Welcome

Thank you for joining Thrivent—a community committed to helping people achieve financial clarity and live generous lives.

Because Thrivent is owned by our membership, our focus starts with your needs and goals. This allows us to be true to what we believe in: our clients' values.

Questions about your accounts?

When you need information or service, it's at your fingertips.

Visit thrivent.com/signup to register or log in. Here you can:

- Update your contact information or financial profile.
- Explore our membership benefits designed to help you achieve financial clarity and live a generous life.
- Sign up to receive eNotifications for statements, *Thrivent magazine*, prospectuses, reports and more.

If you prefer talking to us, call us at 800-847-4836 and say "Internet."

Strong and stable

For over 100 years, Thrivent has helped people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving over 2 million clients, as well as the communities in which they live, work and worship.

$162 billion assets under management/ advisement[1]

A++ (Superior) AM Best
Highest of 16 ratings catagories[2]
June 2021 • AMBest.com

Serving 2.3 million clients

ETHISPHERE® WORLD'S MOST ETHICAL COMPANIES® 2012-2021

Guidance that reflects your goals

At our heart, Thrivent is a membership-owned fraternal organization that offers a full range of expert 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 professionals** provide one-on-one personal guidance. They live and work in communities around the country where clients, like you, reside.
- **The Thrivent Financial Guidance Team®** is just a phone call away for 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.

Membership benefits to help you thrive

A Thrivent membership provides access to the benefits, tools and resources for what's most important in life.

For example, you can apply to lead a Thrivent Action Team. You gather the volunteers to make an immediate local impact, and we'll provide funding to kick-start your project. With almost 20 different membership benefits, there's bound to be one that makes an impact on your life and community.[3] Visit thrivent.com/membership to view a full list and see how you can get started today.

Please note: While many benefits are open to Thrivent clients, some are only available to clients with benefit or associate membership. Visit thrivent.com/membership to understand the different membership classes. And if you haven't joined Thrivent yet, see how you can get started today.

How we work with you

As a membership organization, we want to be 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 professionals offering products and services maintain appropriate licenses. Only certain financial professionals[4]—based on their experience, licensing and other qualifications—can offer products such as:

- Insurance and annuity products.
- Retail brokerage accounts.
- Managed Accounts Program.
- Financial planning services.

How we're compensated

We also want you to know how our financial professionals are paid so you can make informed choices. Most financial professionals 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 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 include:

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

Connect with us

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

Visit thrivent.com.

Follow us on Facebook, LinkedIn, Instagram and Twitter.

[1]As of Dec. 31, 2020.

[2]Ratings are based on Thrivent's financial strength and claims-paying ability but do not apply to investment product performance.

[3]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. 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.

[4]If your financial professional is unable to offer a financial product or service that interests you, depending on certain factors, he or she may be able to work with another financial professional at no extra cost to you.

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

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent.

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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 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.

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