

A partnership tailored to you

1. Understand your unique situation and goals

We work together to uncover your values, explore your goals and illustrate your current financial situation—where you are and where you want to get to.

2. Identify strategies and solutions to help you achieve your goals

Together, we determine what type of relationship and solutions may be best for you. As your needs change, your financial plan and our relationship can too. No matter the complexity of your situation, we have the tools to meet you where you are.



Money Canvas® Money coaching service	Product-Based Solutions Protect and save	Managed Accounts Program Ongoing investment guidance	Dedicated Planning Services Personalized objective planning
<p>Money Canvas is a virtual, free coaching service that empowers you to build healthier money habits at your pace. Work one-on-one with a coach to reflect on where your money is going, what you hope to change, and what small steps you can take to regain control. Topics covered:</p> <ul style="list-style-type: none"> • Budgeting and saving. • Reducing your bills. • Controlling your spending. 	<p>Guided by your goals, your financial advisor helps you address gaps and implement your financial plan with the right product solutions and your best interests in mind. Products may include:</p> <ul style="list-style-type: none"> • Life insurance. • Disability income insurance. • Long-term care solutions. • Annuities. • Mutual funds and retail brokerage. 	<p>Investments that you own, guided by your financial advisor. Our approach to ongoing investment advice reflects your goals, what's important to you, and what's in your best interest. Investment allocation strategies and portfolios may include:</p> <ul style="list-style-type: none"> • Mutual funds. • Exchange-traded funds (ETFs). • Stocks. • Bonds. 	<p>Comprehensive advice and financial strategies that are in your best interest. Your dedicated plan provides objective advice and actionable written recommendations, tailored to you, to help you move towards financial clarity. Topics may include:</p> <ul style="list-style-type: none"> • Transitioning to retirement. • Tax-efficient investment strategies. • Preparing for unexpected events. • Complex estate planning needs.
<p>Ideal for clients looking to free up more money to save, invest or pay off debt. Three video meetings with a coach are available.</p>	<p>Ideal for clients seeking product solutions to solve a specific need in their financial plan.</p>	<p>Ideal for clients seeking ongoing investment accounts management that aligns with their goals.</p>	<p>Ideal for clients seeking a focused path with a thorough analysis of their full financial situation and detailed recommendations to help them achieve their goals.</p>
<p>Cost</p> <p>No cost or fees to work with your coach.</p>	<p>Cost</p> <p>Premiums, commissions or fees, including expenses, vary based on product.</p>	<p>Cost</p> <p>Quarterly fee; paid from your assets under management or other sources.</p>	<p>Cost</p> <p>Flat annual fee; paid monthly, quarterly, semi-annually or annually.</p>

Please review the Thrivent Dedicated Planning Services Brochure, the Thrivent Managed Accounts Program Brochure and/or Thrivent product brochures, prospectuses and disclosures for a full description of services offered, including fees, commissions and expenses. Visit Thrivent.com/disclosures. Dedicated planning services are available through investment adviser representatives only.

Thrivent's Dedicated Planning Services, Managed Accounts Program and solutions-based strategies are three distinct services available to investors. Significant changes to your financial situation or objectives may necessitate changes to charges and fees. Please review the Thrivent Dedicated Planning Services Brochure and Service Agreement, or the Thrivent Managed Accounts Program Brochure or Thrivent product brochures for a full description of services offered, including fees, commissions and expenses.

Please review the Thrivent Dedicated Planning Services Brochure and Service Agreement, the Thrivent Managed Accounts Program Brochure, and/or Thrivent product brochures, prospectuses and disclosures for a full description of services offered, including fees, commissions and expenses.

For additional important information, visit [Thrivent.com/disclosures](https://www.thrivent.com/disclosures).

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. [Thrivent.com/disclosures](https://www.thrivent.com/disclosures).

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](https://www.thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.



ADVICE + INVESTMENTS + INSURANCE + BANKING + GENEROSITY