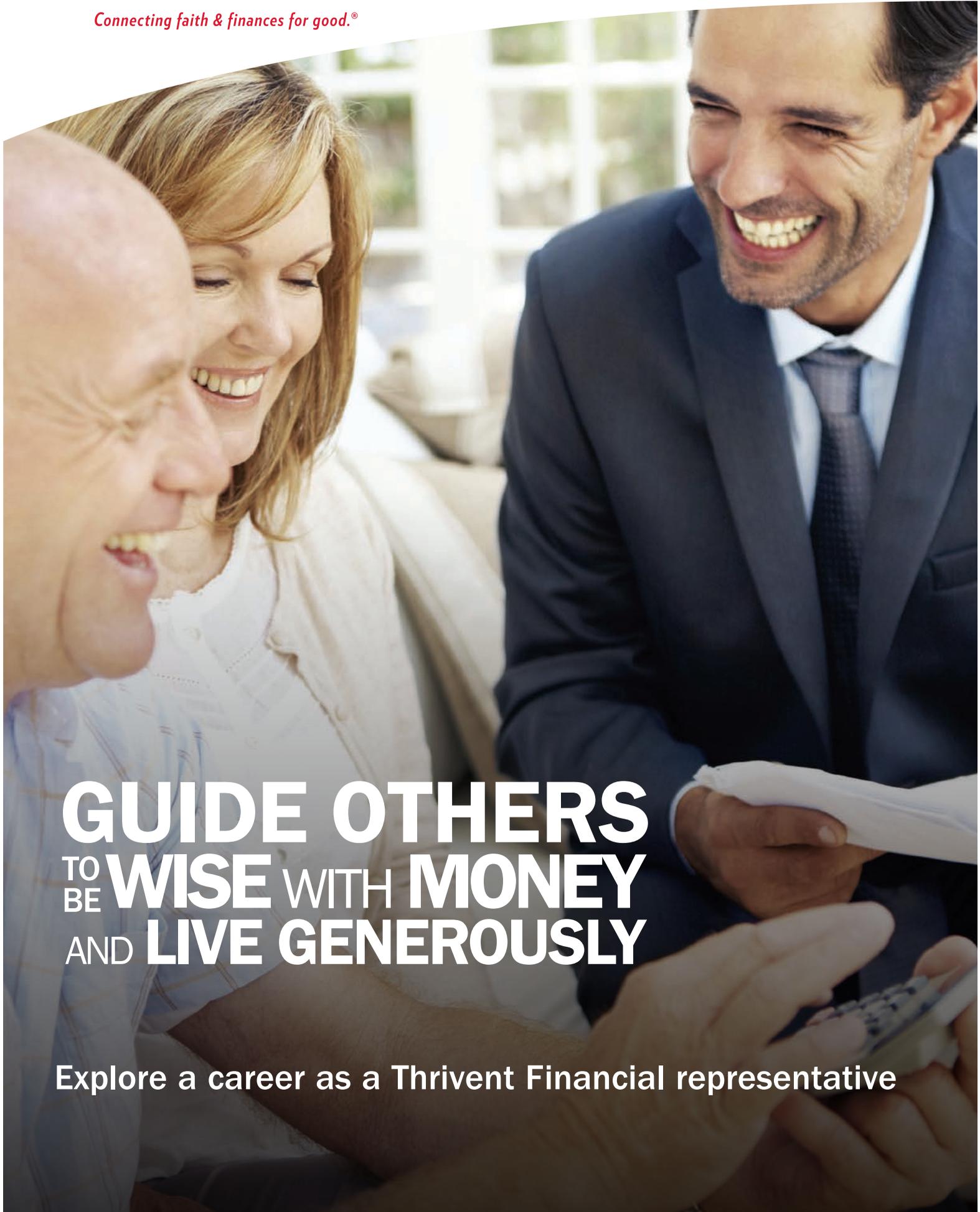




**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.®



**GUIDE OTHERS
TO BE WISE WITH MONEY
AND LIVE GENEROUSLY**

Explore a career as a Thrivent Financial representative

Would you like to represent

a membership organization serving Christians that offers a unique blend of faith, finances and generosity to help strengthen families and communities and change lives?

**FUEL
YOUR** **PASSION**
**FULFILL
YOUR** **PURPOSE**

Would you find purpose guiding others

on their journey to be wise with money and live generously by helping them make financial decisions that reflect their values?

And, will your passion for building long-term relationships

inspire you to help others discover financial solutions and service opportunities to help them feel empowered, confident and connected?

If so, you and Thrivent Financial may be an ideal match.





LIVE YOUR VALUES, SERVE OTHERS

Thrivent is a membership organization serving more than 2.3 million Christians that offers a unique blend of faith, finances and generosity to strengthen families and communities. To us, being wise with money isn't just about smart investing. It's about helping members feel comfortable and confident about their financial picture.

As a financial representative, you become part of an organization where money is viewed as a tool to help others achieve their goals, rather than a goal itself. You'll help members make the most of their time, talents and treasures, knowing their financial strategies are solid and on track. And you'll be rewarded for doing so.

Read on to learn more about this opportunity.

Help make an extraordinary impact

Because we're a tax-exempt not-for-profit organization, Thrivent can direct resources back to the communities and causes our member-owners care about.

In 2015 alone, Thrivent—along with our financial representatives, employees and members—contributed and donated \$203.9 million to energize communities, churches and individuals. We also sponsored more than 52,590 service activities that generated nearly 9.3 million volunteer hours.*

You might say serving others is simply part of our DNA.

*As of Dec. 31, 2015.





DO YOU HAVE WHAT IT TAKES?

We're looking for individuals who are:

- Self-motivated, independent and resourceful.
- Caring, approachable and trustworthy. We're looking for individuals who will act with integrity to earn the long-term trust of our members.
- Driven to succeed and motivated to help others.
- Able to use good judgment to provide solid financial guidance.
- Passionate about living a life of generosity by serving others, not just selling products.

BUILD A CAREER WITH THRIVENT

By joining forces with Thrivent, you'll represent an organization that's financially strong, stable and ethical—one that has helped its members connect faith and finances for good for more than 100 years.

Don't just take our word for it. Here's what others have to say:

- *Fortune* magazine ranked Thrivent No. 318 on its list of America's 500 largest organizations. We've made the list 20 years in a row, and are one of only a few not-for-profits to do so.¹
- Independent rating agencies—A.M. Best and Fitch—continually give us high marks for our financial strength and ability to pay claims²—in other words, for our ability to keep our promises.
- For the fifth year in a row, Thrivent Financial was named one of the “World's Most Ethical Companies” by the Ethisphere Institute. We earned this distinction as a result of our leadership in promoting ethical business standards and for introducing innovative ideas to benefit the public. Ethisphere Institute is a leading international think tank dedicated to the creation, advancement and sharing of best practices in business ethics, corporate social responsibility, anticorruption and sustainability.”

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

¹June 2016.

²Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability, but do not apply to the investment performance of investment products.

A.M. Best
A++

Superior
June 2016
Highest of 16 ratings

Fitch
Ratings
AA+

Very Strong
May 2016
Second highest of 19 ratings



BE IN BUSINESS FOR YOURSELF, NOT BY YOURSELF

As a Thrivent Financial representative, you'll have the opportunity to establish, grow and manage your business as an independent contractor.

You'll be rewarded for building authentic, long-term relationships as you guide members to their goals. With a full range of products, including annuities, life, disability income and long-term care insurance, mutual funds, and investment options, you'll be well-equipped to advocate for members and help them:

- Confidently prepare for a secure retirement.
- Financially protect their families in the event of illness, injury, aging or death.
- Fund their kids' or grandkids' college education.
- Create and leave a legacy for the people and causes that matter to them.
- Thrive, as a result of your ongoing guidance.

"What makes Thrivent different is our ability to not only connect with members on a business level but also on a personal level with their faith and values. I think that is something difficult to find in the financial services industry."

Paul Bartolazzi, CFP®, FIC
Financial Associate
Green Bay, Wisconsin



Ongoing training and development



WE'LL GET YOU STARTED AND STAND BY YOU

Becoming a successful financial representative requires commitment—yours and ours. To help ensure your success, you'll receive comprehensive, ongoing coaching and training support along with development opportunities throughout your career.

Step 1: Secure licenses and registrations

Before you can begin our training program for financial representatives and offer Thrivent insurance and accumulation products, you need to earn the necessary licenses/registrations, which include:

- The required state licenses/appointments (life, health and variable contracts).
- FINRA registrations Series 7 and 66; Series 7, 65 and 63; or Series 6 and 63.

Step 2: Complete training

New financial representatives receive up to eight weeks of paid training to help launch successful businesses.¹ Your training will offer you a variety of opportunities to build your skills through activities such as:

- Face-to-face client meetings, where you have the opportunity to offer guidance and sell products.²
- Virtual, self-study and local training education and skill-building opportunities.
- Joint field work and job shadowing with seasoned financial representatives and managers.

¹You'll earn hourly pay and benefits while training.

²Commissions generated on product sales during training may be paid, at the discretion of Thrivent, after being contracted as a Thrivent Financial representative.

YOU DON'T NEED TO GO IT ALONE

Even some of our most accomplished financial representatives perform best when they team with others whose skills and expertise complement and enhance theirs. If you like the idea of working in a team setting, consider joining one of our nearly 400 team-based practices.

By doing so, you'll have the opportunity to work jointly with seasoned professionals who can mentor you as you develop your specialty within the practice.

Regardless of whether you prefer to work on your own or as part of a team, you can count on Thrivent to provide:

- Turnkey marketing tools, resources and programs to help you establish and grow your business.³
- A laptop computer equipped with the latest applications to help you illustrate and quote products and do your job—in and out of the office.³
- Dedicated operational support to assist you with all member and business needs.

³Fees may apply.



"I have the credentials to work almost anywhere in this industry. But there isn't another organization whose values are so closely related to mine. Thrivent Financial really believes in life/work balance."

Jim Shuttleworth, CFP®, FIC,
Wealth Advisor
East Longmeadow,
Massachusetts



AN UNRIVALED TOTAL REWARDS PACKAGE

Thrivent Financial representatives receive a comprehensive total rewards package that is one of the most generous in the industry. It includes outstanding compensation and benefits, coupled with training, development and recognition opportunities that continue throughout your career.

Compensation that directly reflects your work

We know it's important to control your income. That's why you'll have opportunities to earn commissions for new product sales and ongoing incentives for maintaining, building and strengthening member relationships.

For example, Thrivent Financial representatives earn:

- Base commissions that are paid biweekly¹ on new business issued for life, health, annuity (LHA) and risk products, retail brokerage and fee-based advisory services.²
- Incentives, based on specified production levels of new member acquisition and membership growth, practice growth and existing members' accumulated premiums and assets.

Plus, by fulfilling certain production requirements, you have the opportunity to qualify to attend conferences at top-notch destinations—domestic and international. You'll be recognized for your achievements, build lifelong friendships with your peers and create memories that last a lifetime.

¹Leveraged commissions on managed account fees are paid quarterly.

²Not available to all financial representatives.





“Thrivent made it very apparent to me that women in financial services are very important to the organization. The reason I chose Thrivent over other financial institutions is I felt like I was a person and not just another number.”

Michelle Monson, CFP®, FIC, CLTC
Lead Financial Consultant
Golden Valley, Minnesota



BENEFITS ALMOST BEYOND BELIEF

We offer our financial representatives an exceptionally rich menu of benefits you’d expect from a Fortune 500 organization—medical, dental, vision, life and accident insurance, and flexible spending accounts—as well as benefits that you might *not* expect, like:

- **Company-funded pension plan.** We contribute 8% to 16% of your eligible pay, based on service and earnings. This far exceeds what most of our competitors offer.
- **401(k) plan.** Our 401(k) retirement plan allows you to save for retirement on a tax-deferred basis using a variety of investment options.
- **Generosity benefits.** The Thrivent Financial Foundation doubles the impact of charitable donations you make to approved nonprofit organizations by matching them dollar-for-dollar, up to certain limits. Thrivent also offers opportunities for you to volunteer in your community, around the country and even worldwide, through Thrivent Builds with Habitat for Humanity and local activities.

Build a lasting career with us

"Prior to coming to Thrivent, I was a guidance counselor. Thrivent provided a great opportunity for me to be able to help people accomplish their financial dreams and goals and also leverage the background I had as a counselor."

Erik L. Hanson, CLTC
Financial Associate
Waite Park, Minnesota



TAKE THE NEXT STEP

As a Thrivent Financial representative, you can connect faith and finances for good in a fulfilling career that gives you the opportunity to:

- Earn an attractive income as you help others become more financially secure.
- Make time for the important things in life. As an independent contractor, you'll have the ability to set your own schedule and manage your time.
- Become a lifelong learner. The financial services industry is always changing. You can flourish in it by participating in Thrivent development programs, earning industry designations or by advancing your education.¹
- Make an impact by inspiring others to take action for their sake and the sake of their loved ones.

If working to help others while representing a values-based financial services organization serving Christians appeals to you, check us out in greater detail and apply online. Visit [Thrivent.com/careers](https://www.thrivent.com/careers).

¹Fees may apply.



The Thrivent Way

We are a membership organization of Christians,
and our members are our owners.

Our purpose is to serve our members and society by
guiding both to be wise with money and live generously.

We believe that all we have is a gift from God
and that generosity is an expression of faith.

We succeed when our members, their families
and their communities thrive.

We value our relationships, so we will:
Be trustworthy in character and competence, and
Act like owners and treat each other as owners, and
Live balanced and generous lives.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Thrivent Financial is an Equal Opportunity Employer.

Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, a FINRA and SIPC member and a wholly owned subsidiary of Thrivent. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent. Fee-based investment advisory services are available through qualified investment advisor representatives only.

For additional important information, visit Thrivent.com/disclosures.

The information contained herein is not intended to create a contract for employment.

Thrivent Financial reserves the right to modify its benefits and compensation plans and programs at any time.



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FINANCIAL®

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