

Bundling charitable gifts

One of the most talked about changes of the 2017 tax reform was an increase in the standard federal tax deduction. These minimums are contributing to the growing popularity of “bundling” charitable gifts.

The term “bundling” refers to combining two or more years of charitable contributions into one year to meet and exceed new thresholds for itemizing. A donor-advised fund through Thrivent Charitable Impact & Investing™ (Thrivent Charitable) provides the ideal solution for this type of giving. Donors make charitable gifts to their donor-advised fund in a given year, claim their tax deduction and then decide when and how much to grant to favorite charities later, at times of their choosing.

Benefits of giving

Full range of giving options.

You can give cash or give long-term appreciated assets and avoid capital gains.

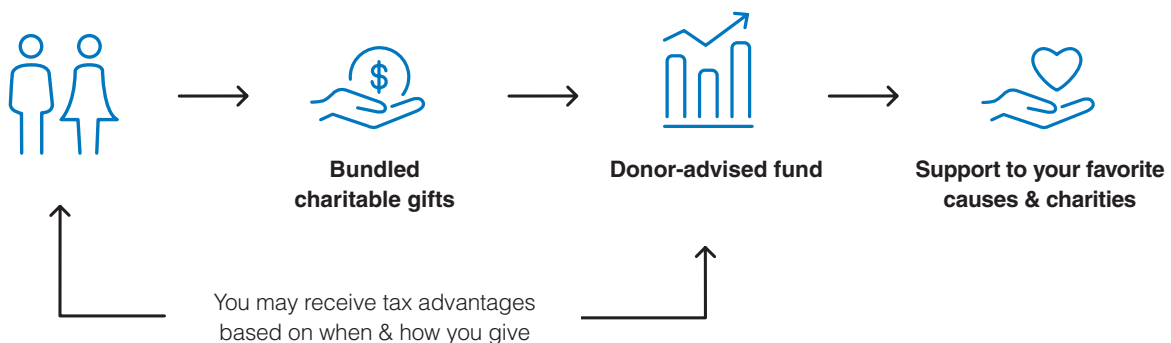
Support your favorite charities and causes.

Provide immediate and long-term charitable support, and remain anonymous if you wish.

Share charitable values.

Fulfill your charitable giving goals and involve your family members in your giving plan if you wish.

How it works



Donor Story

The donors. A couple in their early 60s currently give \$1,000 a month (\$12,000 annually) to their church. The couple has an additional \$10,000 in other itemized deductions. If they continue to give in the same way to their church, their total annual itemized deductions of \$22,000 no longer meet or exceed the itemization threshold for couples filing jointly.

Their gift. The donors created a donor-advised fund through Thrivent Charitable and bundled three years of annual giving (\$36,000) into one year. This \$36,000, plus \$10,000 in other itemized deductions, exceeds the threshold for itemizing. In years two and three, the donors will take the standard deduction and support their church, and other charities if they choose, through their donor-advised fund. They plan to add their donor-advised fund every three years, allowing them to support their church while making the most of the tax reform.

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.

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