

Giving options and benefits

Together with Thrivent Charitable Impact & Investing™ (Thrivent Charitable), you can create a thoughtful, effective giving plan that reflects your priorities and supports what matters to you most.

Your preference	Gift options	Benefits
<p>Give now</p> <p>Make an immediate, outright charitable gift.</p>	<p>Cash.</p> <p>Publicly traded securities (stocks and mutual funds).</p> <p>Real estate, closely held stock (S-corp, C-corp), crops/farm equipment, LLCs and partnerships.</p> <p>Qualified charitable distributions (QCDs) from IRAs.</p>	<p>May receive an immediate charitable deduction.</p> <p>Opportunity to bundle charitable gifts to meet and exceed tax thresholds required for itemization.</p> <p>If 70½ or older, use qualified charitable distributions (QCDs) from IRA to meet required minimum distributions.</p> <p>QCDs must be distributed to a non-advised charitable fund.</p> <p>Bypass capital gains taxes on the appreciated value for gifts of securities or real estate. The minimum for gifts of real estate or closely held stock is \$200,000.</p>
<p>Give later</p> <p>Make a deferred charitable gift and maintain control of the asset while living.</p>	<p>Bequest through a will or living trust.</p> <p>Beneficiary proceeds, including retirement assets such as IRAs, 401(k) and 403(b) plans, annuities and life insurance.</p>	<p>Maintain flexibility and control over the assets while living.</p> <p>Designate all or a portion of the proceeds.</p> <p>Heirs may avoid paying income and estate taxes on assets given.</p>
<p>Make a significant charitable gift upon your death.</p>	<p>Life insurance contract.</p>	<p>May receive an immediate charitable deduction for premium payments.</p> <p>Use cash or publicly traded securities for premium payments.</p> <p>Give a new life insurance contract or transfer ownership of an existing contract to Thrivent Charitable and receive a charitable tax deduction for the value of the contract.</p>

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Your preference	Gift options	Benefits
(continued) Make a deferred charitable gift of real estate while continuing to use it for life.	<ul style="list-style-type: none"> • Real estate retaining life estate. 	<ul style="list-style-type: none"> • By deeding the property to Thrivent Charitable, you may receive an immediate charitable deduction for a portion of the appraised market value. • Use or rent the property until your death.
Give and receive Convert assets to ongoing fixed income payments to make a future charitable gift.	<ul style="list-style-type: none"> • Charitable gift annuity. • Charitable remainder annuity trust. 	<ul style="list-style-type: none"> • May receive an immediate charitable deduction. • For gifts of securities, you may bypass capital gains taxes on the appreciated value. • A charitable gift annuity offers fixed, generous rates of income, likely higher than fixed-income options such as CDs, treasury bills or money market funds. Typically, a portion of this income is tax free.
Convert assets to ongoing income payments that vary based on investment value to make a future charitable gift.	<ul style="list-style-type: none"> • Charitable remainder unitrust. 	<ul style="list-style-type: none"> • May receive an immediate charitable deduction. • For gifts of securities or real estate, you may avoid capital gains taxes on the appreciated value upon transfer.

About us

We believe humanity thrives when people make the most of all they've been given. Thrivent Charitable Impact & Investing™ helps people do just that—bring their generosity to life so that they can support the organizations and causes closest to their hearts, now and into the future. Grounded in our purpose to serve, we take a holistic, personalized approach to help our donors create strategic charitable plans and give in a way that best reflects their values and financial priorities. Together, we are committed to creating positive impact and inspiring lasting change in our communities.

Are you ready to make the most of your giving?

We can help you create a giving plan tailored to your priorities. Contact your Thrivent financial professional, visit thriventcharitable.com or call 800-365-4172.



Thrivent Charitable Impact & Investing™, a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans, 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 professionals.

Donors must itemize deductions to receive a charitable income tax deduction. Charitable giving can result in tax, legal and financial consequences. Thrivent Charitable Impact & Investing does 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.