

Live with purpose. Give from the heart.

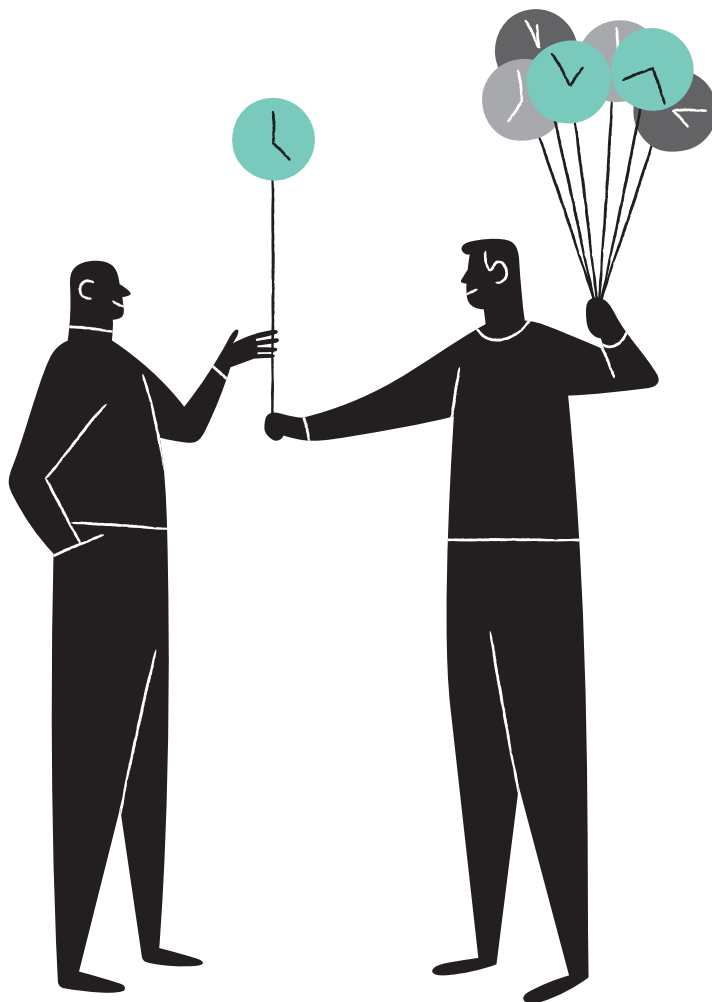
Planned giving strategies help you help others—and yourself

We've always believed that humanity thrives when people make the most of all they've been given. Sharing your money and assets with others is a way that you can give from the heart and help support the people and causes that matter 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, we can help you spread generosity and make an impact in the world, your way.

We'll help you create a purposeful strategy

Your Thrivent financial professional and Thrivent's Charitable Impact & Investing™ (Thrivent Charitable) offerings can help you craft a planned giving strategy designed to benefit the people and organizations that matter most to you—a plan that can be implemented while you're alive or after you die.





How do you want to make an impact?

Developing a planned giving strategy starts by asking yourself these questions. Do you want to:

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

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.

Choose from many options

Thrivent Charitable's offerings can help you contribute to those causes and organizations close to your heart with:

- A full range of giving options, from simple to complex.
- Donor-advised funds, giving circles and collaborative funds.
- Flexibility to give to any charity and make changes as your priorities and goals evolve.
- Potential tax benefits based on when and how charitable gifts are made.
- Mission-based investment options for charitable assets.
- Donor-centered services, including online access and various giving resources.

Explore ways to give through Thrivent Charitable

Your plan	Giving options	Potential benefits
<p>Give now</p> <p>Make an immediate charitable gift and witness the impact of your generosity.</p>	<ul style="list-style-type: none"> • Cash. • Publicly traded securities. • Real estate. • Closely held stock. • Qualified charitable distributions (QCDs) from your IRA. • Crops/farm equipment. 	<ul style="list-style-type: none"> • May qualify for an immediate charitable income tax deduction. • May bypass capital gains tax on the growth of securities, real estate or closely held stock owned for more than one year.
<p>Give later</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"> • Bequest through a will or living trust. • Beneficiary proceeds from IRAs, tax-sheltered annuities and, 401(k) and 403(b) plans. • Life insurance policy. • Gift of real estate reserving use for life. • Transfer ownership of life insurance to charity. 	<ul style="list-style-type: none"> • Retain control over the assets while living. • Designate all or a portion of the proceeds. • Heirs may avoid paying income and estate taxes on the assets given.
<p>Give and receive</p> <p>Make a gift and receive income payments for life or a term of years. Charities benefit upon your death.</p>	<ul style="list-style-type: none"> • Charitable gift annuity with gift of cash, stocks or mutual funds. • Charitable remainder trusts. 	<ul style="list-style-type: none"> • 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.
<p>Give at times of your choosing</p> <p>Ensure your generosity provides lasting support to our shared communities.</p>	<ul style="list-style-type: none"> • Donor-advised funds. 	<ul style="list-style-type: none"> • May qualify for an immediate charitable income tax deduction for outright gifts to the fund.

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 set up a strategy for planned giving. 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. Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

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