



Thrivent Advisor Guided Program

Your goals, our guidance

When it comes to your personal investment program, wouldn't it be great to leave the tough decision-making to your Thrivent financial advisor? With the Thrivent Advisor Guided program, you can.

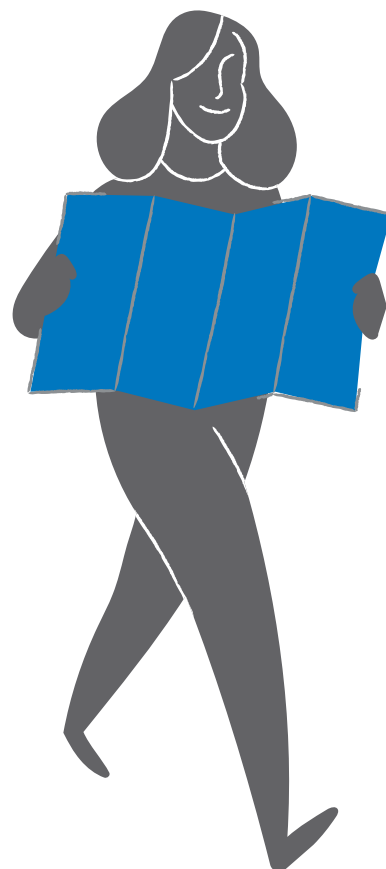
A discretionary investment advisory relationship

The Thrivent Advisor Guided program lets you give your Thrivent financial advisor discretion over your investment holdings in a model portfolio, based on your risk tolerance and long-term goals.

Your financial advisor will:

- Assess your investment needs.
- Recommend and manage a model portfolio that suits your strategy and risk tolerance.
- Review your portfolio at least annually to help keep your strategy on track.

Because it's a discretionary program, your financial advisor will manage your assets, execute trades and provide other services on your behalf to help you work toward achieving your investment goals for the account.



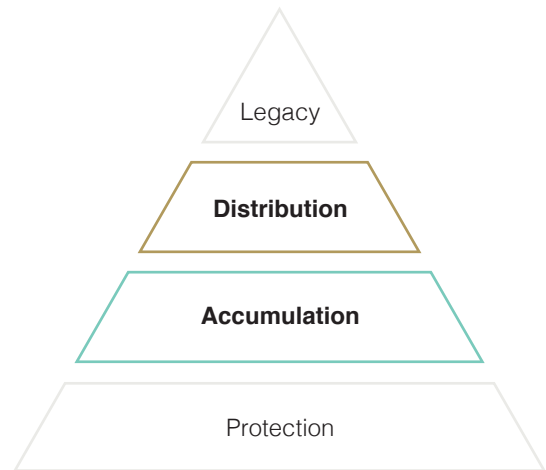


Thrivent Advisor Guided highlights

- Get started with a minimum investment of \$100,000.
- Stay up to date with quarterly performance reports.
- Pay a quarterly fee, based on your account value.¹
- Enjoy the convenience of a discretionary investment advisory relationship.

¹Fees may be negotiable.

Thrivent Pyramid



The Thrivent pyramid provides a framework to help you achieve your financial goals.

You approve the strategy

Your financial advisor will recommend a model portfolio for you. He or she can answer any questions you may have about the approach to model management, asset allocation and why a certain model portfolio may be right for you.

Your financial advisor manages the portfolio

Since this program is discretionary, your financial advisor handles the ongoing decisions related to the model portfolio. This includes changing which investments are part of the portfolio and rebalancing your account when appropriate.

You'll stay in the know

Besides regular portfolio reviews with your financial advisor, you'll receive easy-to-read quarterly reports to keep you current with your portfolio's performance. You'll also receive a custodial account statement, at least every quarter, which shows recent transactions, dividends, expenses and tax-reporting information.

Need to adjust your strategy?

No problem. If something happens that changes your goals for the account, that's fine. Just have a conversation with your financial advisor. He or she can help you decide if a different portfolio would be a better fit for your new situation.



About Thrivent

We exist to help people achieve financial clarity.

At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

At our heart, we are a membership-owned fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients. We focus on their goals and priorities, guiding them toward financial choices that will help them live the life they want today—and tomorrow.

Let's get you where you want to go—today

Talk to your Thrivent financial advisor to determine if the Thrivent Advisor Guided program is right for you. Don't have a financial advisor? Call 800-847-4836 or visit thrivent.com.

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Investing involves risks, including the possible loss of principal. The product and summary prospectuses for applicable securities (including mutual funds held in an account) and the Thrivent Investment Management Inc. Managed Accounts Program Brochure (Form ADV Part 2A), contain information on investment objectives, risks, charges and expenses, which investors should read carefully and consider before investing. Available at thrivent.com.

Refer to the Thrivent Investment Management Inc. Form CRS Relationship Summary for more information about us; our relationships and services; fees, costs, conflicts and standard of conduct; disciplinary history; and additional information. Available upon request from your financial advisor and on thrivent.com/disclosures.

Eligible program assets may consist primarily of Thrivent Mutual Funds. Thrivent Asset Management, LLC serves as investment manager for Thrivent Mutual Funds and receives a management fee for its services, as disclosed in the applicable Funds' prospectuses. Thrivent Investment Management Inc. ("Thrivent") and its affiliates may earn distribution and other fees in connection with Thrivent Mutual Funds. These fees are in addition to the investment advisory fee you pay quarterly for the Thrivent Advisor Guided Program. Generally, it is more profitable for Thrivent if you purchase products that are underwritten and advised by Thrivent and its affiliates, such as Thrivent Mutual Funds. For all Funds and investments other fees may apply. Fees and expenses vary by Fund and are described in the applicable Funds' prospectuses. Depending on certain factors, including but not limited to your holding period, you may pay more or less in total fees in a Managed Accounts Program ("Program") such as the Thrivent Advisor Guided Program versus paying separately for services, such as the purchase of a mutual fund with a sales load. Refer to the Thrivent Investment Management Inc. Managed Accounts Program Brochure for more information on fees, services, investment restrictions and potential conflicts of interest; available upon request from your Thrivent financial professional.

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