

The Thrivent Difference

Competitive solutions that are defined by purpose to deliver value for life

thrivent[®]

Finances + Generosity

What sets us apart

At Thrivent, it's the powerful combination of expert financial advice—delivered through our dedicated financial advisors—and our fraternal structure that creates a unique cycle of value. As a fraternal organization, we're built on shared values and a sense of community, not investor demands. This alignment allows us to focus on what matters most: returning value to our clients with membership through dividends, policy enhancements and purposeful engagement, like our generosity programs. Unlike for-profit companies that prioritize shareholders, our fraternal business model enables us to reinvest directly in the people and communities we serve—amplifying the impact of every relationship we build.

Life, Health and Annuity products—designed with intent. And because Thrivent products may include participation benefits, you share in the advantages of our client-first approach throughout your financial journey.

When your financial strategy reflects your values, a deeper level of trust is built. Our financial advisors walk alongside you to help ensure your goals and purpose stay aligned.

Trust

Performance

Efficiency

Loyalty

Through out fraternal structure, clients benefit from our member-first approach; which allows us to deliver enhanced value through competitive pricing and intentional reinvestment into the client experience.

As a fraternal organization, Thrivent exists to benefit our clients with membership first. This allows us to focus on long-term value in our products and services.

Our clients recognize our purpose-based approach and appreciate it. That's why 97% choose to stay with us year after year.

Strength and stability you can rely on


Financial Ratings¹

<p>A++ (Superior) AM Best</p> <p>Highest of 13 rating categories August 2024</p>	<p>Aa2 (Excellent) Moody's Investors Service</p> <p>Third highest of the agency's 21 rating categories July 2024</p>	<p>AA+ (Very Strong) S&P Global Ratings</p> <p>Second highest of the agency's 20 rating categories April 2025</p>	 <p>Fortune 500 Named in <i>Fortune</i> magazine June 2024</p>
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Charitable and Giving

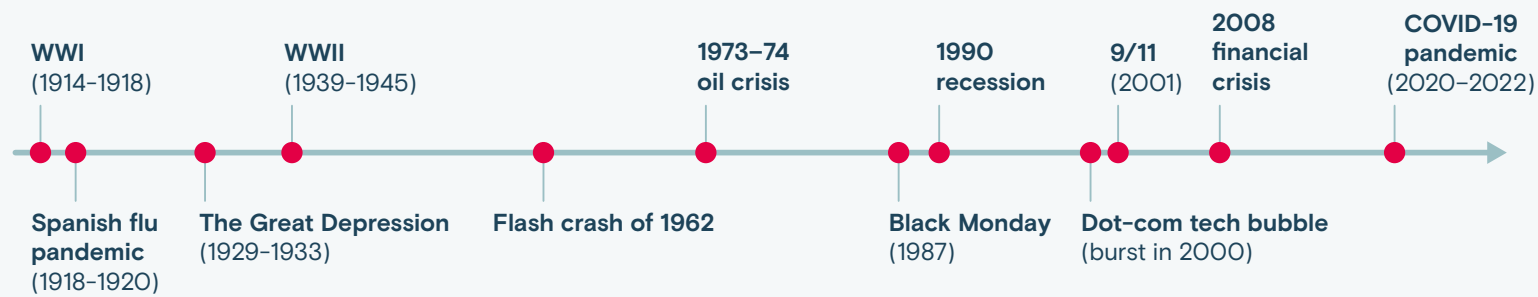
 <p>2.7 million clients and others volunteered and donated to address community needs around the country*</p>	 <p>More than \$331 million raised and donated by Thrivent, clients and others*</p>	 <p>14.9 million volunteer hours*</p>
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Dividends






Recent dividends paid
\$564 million for 2025
\$542 million for 2024
\$430 million for 2023

While dividends are never guaranteed, Thrivent has paid them every year since 1913—even through history's greatest challenges. Backed by strong financials, disciplined management and a solid surplus position, we continue to deliver lasting value to our members. Today, more than 2.2 million eligible Thrivent insurance and annuity policies benefit from this payout.



Timeline of historical events: WWI (1914-1918), Spanish flu pandemic (1918-1920), The Great Depression (1929-1933), WWII (1939-1945), Flash crash of 1962, 1973-74 oil crisis, Black Monday (1987), 1990 recession, Dot-com tech bubble (burst in 2000), 9/11 (2001), 2008 financial crisis, COVID-19 pandemic (2020-2022).

Running the Business

 <p>\$17.8 billion total adjusted surplus*</p>	 <p>\$2.5 billion Life & health benefits paid plus guaranteed retirement income</p>	 <p>\$194 billion assets under management/advisement*</p>
<p>\$17.8 billion for 2024</p> <p>\$17.8 billion for 2023</p> <p>\$16.6 billion for 2022</p>	<p>\$2.5 billion for 2024</p> <p>\$2.3 billion for 2023</p> <p>\$2.2 billion for 2022</p>	<p>\$194 billion for 2024</p> <p>\$179 billion for 2023</p> <p>\$162 billion for 2022</p>

¹Ratings are based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For information on each rating, visit the individual rating agency's website. The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company. Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. 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 or FINRA's BrokerCheck for more information about our financial advisors.

*As of Dec. 31, 2024.

Dividends are not guaranteed. Policy enhancements refer to improvements in non-guaranteed policy features such as future credited rates or fees. These enhancements are not guaranteed in the future.