



# Welcome to Thrivent!

You're a vital part of this community committed to helping people achieve financial clarity and lead more generous lives.

## Take advantage of all Thrivent has to offer

Get the information and service you need. Just follow these simple steps:



1 Visit [thrivent.com/signup](http://thrivent.com/signup) to register or log in.

2 Update your contact information or financial profile, so important financial information can reach you.

3 Explore what it means to be part of the Thrivent membership and how it can make a meaningful impact on your life and community.

4 Sign up to receive eNotifications *Thrivent Magazine*, prospectuses, reports and more.

5 Download the mobile app for an easy, personalized and secure way to manage your money with purpose.



Scan the QR code for a step-by-step guide on how to update your information, sign up for Membership Benefits, see your eStatements, get the mobile app, and more.



Scan to learn more.



If you prefer talking with us, call 800-847-4836 and say “Internet.”



## Together, we make the most of all we've been given

For over 100 years, Thrivent has been helping people live more generous lives while guiding them on their financial path. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving more than 2 million clients, as well as the communities in which they live, work and worship.



**\$189 billion  
assets under  
management/  
advisement\***



### **Rated by:**

AM Best, Moody's Investors Service  
and S&P Global Ratings<sup>1</sup>



**Serving 2.3  
million clients**

**ETHISPHERE®  
WORLD'S MOST  
ETHICAL  
COMPANIES®  
2012 - 2023**

## The power of membership

Unlock the power of membership with access to a suite of resources and programs<sup>2</sup> that enable you to make a real difference in your community and live a more meaningful life.

### **Volunteer and give**

Make a difference and live generously, through volunteering or making a donation.

### **Equip and inspire**

Discover insightful and inspiring content for your financial journey.

### **Support and assist**

Receive and give comfort and care during the life moments that matter.

### **Am I part of Thrivent's membership?**

If you have submitted a membership application that was accepted by Thrivent, congratulations, you have joined the Thrivent membership. This is part of the process if you own a Thrivent insurance or annuity product or have an account at the Thrivent Credit Union. Explore the benefits of membership when you log in to your Thrivent account.

Learn about Thrivent's Christian common bond and how to apply at [thrivent.com/membership](https://thrivent.com/membership).

## Guidance that reflects your goals

At our heart, Thrivent is a membership-owned fraternal organization that offers a full range of financial solutions.

Our goal is to help our more than 2 million clients build their financial futures with clarity and confidence and make the most of all they've been given.

We help you do this by offering advice and guidance; insurance, investment and banking solutions; and generosity programs.

We know your financial journey is unique, so we also offer different ways to work with us.

**Thrivent financial advisors** provide one-on-one personal guidance. They live and work in communities around the country where clients, like you, reside.

**The Virtual Advice Team** is a team of financial advisors accessible over the phone, online, and through email who are available to help with anything from answering a quick question to crafting a financial strategy.

To learn more about our products, services and generosity opportunities, visit [thrivent.com](https://thrivent.com).



## How we work with you

As a membership organization, we're transparent about the types of products and services we recommend to you.

You may work with Thrivent differently depending on the products or services you choose to purchase. We may serve as your insurance company, broker-dealer, investment adviser, insurance agent, trustee or investment manager, or in more than one of these roles.

All financial advisors offering products and services maintain appropriate licenses. Only certain financial advisors—based on their experience, licensing and other qualifications—can offer products, including:

- Insurance and annuity products.
- Retail brokerage accounts.
- Managed Accounts Program.
- Dedicated Planning Services.

## How we're compensated

We also tell you how our financial advisors are paid so you can make informed choices. Most financial advisors don't earn a salary. Their pay is based on the products or services they provide and may include:

- Commissions and sales charges.
- Fees.
- Cash bonuses.
- Marketing and business incentives.
- Noncash compensation and sales contests.
- Retirement and other benefits.

Thrivent makes more money from the sale of products we design and offer than from the sale of other companies' products. The sale of Thrivent annuities and insurance products helps fund Thrivent's charitable, educational and other programs that make our organization unique as a not-for-profit fraternal benefit society.

More information about the various types of compensation can be found in the Products and Services Cost and Compensation Guide.

Thrivent affiliates fulfill many roles:

- Thrivent Investment Management Inc. offers broker-dealer products, investment advisory services and provides principal underwriting and distribution services for Thrivent variable annuities and variable life insurance products.
- Thrivent Trust Company offers professional personal trust, estate and investment management services.
- Thrivent Advisor Network, LLC provides investment advisory services and is a licensed insurance agency.
- Thrivent Asset Management, LLC provides investment management and administrative services for Thrivent Mutual Funds.
- Thrivent Distributors, LLC provides principal underwriting and distribution services for Thrivent Mutual Funds.
- Thrivent Financial Investor Services Inc. provides transfer agent and shareholder services for Thrivent Mutual Funds, Interval Funds, Series Funds, Core Funds and Cash Management Trust.
- Thrivent Insurance Agency, Inc. assists certain financial advisors with the sale of insurance products.

## Connect with us



Call 800-847-4836. At the prompt, tell us what you'd like help with. For example: life insurance, annuity, mutual funds, membership programs or benefits.



Visit [thrivent.com](https://www.thrivent.com).



Follow us on Facebook, LinkedIn and Instagram.



\*As of Dec. 31, 2022.

<sup>1</sup>Ratings 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.

<sup>2</sup>Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue or refuse to provide any of the membership benefits or any part of them, at any time.

You should never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features and benefits of specific insurance and/or annuity products.

The Virtual Advice Team is a team of licensed financial advisors and professionals available to assist you during designated business hours. Our team offers a full variety of products and services. If you prefer to meet with a local financial advisor or professional, our team can connect you with someone in your area. Whether you work with the Virtual Advice Team or with a local Thrivent financial advisor or professional, there will generally be no difference in the fees and expenses you will incur.

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Fees may be negotiable. Advisory fees, as payment for investment advice and related services, such as brokerage services, custody and reporting, will vary among clients, and may be negotiable under certain circumstances. Additional fees or charges may include, but are not limited to, electronic fund and wire transfers, exchange fees and IRA or other qualified account fees. For more information, please refer to the Thrivent Investment Management Inc. Managed Accounts Program ("Program") Brochure (Form ADV Part 2A Appendix 1) and Client Agreement, available upon request from your Thrivent financial professional. You should consider whether it is advantageous for you to enroll in the Program compared to paying separately for other products or services that may not offer the combination of investment advisory, custodial and brokerage services and product offerings available as part of the Program.

**Trust and investment management accounts and services offered by Thrivent Trust Company are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, nor guaranteed by Thrivent Trust Company or its affiliates, and are subject to investment risk, including possible loss of the principal amount invested.**

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Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

Investment advisory services offered through Thrivent Advisor Network, LLC., (herein referred to as "Thrivent" except where noted), a registered investment adviser. Clients will separately engage an unaffiliated broker-dealer or custodian to safeguard their investment advisory assets. Review the Thrivent Advisor Network Financial Planning and Consulting Services, Investment Management Services (Non-Wrap) and Wrap-Fee Program ADV Brochures (Form ADV Part 2A and 2A Appendix 1) for a full description of services, fees and expenses, available at [Thriventadvisornetwork.com](https://Thriventadvisornetwork.com). Thrivent Advisor Network, LLC financial advisors may also be registered representatives of a broker-dealer to offer securities products.

Advisory Persons of Thrivent provide advisory services under a practice name or "doing business as" name or may have their own legal business entities. However, advisory services are engaged exclusively through Thrivent Advisor Network, LLC, a registered investment adviser.

# thrivent