

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 that can 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 that 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 may have been expected.

Selling vs. giving

Scenario #1



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

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 charitable fund. 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. 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.