

Giving options and benefits

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

When to give	What to give	How you benefit
Give now Make an immediate charitable gift and witness the joy of your generosity.	• Cash. • Publicly traded securities. • Real estate. • Closely held stock (S-corp, C-corp). • Crops/farm equipment. • LLCs and partnerships. • Qualified charitable distributions (QCDs) from IRAs. • Cryptocurrency.	• May qualify for an immediate charitable income tax deduction. • Opportunity to bundle charitable gifts to meet and exceed tax thresholds required for itemization. • If 70½ or older, use qualified charitable distributions (QCDs) from IRA to meet required minimum distributions. • May bypass capital gains tax on the growth of securities, real estate or closely held stock owned for more than one year.
Give later Make a deferred charitable gift, retaining control of the gift asset while living, and make a significant gift upon death.	• Bequest through a will or living trust. • Beneficiary proceeds from IRAs, tax-sheltered annuities, life insurance and 401(k) and 403(b) plans. • Life insurance policies (new or existing). • Real estate reserving use for life.	• Maintain flexibility and control over the assets while living. • Designate all or a portion of the proceeds. • Heirs may avoid paying income and estate taxes on assets given. • May receive an immediate charitable tax deduction, when life policy is gifted by assigning ownership.
Give and receive Make a gift and receive income payments for life or a term of years. Charities benefit from the remaining value upon your death.	• Cash. • Publicly traded securities. • Real estate.¹ • Closely held stock.¹ • QCDs from your IRA.² • Crops/farm equipment.¹	• 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. • May qualify for an immediate charitable income tax deduction. • May bypass capital gains taxes on the appreciated value for gifts of securities or real estate.

¹Only applicable to charitable trusts.

²Limited 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.

Are you ready to experience the joy of generosity?

We can help you create a personalized giving path. Please connect with your Thrivent financial advisor or us to learn how we can help you make the changes that matter most to you.



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Thrivent Charitable™, the marketing name for Thrivent Charitable®, 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 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.

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.