



# Important Privacy Choices for Consumers

Facts	What does Thrivent do with your personal information?
<b>Why?</b>	Financial services and insurance companies choose how they share your personal information. Federal and state law gives clients the right to limit some but not all sharing. Federal and state law also requires us to inform new clients, as well as current clients annually, how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Identifying information, such as name and contact information.</li> <li>• Social Security number.</li> <li>• Financial factors, including income, assets, credit history, transaction history and risk tolerance.</li> <li>• Health indicators, such as medical records, prescription history and claims' statuses.</li> </ul> We may share any/all the information we collect depending on what is needed for the stated purpose.
<b>How?</b>	All companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons companies may share their clients' personal information; the specific reasons Thrivent chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Thrivent share?	Can you limit this sharing?
<b>For our everyday business purposes</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit and medical bureaus, or engage with third parties, such as insurance agents, financial advisors, and service providers who act on our behalf to support our operations.	YES	NO
<b>For our marketing purposes</b> To offer our products and services to you.	YES	YES
<b>For joint marketing with other financial companies.</b>	YES	YES
<b>For our affiliates' everyday business purposes</b> Information about your transactions and experiences with Thrivent.	YES	NO
<b>For our affiliates' everyday business purposes</b> Information contained on your application or in your credit report.	YES	YES
<b>For nonaffiliates to market to you</b> This includes nonprofit organizations such as churches or partner organizations.	YES	YES*

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 800-847-4836 between 7 a.m. and 6 p.m. Central time, Monday through Friday.</li> <li>• Log in to your online Preference Center on <a href="http://thrivent.com">thrivent.com</a>.</li> <li>• Mail to: Thrivent 4321 N. Ballard Rd. Appleton WI, 54919-0001</li> </ul> <p><b>Please note:</b> If you are a new client, we can begin sharing your information 30 days from the date we provide you this notice. If you are a new, current or former client who has previously provided us with sharing preferences, your preferences have not been changed; they will remain as is, unless we receive instruction to change them. For all others, including former clients, we will continue to share your information as described in this notice, however, you can contact us at any time to limit our sharing.</p>
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Who we are	
<b>Who is providing this notice?</b>	This notice describes the privacy practices of "Thrivent," which includes Thrivent Financial for Lutherans, Thrivent Investment Management Inc., Thrivent Financial Investor Services Inc., Thrivent Insurance Agency Inc., Thrivent Asset Management, LLC, Thrivent Mutual Funds, Thrivent Series Fund, Inc., Thrivent Core Funds, Thrivent Church Loan and Income Fund, Thrivent Cash Management Trust, and Thrivent Education Funding, LLC.

What we do	
<b>How does Thrivent collect my personal information?</b>	We collect your personal information in a few ways: <ul style="list-style-type: none"> <li>• Directly from you, such as when you use a service, apply for a product, or file a claim.</li> <li>• From other third parties, such as credit reporting agencies or your doctor.</li> <li>• Through your transactions and interactions with us.</li> </ul>

<b>How does Thrivent protect my personal information?</b>	<p>To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic security measures. These strategies include:</p> <ul style="list-style-type: none"> <li>• Frequent internal and external reviews to ensure our technology and protocols are up to date.</li> <li>• Limited access to your personal information; only those with a “need to know” are authorized.</li> <li>• Anyone who uses your data must follow established policies, procedures and laws.</li> </ul> <p>Note: Your personal information is processed in the United States, which means that privacy laws may be less stringent than they are in your country of residence. This also means that government agencies, courts or law enforcement in the United States may be able to access your information.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit sharing only in certain situations:</p> <ul style="list-style-type: none"> <li>• To affiliates: <ul style="list-style-type: none"> <li>• If we share information about your creditworthiness.</li> <li>• If affiliates use your information to market to you. At Thrivent, if you opt out of marketing, identified in the chart above as “for our marketing purposes,” that choice applies to any/all Thrivent affiliates.</li> </ul> </li> <li>• To nonaffiliates: <ul style="list-style-type: none"> <li>• If they wish to obtain your information to market to you.</li> </ul> </li> </ul> <p>*In addition, residents of CA, MA, MN, NM, ND and VT are opted out of nonaffiliate sharing, per state law. Clients in these states may choose to opt in for this sharing.</p>
<b>What if I am a joint contract owner or joint account owner?</b>	<p>You may be receiving this notice on behalf of all owners. As a joint owner, you may choose one or more of the sharing options that apply in your home state on behalf of all joint owners or only on your own behalf.</p>
<b>What are the data processing options for residents of the European Union?</b>	<p>If you reside in the EU, permanently or temporarily, you may be entitled to the following options:</p> <ul style="list-style-type: none"> <li>• Revocation of consent or restricted processing. If you revoke your consent for the processing of personal information, or if you wish to restrict the ways in which we can use your information, we may no longer be able to provide you certain services. In some cases, we may be legally required or permitted to use your information for specific reasons—with or without your consent—so we may limit or deny your request to revoke consent or restrict our processing.</li> <li>• Deletion of your information. We retain your personal information for the period necessary to fulfill the purposes outlined in this policy, unless a longer retention period is required by one of Thrivent’s industry regulators. However, if required by law and permitted by our regulators, we will grant a request that we delete your personal information.</li> </ul> <p>EU residents should mail any applicable requests to the address above.</p>
<b>How do I access and update the information Thrivent has about me?</b>	<p>Accurate information helps us to provide you better customer service, increase the efficiency of our operations and comply with laws. You may request access to and correction of your personal information by writing to us at the address above. Registered users of <a href="http://thrivent.com">thrivent.com</a> or Thrivent’s mobile application may also update some personal information through their online personal profile.</p>

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Thrivent affiliates include lines of business such as life insurance, long-term care insurance, brokerage, investments, trust, banking, mutual funds and distribution partners.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Thrivent nonaffiliates include financial institutions, such as consumer banking, and other non-profit entities, including churches.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Thrivent has joint marketing agreements with other financial institutions, such as consumer banking, and non-profit foundations.

**Other important information**

For more specific insights into our collection and use of your health information, be sure to review our [Health Information Privacy Notice](#) available at [thrivent.com/privacy](http://thrivent.com/privacy). We also have a Notice of Insurance Information Practices document that describes Thrivent’s use of your information to perform insurance operations. You can request a copy of any of our notices at any time by writing to us at the address above.

This notice outlines our privacy practices for clients; those individuals who have purchased, or applied for, a product or service with Thrivent. For additional information regarding our collection, use and sharing of personal information for situations and scenarios outside of the client relationship, please review our [Privacy Policy](#), available at [thrivent.com/privacy](http://thrivent.com/privacy).

Please note that if your insurance agent or financial advisor is part of a team, your information may also be shared amongst team members.

Complaints can be sent to us at the address provided above. Depending on where you live, you may also be able to contact local or state agencies to report specific concerns.

**Questions?** Call 800-847-4836 or go to [thrivent.com](http://thrivent.com).