

**thrivent**<sup>®</sup>

**Charitable**

# Open the joy of generosity to all

**Giving made easy so you can make a bigger impact**

We've always believed humanity thrives when people are empowered to create the change that matters most to them. Sharing your money and assets with others is a way you can give from the heart and help support the people and causes dearest to you.

Whether you want to leave a legacy for those you love, support your church or community, or give back to nonprofits you care about, let us take the anxiety and complexity out of giving. We can help you spread the joy of generosity and fill the world with hope, your way.

## **We'll help you create a purposeful strategy**

Our offerings can illuminate new paths for your giving strategy to benefit the people and organizations you care about most—now or in the future.



## How do you want to create change?

Do you want to:

- Include family or friends in giving or model generosity?
- Start now so you can see the impact?
- Keep your loved ones' inheritance intact?
- Support charities upon your death?
- Potentially minimize taxes now or upon death?
- Increase your retirement income?

Using a combination of financial products and personal assets, planned giving offers you the potential to:

- Give more than your current income allows
- Give an asset other than cash
- Receive tax benefits, based on when and how you give
- Receive an income for a set number of years or for the rest of your life
- Be a role model of your values and giving traditions to your family and friends
- Receive recognition for your gifts or remain anonymous

## Find new paths forward

Thrivent Charitable's holistic, personalized approach can help you contribute to those causes and organizations you cherish:

- Giving options to suit your goals and situation
- Flexibility to give to any charity and make changes as your priorities and goals evolve
- The opportunity to choose investment options based on your time horizon for giving and personal risk tolerance
- Online giving resources, available when you want them

## Charitable fund options

We offer several charitable fund options to help you make the best decisions tailored to your giving goals, including:

- Donor-advised funds (Advise-As-You-Go, advisor-managed and designated)
- Nonadvised charitable funds
- Charitable gift annuities
- Charitable remainder unitrusts
- Charitable remainder annuity trusts
- Organization endowment funds

# Ways to give through Thrivent Charitable

When to give	What to give	How you benefit
<p><b>Give now</b></p> <p>Make an immediate charitable gift and experience the joy of your generosity.</p>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Publicly traded securities</li> <li>• Real estate</li> <li>• Closely held stock</li> <li>• Qualified charitable distributions (QCDs) from your IRA</li> <li>• Crops/farm equipment</li> <li>• Cryptocurrency</li> </ul>	<ul style="list-style-type: none"> <li>• May qualify for an immediate charitable income tax deduction</li> <li>• May bypass capital gains tax on the growth of securities, real estate or closely held stock owned for more than one year</li> </ul>
<p><b>Give later</b></p> <p>Make a deferred charitable gift, retaining control of the gift asset while living, and make a significant gift upon death.</p>	<ul style="list-style-type: none"> <li>• Bequest through a will or living trust</li> <li>• Beneficiary proceeds from IRAs, tax-sheltered annuities, and 401(k) and 403(b) plans</li> <li>• Life insurance policy</li> <li>• Gift of real estate reserving use for life</li> <li>• Transfer ownership of life insurance to charity</li> </ul>	<ul style="list-style-type: none"> <li>• Retain control over the assets while living</li> <li>• Designate all or a portion of the proceeds</li> <li>• Heirs may avoid paying income and estate taxes on the assets given</li> </ul>
<p><b>Give and receive</b></p> <p>Make a gift and receive income payments for life or a term of years. Charities benefit from the remaining value upon your death.</p>	<ul style="list-style-type: none"> <li>• Cash</li> <li>• Publicly traded securities</li> <li>• Real estate<sup>1</sup></li> <li>• Closely held stock<sup>1</sup></li> <li>• QCDs from your IRA<sup>2</sup></li> <li>• Crops/farm equipment<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Receive income payments for life either immediately or defer to a future date. A portion of the payments is typically tax-exempt. The remainder—after income payments—is used for charitable purposes</li> <li>• May qualify for an immediate charitable income tax deduction</li> </ul>

<sup>1</sup>Only applicable to charitable trusts.

<sup>2</sup>Limited to a once-in-a lifetime \$54,000 gift (indexed for inflation). Contact Thrivent Charitable for more information.

## About us

Thrivent Charitable™ 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.

## Ready to make the most of your generosity?

We can help you set up a strategy for planned giving.

Contact your Thrivent financial advisor, visit [thriventcharitable.com](https://thriventcharitable.com) or call 800-365-4172.

Thrivent Charitable™, the marketing name for 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 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 Charitable™ does not provide legal, accounting or tax advice. Consult your attorney or tax professional.

