



**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.®

THRIVENT CHOICE® TERMS AND CONDITIONS FOR MEMBERS

By participating in Thrivent Choice, I acknowledge that I have read and agree to the following Thrivent Choice Terms and Conditions:

Thrivent Choice is a member-advised charitable grant program of Thrivent Financial for Lutherans (“Thrivent Financial”) and its local branches (“Thrivent Member Networks”) in which members of Thrivent Financial who meet program eligibility requirements help Thrivent effectively allocate program funds among eligible organizations. Thrivent determines eligibility for participation in Thrivent Choice and adopts Terms and Conditions as well as other Program Rules for Thrivent Choice at its sole discretion. Thrivent does not take positions on or provide funding to organizations or causes whose principal purpose is to influence law, policy, church doctrine or church practice. Thrivent may change, limit, modify, cancel or revoke Thrivent Choice and/or Terms and Conditions and/or other Program Rules at any time and for any reason, with or without notice, and I agree to any such changes or I will opt out of the program. Thrivent Financial has sole discretion to interpret these Terms and Conditions and any Program Rules. Participating members of Thrivent and its local branches recommend to Thrivent how a designated amount of funds, called “Choice Dollars®,” should be distributed by “directing” these Choice Dollars. While these funds are restricted to be used exclusively to support religious, charitable and/or educational purposes of recipient organizations, Thrivent and its local branches are not responsible for how recipient organizations use funds donated to them under Thrivent Choice. Participation in Choice Dollars is strictly voluntary, and I am under no obligation to direct Choice Dollars.

Choice Dollars

Thrivent Financial retains total discretion as to whether or how all Choice Dollars are distributed. Any “direction” that I provide to Thrivent to designate recipients of Choice Dollars is a request and recommendation from me suggesting a recipient of Choice Dollars funding, which Thrivent is under no legal obligation to approve or follow. The use of the term “direct,” “direction,” “choose,” “choice,” or other terms in these Terms and Conditions or in any communications regarding Thrivent Choice®, does not provide me with any authority to make any decision regarding the use of any funds. Choice Dollars does not provide any contract or ownership right, payment, consideration or other personal benefit to me at any time. Words such as “receive,” “your,” “balance,” “designated,” or other terms that may be used in instructions or other communications regarding Choice Dollars do not indicate nor cause me to have any ownership rights in any Choice Dollars. I may not transfer, trade, sell or assign Choice Dollars, or in any manner receive any funds or other value in exchange for directing Choice Dollars from any source. I will not use or attempt to use any direction of Choice Dollars to satisfy, offset, or reduce all or any portion of a pledge, promise, commitment, liability or other obligation of any person or organization, or receive or attempt to receive any payment or other personal benefit in connection with any direction of Choice Dollars. Thrivent may terminate my eligibility to participate in Choice Dollars and/or may cancel or revoke all or any portion of Choice Dollars designated as subject to my direction at any time and for any reason, with or without notice. Choice Dollars has a defined annual budget, and there may not be sufficient funds to grant all Choice Dollars that are directed. Organizations that are eligible to be recipients of Choice Dollars grant funds are approved by Thrivent Member Networks under selection procedures adopted by Thrivent. Thrivent may provide my name and address to organizations that receive funds directed by me under Choice Dollars, with notification to the organizations that I have directed Choice Dollars to the organizations. In addition, Thrivent may provide a process for members to suggest organizations to be added as eligible to receive Choice Dollars® funding. Thrivent may disclose my name and address to any organizations that I recommend to be added as eligible recipient organizations.

Voting Events

Voting Events are conducted at the sole discretion of Thrivent Financial. Votes in Voting Events have no value and cannot be transferred, traded, sold or assigned. Thrivent is not legally obligated to distribute funds according to votes of members in Voting Events. The amounts paid and recipients of funds are determined by Thrivent at its sole discretion.