

Charitable strategies to maximize impact

Why do people give?*



To help others



Out of gratitude



In response to
life's blessings



To make a positive
impact in peoples lives

*Thrivent Charitable donor survey 2023

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Expressing your generosity

- Spontaneous giving
- Intentional giving
- Planned giving



How a charitable fund works



Give

Give Now. Give Later.
Give & Receive.



Grow

Charitable fund



Grant

Distributions

Ways to give



Categories of giving

1

Give Now

Cash
Securities
Qualified charitable distributions (QCDs)
Real estate

2

Give Later

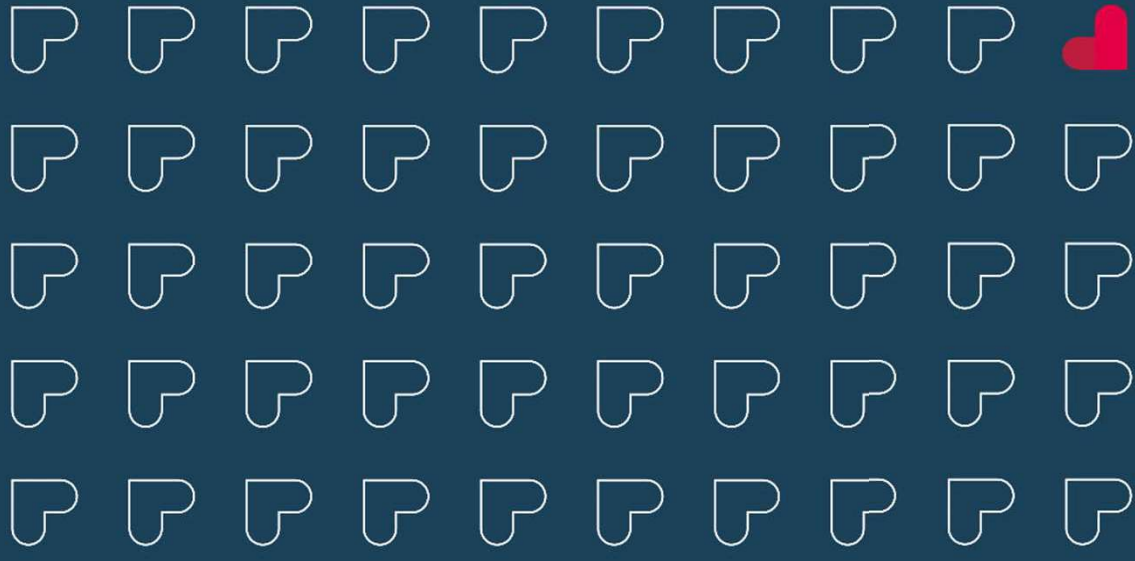
Gift through will
Beneficiary designation
Life insurance
Life estate reserved

3

Give & Receive

Lifetime income from charitable gift annuities or charitable remainder trusts

Give Now.
Give Later.
Give & Receive.TM



Give now

- Cash
- Publicly traded securities
- Real estate
- Closely held stock
- Qualified charitable distributions (QCDs) from IRA
- Crops/farm equipment
- Limited or general partnerships
- Limited liability company

For people who

- Want to provide charitable support now, while living.
- Want to give long-term assets and possibly avoid paying taxes on capital gains.
- Wish to include family in giving decisions.
- Seek a potential charitable deduction.



Donor-advised funds



This donor's experience may not be the same as other donors and does not indicate future performance or success.

Appreciated securities



Donors

- Give assets to Thrivent Charitable to establish fund.
- Donors may receive income tax deduction in year gifts are given.
- Donors avoid recognition of capital gain tax.



Donor-Advised Fund

Grants from donor-advised fund support donors' selected charities.



Charitable Support

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Qualified charitable distributions (QCDs)

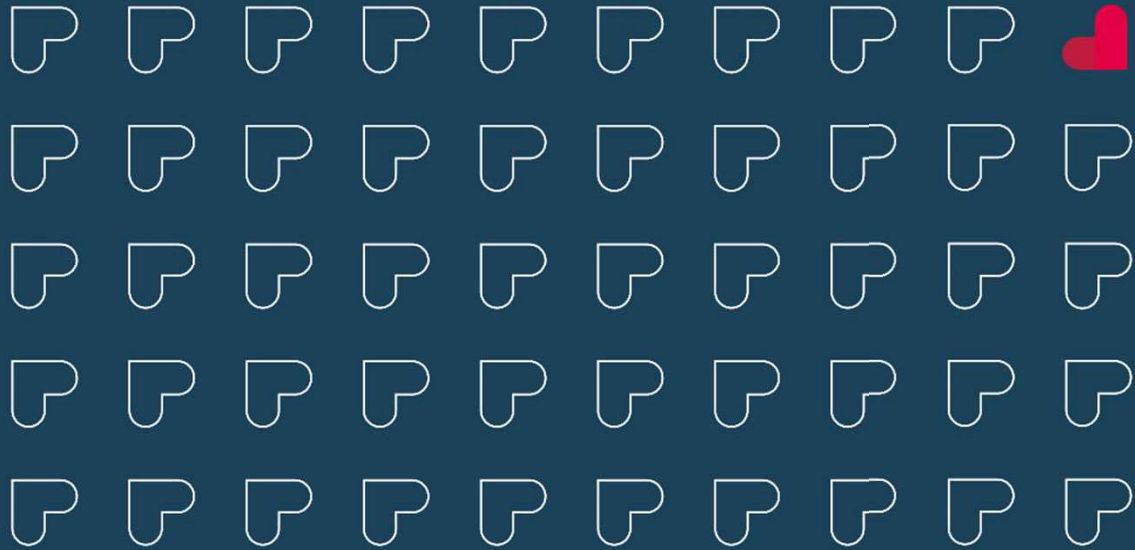


Donor gives QCDs to establish non-advised fund.
Donor's QCD counts toward required minimum distributions.
Income tax may not be owed.

Grants from donor-advised fund support donors' selected charities.

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Give Now.
Give Later.
Give & Receive.TM



Give later

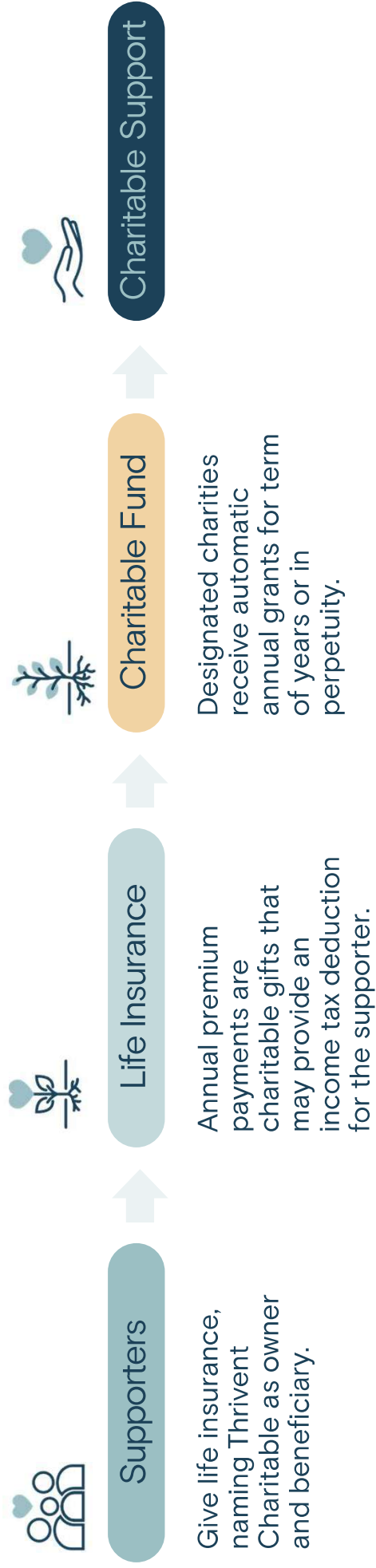
- Life insurance
- Beneficiary proceeds and bequests
- Will or living trust
- Life estate reserved

For people who

- Want to create a legacy by making a significant gift upon death
- Wish to retain control of assets while living
- Want to help heirs avoid estate taxes on gifts of qualified retirement assets



Life insurance



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Beneficiary proceeds & bequests



Donors

Name Thrivent Charitable as beneficiary and retain control of assets while living.

Heirs may avoid income taxes on assets given, taxable estate may be reduced.



Donor-Advised Fund

Donor-advised fund established with Thrivent Charitable receives beneficiary proceeds upon your death.

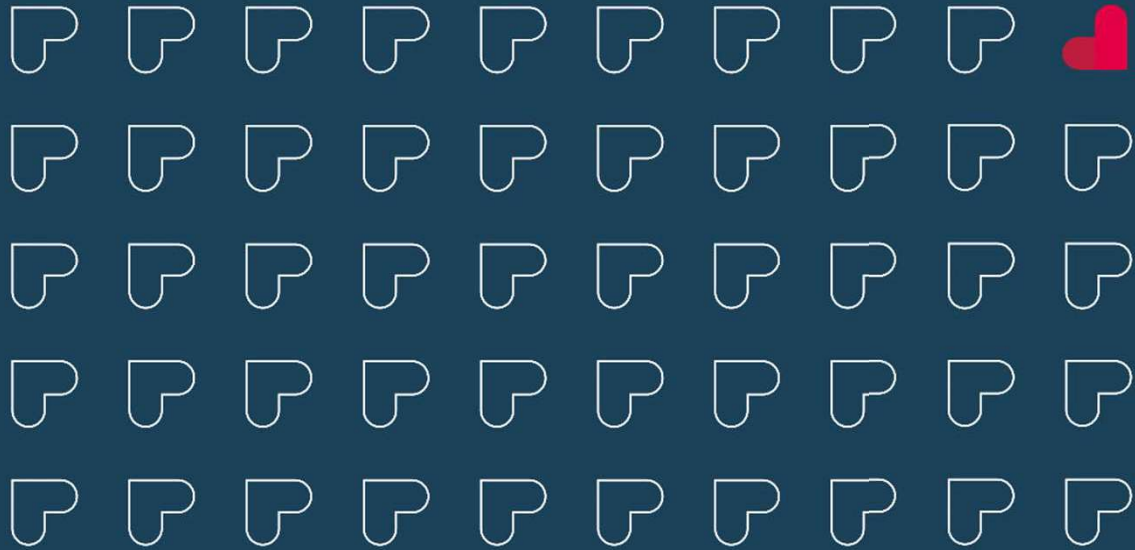


Charitable Support

Designated charities receive automatic annual grants for term of years or in perpetuity.

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Give Now.
Give Later.
Give & Receive.TM



Give and receive

Charitable gift annuity

- Immediate
- Deferred
- Flexible deferred

Charitable remainder trust

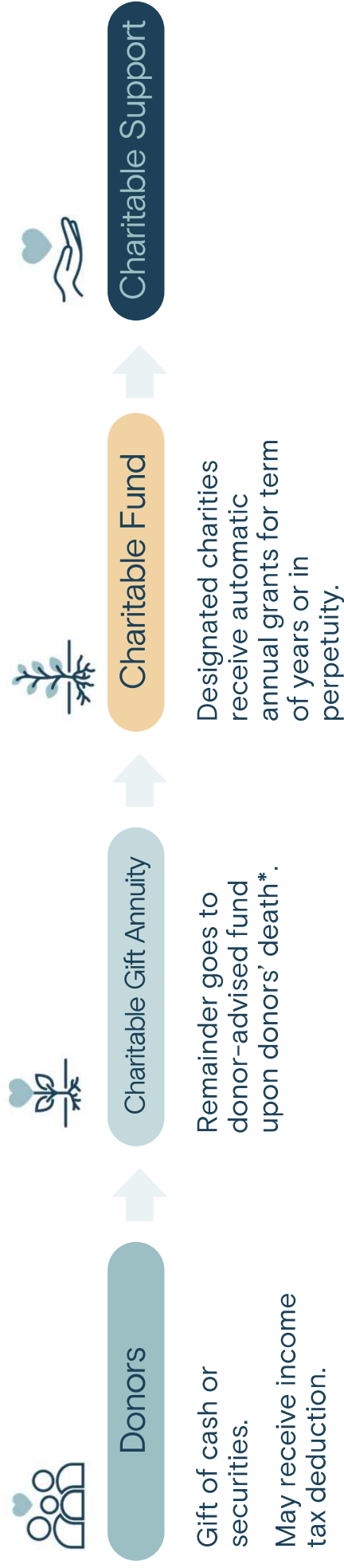
- CRAT
- CRUT
- Flip-CRUT

For people who

- Own assets they want converted to income payments.
- Own long-term appreciated securities.
- May seek to avoid market volatility.
- Seek a potential charitable deduction for portion of gift assets.



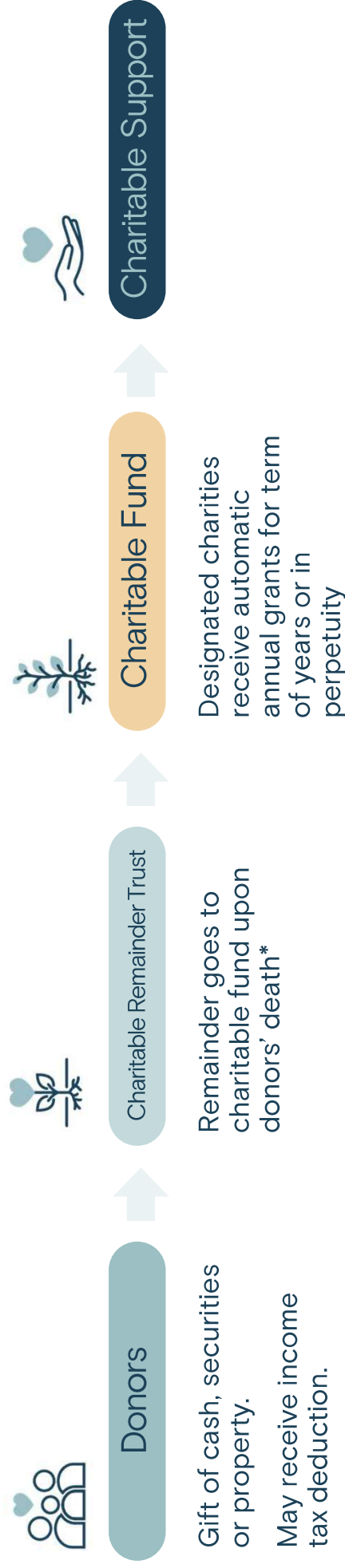
Charitable gift annuity



*Payout rates, charitable deductions and other benefits vary based on a number of factors.

This donor's experience may not be the same as other donors and does not indicate future performance or success.

Charitable remainder trust



*Payout rates, charitable deductions and other benefits vary based on a number of factors.

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Next steps

What now?



Identify your giving values and charitable interests



Consider your financial resources



Consult with your financial advisor



Put your plan in place and make an impact

Let's work together



A variety of charitable fund options are available to match your specific interests, values, and financial circumstances.



You have the flexibility to give to any IRS-qualified charity, and you can include friends and family in your giving.



Gifts are managed wisely with Thrivent Charitable's proven track record of sound fiscal management.

About Thrivent Charitable

Thrivent Charitable™ 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.

Thrivent Charitable

Let's build your schools legacy together-- contact us today to explore new giving opportunities!



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Thank You

thrivent[®] Charitable

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The donor's experience may not be the same as other donors and does not indicate future performance or success.

Donors must itemize deductions to receive a charitable income tax deduction. Charitable giving can result in tax, legal and financial consequences. Thrivent, its financial professionals, and Thrivent Charitable Impact & Investing®, do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.

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