

Giving stocks and mutual funds

It's an easy and potentially tax-efficient way for you to support causes you care about.

The benefits of giving stocks and mutual funds

Giving long-term appreciated securities to a donor-advised fund at Thrivent Charitable Impact & Investing[®] (Thrivent Charitable) has a number of benefits:

- **Possible tax savings.** When you give long-term appreciated securities, you may bypass capital gains taxes on the appreciated value.
- **Potentially greater tax deduction.** You may benefit from a larger immediate charitable deduction.
- **More support to charities.** Your donor-advised fund benefits from a larger initial gift to support multiple charities.

Long-term appreciated securities, whether they're stocks or mutual funds, may provide a tax deduction for up to 30% of an individual's adjusted gross income in the year the gift is made. Any unused portion of the deduction exceeding this threshold may be carried forward for an additional five tax years. The result is often an even larger charitable gift than expected.

Selling vs. giving

Scenario #1



Donor



Donor-advised fund



Outcome

The donor sells securities, pays tax on gain and gives proceeds to Thrivent Charitable to support favorite charities and causes through a donor-advised fund.

Fair market value of stock: \$50,000.
Long-term capital gains tax paid (\$25,000 unrealized gains x 15% tax rate) = \$3,750.

Value of charitable gift after paying tax = \$46,250.

Scenario #2



Donor



Donor-advised fund



Outcome

The donor gives securities directly to Thrivent Charitable to support favorite charities and causes through a donor-advised fund. Thrivent Charitable sells securities tax-free and invests proceeds in donor-advised fund.

Fair market value of stock: \$50,000.
Long-term capital gains tax paid = \$0.

Value of charitable gift = \$50,000.
\$3,750 more to donor-advised 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 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.

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. According to the Uniform Prudent Management of Institutional Funds Act (UPMIFA), be advised that distributions from the endowment fund may include principal as well as earnings from time to time.

To ensure compliance with IRS requirements, be aware that any U.S. federal tax advice that may be contained in this document 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 to another party any transaction or matter addressed herein.