



SHARE YOUR GOOD FORTUNE

Spread joy and inspire generosity

Caring for others has been a cornerstone of Thrivent for more than 100 years. We are called to help our members be wise with money and live generously.

What is charitable giving?

Charitable giving is a way of sharing your good fortune—your time, talents and treasures—to help others.

You can get even more out of your giving with the help of a Thrivent Financial professional. Finding the best way to give starts by asking yourself what you want to achieve and what makes sense given your financial circumstances. For example, do you want your gift to:

- Minimize taxes, either now or upon death?
- Increase your retirement plan income?
- Support charities upon your death?
- Occur now so you can witness the results?
- Keep your loved ones' inheritance intact?
- Include family in giving or model generosity?

To help members live generously and make the most of their gifts, we collaborate with InFaith Community Foundation, a public charity that shares our mission to strengthen communities and do good.

Charitable giving strategies can vary as much as the individuals behind them. Using one or a combination of options allows you to act on the values and causes close to your heart and provides benefits long after you're gone.

About InFaith Community Foundation

InFaith Community Foundation is a national charitable nonprofit with a mission to serve donors, spread joy and change lives. Through flexible giving solutions, you can give in ways that match your interests and financial circumstances. InFaith offers:

- A variety of giving options.
- Donor-advised funds that support multiple charities or areas of interest.
- Flexibility to give to any charity and make changes if you wish.
- Receive maximum tax benefits based on when and how you give.

InFaith consistently earns strong ratings for sound fiscal management, transparency and commitment to excellence from Charity Navigator and GuideStar.*



*For more information, visit InFaithFound.org, CharityNavigator.org or GuideStar.org.



Did you know?

In 2018, Thrivent, along with our more than 2 million members, provided 15.4 million volunteer hours and \$296 million to energize communities, churches and individuals.



**\$296
MILLION**

**IN TOTAL OUTREACH
FROM THRIVENT AND
OUR MEMBERS TO
HELP COMMUNITIES***

*As of Dec. 31, 2018.

MORE THAN ONE WAY TO GIVE

You can be generous in many ways. You can give your time and talents to causes that matter to you. Or you can give financially. There are three primary ways to give financially:

- **Spontaneous giving** comes from the heart and typically doesn't involve a lot of preparation. Because this type of giving is usually spur-of-the-moment, the donations are typically smaller. Examples include giving to disaster relief efforts or to a neighbor in need.
- **Intentional giving** includes donations you make on a regular basis. Examples include giving to your church, workplace or school. Intentional giving happens because you have a connection with the recipient, or because it feels like the right thing to do.
- **Planned giving** involves making a more significant financial gift and is part of an overall financial strategy. A Thrivent Financial professional can help you develop a giving plan designed to benefit the people and organizations that matter most to you, like your family, church or charitable causes. This kind of generosity can be implemented while you're alive or after your death.

Planned giving can include gifts of:

- Real estate
- Property
- Annuity proceeds
- Appreciated stocks
- Life insurance
- Investments
- Mutual funds
- Beneficiary proceeds
- Cash
- Qualified charitable distributions from IRAs (if age 70½ or older)
- Bequests

With planned giving, you have the opportunity to leave a legacy and potentially benefit from tax advantages at the same time. **The first step is to develop a charitable giving strategy.** Working with your Thrivent Financial professional, attorney and tax advisor, you can make charitable gifts that give more.

Explore ways to give through InFaith Community Foundation

Your plan	Giving options	Potential benefits
<p>Give now</p> <p>Make an immediate charitable gift and witness the changes that result.</p>	<ul style="list-style-type: none"> • Cash. • Transfer ownership of investments to charity. • Real estate. • Closely held stock. 	<ul style="list-style-type: none"> • Receive an immediate charitable income tax deduction. • 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, 401(k) and 403(b) plans. • Name charity as a beneficiary on life insurance. • 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 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. 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"> • Income payments for life, a portion of which is typically tax-exempt. The remainder—after income payments—is used for charitable purposes. • Begin receiving income payments immediately or defer to a future date. • Receive an immediate charitable income tax deduction.
<p>Give at times of your choosing</p> <p>Ensure your generosity makes a lasting impact without interruption.</p>	<ul style="list-style-type: none"> • Donor-advised funds. 	<ul style="list-style-type: none"> • Receive an immediate charitable income tax deduction for outright gifts to the fund.



Benefit from planned giving

By intentionally developing a strategy 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 recognition or remain anonymous, whichever you choose.
- Pass your values and giving traditions on to children or grandchildren.
- Receive tax benefits.
- Receive an income for a set number of years or for life.

Strong and stable

When you work with Thrivent, you can take comfort in knowing you have a solid partner on your side. Independent insurance analysts give us high marks for our financial strength and ability to pay claims.¹ We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute² for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our members and their communities.



NEXT STEP

Contact us today to discover how we can help you be wise with money.

¹Ratings based on Thrivent's financial strength and claims-paying ability. They do not apply to investment product performance.

²"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

The information contained herein provides only a basic discussion of each charitable giving tool described and its advantages. While Thrivent and its financial professionals do not provide legal, accounting or tax advice, we can partner with you and your tax professional or attorney.

InFaith Community Foundation is a public charity that services individuals, organizations and the community through charitable planning, donor advised funds and endowments. InFaith works collaboratively with Thrivent and its financial professionals.

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