

# Year-End Giving Deadlines

**We are grateful for your trust and are privileged to work alongside you to spread joy and change lives.**

Below we pulled together recommended year-end deadlines to ensure your charitable gifts are recognized in 2023. Thrivent Charitable Impact & Investing® (Thrivent Charitable) adheres to all IRS year-end giving deadlines and mail must be postmarked by the United States Postal Service (USPS) by December 31, 2023. Thrivent Charitable’s suggested deadlines for certain gift types may be prior to December 31, 2023 because most post offices and financial institutions will not be open for business on Sunday, December 31.

If at any point you would like to review your fund or discuss year-end planning, please don’t hesitate to contact your financial advisor or reach out to us at [thriventcharitable@thrivent.com](mailto:thriventcharitable@thrivent.com) or 800-365-4172. We are honored to serve you.

Gift Type	Deadline	Additional Information
<b>Grant requests</b>	Tuesday, December 26	To ensure that the charities receive year-end grants, Thrivent Charitable must receive distribution requests by Tuesday, December 26, via the <a href="#">fund dashboard</a> available on Thrivent Charitable’s website. Please note that charities may or may not receive grant checks by year-end.
<b>Cash/Checks</b>	Saturday, December 30	Since most USPS offices will be closed on Sunday, December 31, gifts must be postmarked on or before Saturday, December 30. <i>Thrivent Charitable encourages checks to be sent via USPS to ensure that the gift is recognized in 2023.</i>  <i>Please note:</i> The IRS does not permit the 2023 postmark from an alternate private delivery service (e.g., UPS or FedEx). Checks sent via one of these services will be dated based on the date checks are received at Thrivent Charitable.
<b>Mutual funds &amp; publicly traded securities</b>	Friday, December 8	Gifts of securities must be initiated by Friday, December 8 to ensure arrival in Thrivent Charitable’s brokerage account by Friday, December 29. While most stocks can be transferred within a week, certain stocks can take 2-6 additional weeks (e.g., Computershare, EQ Shareowner Services).

*Please contact Thrivent Charitable regarding all stock transfers to ensure they are anticipated and directed to the correct charitable fund.*

<b>Real estate and complex asset gifts</b>	Contact Thrivent Charitable by Wednesday, November 15  Completed by Friday, December 29	Real estate and complex asset gifts must be completed by Friday, December 29. Please contact Thrivent Charitable no later than Thursday, December 1 to begin the due diligence process. Real estate and complex asset gifts for 2023 will be executed on a best-efforts basis.
<b>Qualified Charitable Distributions (QCDs) from IRAs</b>	Friday, December 29	For QCDs to count toward a donor's current year required minimum distributions, IRA distributions must be distributed from the IRA and received by Thrivent Charitable no later than Friday, December 29. Note that QCDs can only be given to a non-advised fund or endowment fund, not a donor-advised fund.
<b>Paper certificates</b>	Friday, December 29	Certificates must be received in good order by Friday, December 29.
<b>Wire transfers</b>	Friday, December 29	Gifts sent by wire transfer must be received by Thrivent Charitable on or before Friday, December 29.
<b>Online gifts via website</b>	Friday, December 29	Online gifts must be received by Thrivent Charitable on or before Friday, December 29.
<b>Cryptocurrency</b>	Sunday, December 31	Online gifts must be initiated by Sunday, December 31 with Thrivent Charitable's online vendor.

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](http://Thrivent.com) or FINRA's Broker Check for more information about Thrivent's financial advisors.

[thriventcharitable.com](http://thriventcharitable.com) • 800-365-4172