advised charitable fund

Gifts of qualified charitable distributions (QCDs)

Choose how your fund's charitable assets are invested. Select one growth portfolio or allocate assets across multiple growth portfolios. Investment earnings are reinvested to grow your charitable fund.

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- Create a scholarship fund by designating any college, university or seminary, and recommend scholarship criteria for recipients. Minimum: \$5,000 per accredited educational institution.
- Support a specific cause or charitable interest by creating your own field of interest fund. Minimum: \$25,000.

Optional: Request an immediate, one-time grant to selected charities; \$50,000 or 20% of your gift, whichever is greater, must remain in your charitable fund.

Designate any IRS-qualified charities to receive automatic annual grants.

Minimum: \$5,000 for each named charity. These charities must remain unchanged for the life of the fund.

## 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 charitable fund. Contact your Thrivent financial advisor, visit [thriventcharitable.com](https://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](https://Thrivent.com) or FINRA's BrokerCheck for more information about Thrivent's financial advisors.

A 1% annual administrative fee is assessed to cover program expenses. "Advise as You Go" donor advised funds with a value of less than \$10,000 are assessed a minimum \$25 quarterly administrative fee. There may be additional fees for gifts of illiquid assets (e.g., real estate, closely held stock, life insurance). Contact Thrivent Charitable for additional information.

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

Thrivent Charitable also offers Advisor Managed Funds for customized portfolios of \$250,000 or more. Contact Thrivent for more information.

Charitable giving can result in significant tax, legal and financial consequences. Because Thrivent Charitable cannot give tax or legal advice, you are strongly encouraged to consult with your personal tax and legal 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. [Thrivent.com/disclosures](https://Thrivent.com/disclosures).

