



**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.®

THRIVENT CHOICE®

Strengthening communities. Changing lives.

Facilitator Guide

For internal use only. Not to be shown or distributed to the public.

SCREEN 1



Welcome to this session about Thrivent's member-advised charitable grant program called Thrivent Choice.

Thanks for taking time out of your day to learn more about this program and the benefits it provides.

SCREEN 2



First, let's take a minute to step back and get reacquainted with Thrivent.

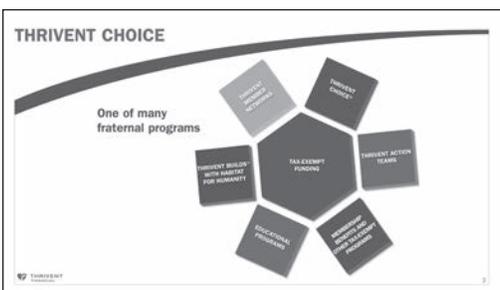
Thrivent Financial is a membership organization of Christians that today has more than 2 million members.

Thrivent is also a Fortune 500 financial services organization and is one of just a few not-for-profits to make the list. (We're No. 318 as of June 2016.)

More than anything, Thrivent is an organization called to help strengthen communities and change lives by guiding our members in the communities we serve to be wise with money and live generously.

We do this by connecting faith and finances so members can protect and provide for their families, and give back to their churches and communities.

SCREEN 3



Let's talk about how Thrivent Choice fits into the charitable, educational and social programs Thrivent offers as a fraternal benefit society, which is a unique business model.

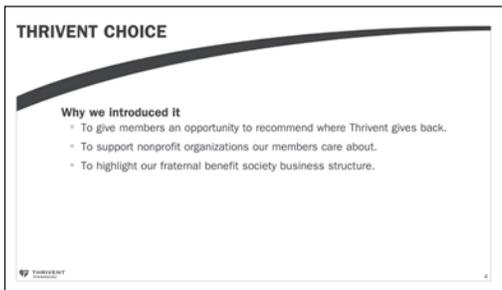
In the late 1800s and early 1900s, fraternal benefit societies were created by groups of people who shared a common bond above and beyond the need for financial protection offered by insurance. Often times, as was the case with Thrivent, that bond was religion.

What began as a group of Lutheran immigrants has evolved over time to include more than 2 million Christians nationwide.

As a fraternal benefit society, Thrivent is exempt from paying taxes on the sales of certain products, like life insurance and annuities. The money we would otherwise pay in taxes funnels back to the communities, churches and causes our members care about through our fraternal programs. The impact we make collectively is impressive.

- **Through our local Thrivent Member Networks** across the country, Thrivent and our members helped raise and donate more than \$217 million last year and held more than 115,000 events. Our local groups offer a unique way to bring people together to learn, have fun and meet local needs.
- **Through Thrivent Builds with Habitat for Humanity** we mobilize thousands of members and other volunteers annually to help build and repair homes alongside partner families. In 2016, we collectively helped build and repair more than 900 homes. Since 2005, more than 700,000 volunteers have come together to build and repair more than 4,300 homes in the United States and have embarked on roughly 1,000 trips to build homes around the globe.
- **At Thrivent, education is key.** Offering workshops on more than 20 different topics, we help our members and their communities make more informed decisions so they can be wise with their money.
- **We also mobilize our members** to lend a hand or raise funds following a natural disaster or human tragedy.
- **Through Thrivent Action Teams** we provide the spark to help tens of thousands of members lead their own service projects, fundraisers or educational events.

SCREEN 4



Read slide.

SCREEN 5

THRIVENT CHOICE



What it is

- A member-advised charitable grant program.
- Lets eligible members recommend where some of Thrivent's charitable funds are distributed.
- Uses a vehicle called Choice Dollars®.
- Thousands of nonprofit organizations are enrolled, including churches.

So, what is Thrivent Choice?

Thrivent Choice is a member-advised charitable grant program that gives eligible members the opportunity to recommend where some of Thrivent's charitable grant funds are distributed using a vehicle called Choice Dollars®.

SCREEN 6

CHOICE DOLLARS



What they are

- A vehicle eligible members use to recommend where Thrivent should distribute some of its charitable grant funds.
- Eligible members can direct Choice Dollars throughout the year.

There are thousands of participating organizations to choose from, including local churches.

Choice Dollars are made available throughout the year as members pay qualifying premiums, as their qualifying contract value is calculated each quarter or when they take on a qualifying volunteer leadership role.

SCREEN 7

CHOICE DOLLARS

Who is eligible to participate?

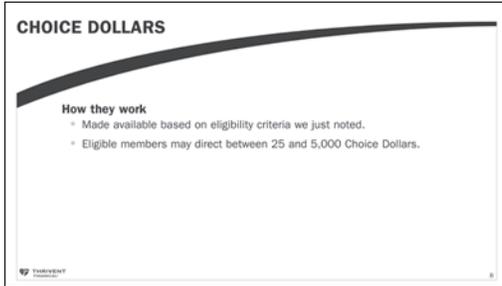
- Benefit members age 16 or older who:
 - Have \$750 or more in qualifying annual insurance premiums, or
 - Have a minimum of \$20,000 in qualifying annuity and life insurance contract values, or
 - Hold a qualifying volunteer leadership position, or
 - Are invited by Thrivent to experience the program.

So, what factors make a member eligible to participate in Thrivent Choice?

Eligibility is based on a few criteria. You must be a benefit member age 16 or older, who:

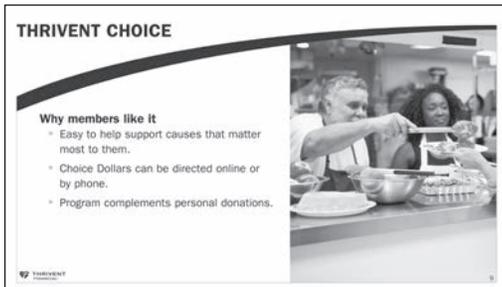
- Pays at least \$750 in qualifying insurance product premiums; or
- Has at least \$20,000 in your total contract value of qualifying life insurance and annuity products; or
- Holds a qualifying Thrivent volunteer leadership position; or
- Is invited by Thrivent to experience the program.

SLIDE 8



Between 25 and 5,000 Choice Dollars are made available to members annually. Most members will be able to direct between 25 and 100 Choice Dollars.

SLIDE 9



Choice Dollars give members a great way to help support the charitable organizations they care about.

First, it's quick and easy. There are no complex forms to complete, no lengthy steps to take. You can participate online or over the phone.

Second, the program helps members make a difference at the local level, where it matters the most to them.

Directing Choice Dollars is a request and recommendation to Thrivent as to how a portion of its charitable grant funds should be distributed.

SLIDE 10

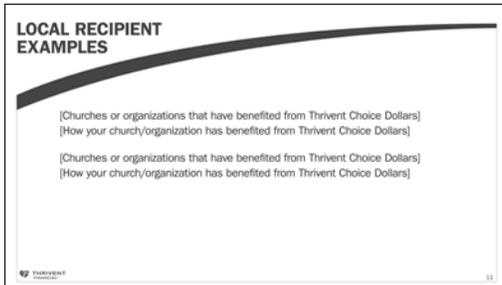


From an organization's perspective, Thrivent Choice is easy to administer. As members direct Choice Dollars and Thrivent distributes grant funds, deposits are electronically sent on a monthly basis.

And because member-recommended organizations are featured in an online catalog, Thrivent members may become more aware of the enrolled organizations and their missions.

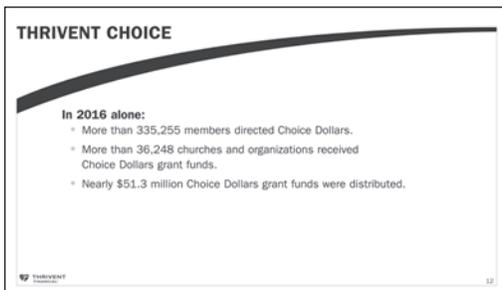
This has the potential to lead to increased charitable contributions.

SLIDE 11



Here are a few of the ways Choice Dollars grant funds have made a local impact. (Share examples.)

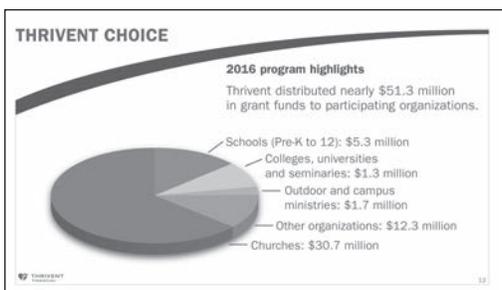
SCREEN 12



Since the program’s 2010 introduction, more than 335,255 members directed Choice Dollars to organizations they care about.

More than 36,248 churches and nonprofit organizations have enrolled in the program, and the list continues to grow.

SCREEN 13



Here is a breakdown of how the Thrivent Choice grant funds were distributed according to organization type in 2016.

Thrivent distributed nearly \$51.3 million to more than 32,000 nonprofit organizations and churches.

Churches received the most—more than \$30 million in Choice Dollars grant funds in 2016.

SCREEN 14



If you're eligible to participate in Choice Dollars, we hope you'll take the opportunity to do so. You can do this in two ways: online and by phone.

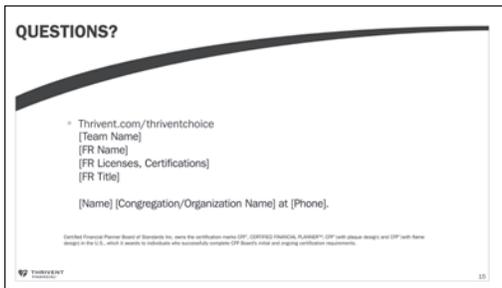
To direct Choice Dollars online:

- Go to Thrivent.com/thriventchoice and log in and follow the directions. (If you haven't registered on Thrivent.com, click on "register" in the upper right hand corner of the website to create your online account.)

To direct Choice Dollars by phone:

- Call 800-847-4836.
- Say "Thrivent Choice" when prompted.
- A representative will work with you to direct Choice Dollars.

SCREEN 15



So that's Thrivent Choice in a nutshell. It's an easy way for Thrivent members to help support what matters most to them. And a great way for organizations to receive financial support from Thrivent.

Do any of you have questions?

SCREEN 16



Thanks again for your interest in this exciting charitable grant program from Thrivent Financial.

The Thrivent Choice® charitable grant program engages Thrivent members and Thrivent Member Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at Thrivent.com/thriventchoice.



THRIVENT
FINANCIAL®

Appleton, Wisconsin • Minneapolis, Minnesota
Thrivent.com • 800-847-4836 •   

For internal use only. Not to be shown or distributed to the public.

25978FG R5-17