Thrivent Advisor Guided

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.

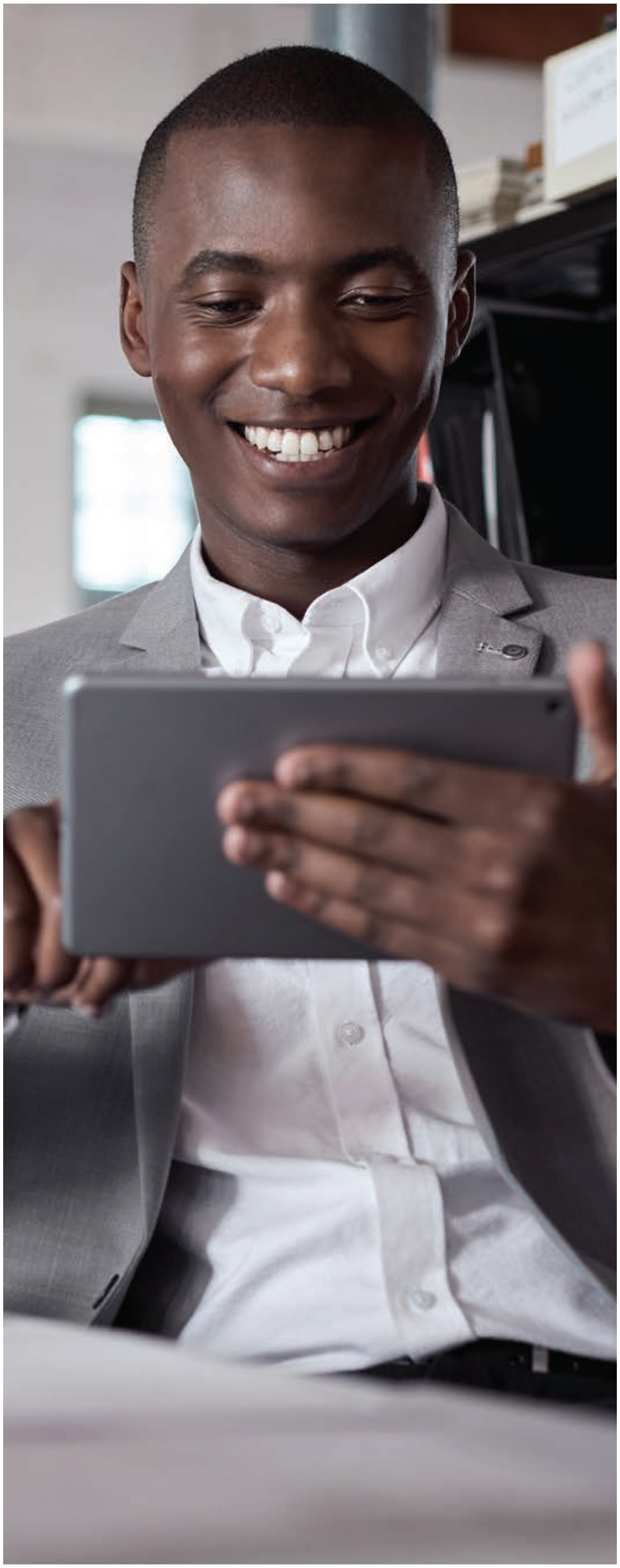
A discretionary investment advisory relationship

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.
- Make reasonable efforts to meet with you and review your account at least annually.

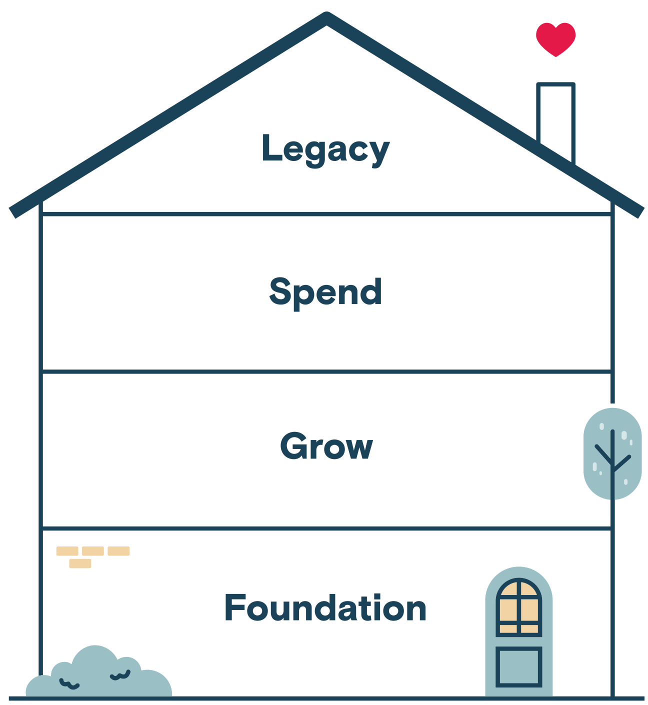
Because it's a discretionary program, your financial advisor will manage your assets, place trades and provide other services on your behalf to help you work toward achieving your investment goals for the account.



Thrivent Advisor Guided highlights

- Get started with a minimum investment of $25,000.
- 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.

[1]Fees may be negotiable.



You approve the strategy

Your financial professional 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 professional 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 professional, 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 professional. He or she can help you decide if a different portfolio would be a better fit for your new situation.

About Thrivent

Thrivent believes finances are a force for good. With our unique combination of financial services and generosity programs, we help clients navigate their financial journey while making an impact on the people, causes and communities they love.

Our nationwide network of financial advisors offers holistic financial solutions to support each client's unique ambitions. Our member-owned business model reinvests profits back into the people and communities we serve, providing our clients with resources to make a difference where it matters most.

As a Fortune 500 company, Thrivent serves clients with holistic financial services, including advice, investments, insurance, banking and generosity. Named one of Ethisphere's World's Most Ethical Companies for more than a decade straight, we continue a legacy of financial integrity and putting our people first for more than 120 years.

ETHISPHERE® WORLD'S MOST ETHICAL COMPANIES® 2012 - 2025

Fortune 500
Named in *Fortune* magazine June 2025

Serving **2.4 million** clients*

Get guidance from someone who gets you.

Talk to your Thrivent financial professional 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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*as of December 31st, 2025.

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 Appendix 1), contain information on investment objectives, risks, charges, and expenses, which investors should read carefully and consider before investing. Available at Thrivent.com.

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.

Securities and investment advisory services are offered through Thrivent Investment Management Inc. a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Thrivent financial advisors are registered representatives of Thrivent Investment Management Inc. Advisory services are available through investment adviser representatives only. Thrivent Investment Management Inc., is the sponsoring investment adviser of the Managed Accounts Program offered through Envestnet Asset Management Inc., a third-party provider of investment management services. Security transactions are handled by National Financial Services LLC, a Fidelity Investments® Company, registered broker/dealer, and member New York Stock Exchange and SIPC. National Financial Services, Envestnet Asset Management and Thrivent Investment Management Inc., are not affiliated. In all programs except the Thrivent Advisor Guided Program, your Thrivent financial advisor does not have discretionary trading authority. Thrivent.com/disclosures.

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