

# Privacy Policy

Thrivent values your business and is committed to safeguarding the information we collect about you. Information we gather is shared only with outside organizations that are performing services for us or on our behalf, or as permitted or required by law. Please review this Policy to help you better understand our views and practices regarding the collection, protection, sharing and use of your information.

## Scope

This Privacy Policy is being provided by Thrivent and select affiliates, collectively referred to in this Policy as “Thrivent” except where noted otherwise.

This Policy applies to individuals who provide information to Thrivent or about whom Thrivent collects information. However, if you are a prospective, existing or past Thrivent customer and have been provided with a copy of our Privacy Notice(s) at any time, any personal information collected as part of that customer relationship will be used in accordance with our [Privacy Notice\(s\)](#).

This Policy does not address personal information collected for workforce-related inquiries or transactions. For additional details about the use of personal information for workforce matters, please refer to the [Workforce Privacy Policy](#).

## Information we collect, use and share

We collect two basic types of information:

- Personal Information (information that can be used to identify you as an individual).
- Anonymous Information (information collected about your behaviors, but that doesn't identify you).

By expanding each of the categories below, you can gain insight into the types of information we collect, collection sources, the business purpose for collection and where it is shared.

In addition to the detail provided below, Thrivent may collect and use any of the information in the referenced categories for specific purposes or processes, such as:

- Collection and retention of written correspondence, such as freeform text fields on our website, or any email sent to Thrivent or a Thrivent financial advisor. This is to comply with legal obligations. Additional uses of the context of any written correspondence is discussed below.
- Collection and processing of information using artificial intelligence (AI) or robotic process automation (RPA), to streamline internal business processes and for marketing activities.

## Identifiers

### Description of information collected

This includes real name, postal address, IP address, email address, phone number or other similar identifiers.

### Source of information

Most identifiers are collected directly from you, depending on the information you choose to provide. In accordance with applicable laws and regulations, Thrivent may also obtain this information from third party sources, including but not limited to publicly available sources and data brokers/data compiling companies. IP address is collected from your device as you traverse the internet.

### Purpose of collection

Identifiers are collected so that we can perform services for you, such as fulfilling an order, creating an account, honoring your request for contact, confirming your identity or registering you for an event. Identifiers may also be collected to provide you with relevant advertising.

If you register for access to any of our websites or mobile applications, we will ask that you provide a series of the above mentioned identifiers. This is to

verify your identity, and when applicable, to determine your eligibility to access certain content. During registration, you will be asked to create, and thereafter use, a designated user ID and password for logging into your secure online account. In addition, as part of our enhanced online login process for our websites, we require you to provide your email address or phone number so that you are able to receive, and then provide to us, a verification code. Similarly, our mobile application will require a phone number for verification code during log in, while email address will be used to reset a forgotten password. All information provided after login, such as transaction requests, will be collected and retained to meet regulatory and business purposes.

Online identifiers, such as IP address, are collected so that Thrivent can gain insights to improve our business, as well as learn about opportunities to market other products and services that may be of interest to you. This information may also be collected for information security purposes.

### Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent, including marketing. It may also be shared with government agencies and regulators to demonstrate Thrivent's compliance with various laws and regulations.

For our website your device's IP address may be collected and used by certain third parties who, through the use of cookies, perform behavioral tracking and advertising across multiple webpages and social media platforms. This information may also be shared within Thrivent's family of companies.

## Protected classifications

### Description of information collected

This includes data elements that provide insights into any one of many classes that are afforded special protections under the law. Thrivent may collect age, gender, religious or other classification data.

### Source of information

This information is collected from you directly, based upon your decision to engage with certain Thrivent initiatives. In accordance with applicable laws and regulations, Thrivent may also obtain certain classification data elements from third party sources, including but not limited to publicly available sources and data brokers/data compiling companies.

### Purpose of collection

This information is collected so we can perform services for you. For example, we may request age and gender in order to process your request for a product quote. Your date of birth may also be used as part of one or more authentication processes.

If you provide data as part of a quoting tool, your personal information will not be retained unless, at the end of the quote tool experience, you request to engage with Thrivent further.

If you choose to participate in certain research efforts, you may be requested to provide age and gender for Thrivent to be able to group research participants into appropriate categories.

Information obtained from third party sources, including but not limited to publicly available sources and data brokers/data compiling companies may be used to segment marketing offers to applicable audiences, as is allowed by law.

### Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent, including marketing. It may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Internet or electronic network activity

### Description of information collected

This includes items such as browsing history, search history and information

regarding your interaction with a website, mobile application, email, application or advertisement.

This information is collected via cookies, software development kits and web beacons, which are generally used together for aggregate/anonymous behavioral tracking. However, after you log in to one of our websites or mobile applications, or take some other affirmative action that personally identifies you online, this otherwise aggregate information may then be associated to you personally. In addition, if you open any emails from Thrivent, your behaviors (emails opened, links clicked, reading time, etc.) are associated back to your unique email address.

### Source of information

This information is obtained from your device, as you interact with Thrivent online or through the mobile application.

### Purpose of collection

In general, this information is collected for internal research—to measure consumer interaction with Thrivent online. However, once associated to you personally, this information may be used for targeted marketing or to create a consumer profile, discussed in more detail below.

### Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent, including marketing. In addition, other third parties, who are not service providers, may collect this information with your consent to perform targeted marketing. It may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Geolocation

### Description of information collected

Geolocation data can reflect where you are located. Thrivent may collect your device's IP address, which is registered to a geographic location. This is not linked directly back to your residential address, but to a general access location.

### Source of information

This information is obtained from your device, as you interact with

Thrivent online through our website and mobile application.

### Purpose of collection

Thrivent uses this geographic location information for security purposes—to ensure only IP addresses located in an authorized geographical location can access Thrivent's website and mobile application. Geolocation may also be used to provide advertising offers to users located in specific geographic regions.

### Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent, including marketing and analytics. It may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Sensory

### Description of information collected

This would include audio, electronic, visual, thermal or olfactory information. Thrivent will only collect your voice, as part of a call recording if you contact one of our call centers, or your likeness, in the form of photos or videos, if you choose to participate in one or more contests or campaigns that solicit that information. If you participate in a virtual meeting with Thrivent or a Thrivent agent, video and voice functionality may be used but the meeting will not be recorded. Specific to the mobile application, you may choose to provide an optional photo of yourself. This photo is stored locally to the mobile application and is deleted if you delete the mobile application from your device.

### Source of information

This information is only collected from you directly, based upon your decision to engage with certain Thrivent initiatives.

### Purpose of collection

Call recordings are captured for quality assurance and training purposes, to ensure your call request is handled appropriately. Photos and videos are collected as a requirement to participate in select campaigns or contests. We will use that submission only for the purposes outlined in the respective contest's or campaign's rules/terms and conditions. Specific to the mobile application, you may choose to provide an optional photo of yourself to enhance your application experience.

## Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent. It may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Other personal information

### Description of information collected

This category covers personal information not included in other categories such as financial information and medical information.

Examples of information collection in this category may include:

- High-level financial indicators as part of a research initiative or through an online budget or quoting tool.
- If you are onsite at a Thrivent facility or event, we may request vaccine status, immunization records, or related test results.
- Through our mobile application you may choose to provide information concerning your motivations, financial priorities, or other information through the financial personality snapshot tool. This information will not be stored, but a correlating identifier as to your answer will be stored with the mobile application. This information is not retained after you delete the mobile application from your device.

### Source of information

This information is collected from you directly, based upon your decision to engage with certain Thrivent initiatives, including in-person participation, or through our applications. High-level financial indicators may also be provided to Thrivent by third party sources, including but not limited to publicly available sources and data brokers/data compiling companies, as allowed by applicable laws and regulations.

### Purpose of collection

This information enables us to group participants into appropriate categories, for research or other analysis purposes. In some cases, such as vaccine-related inquiries, this information is necessary for us to ensure the safety of our workforce and guests, and to comply with applicable law such as Occupational Safety and Health Administration (OSHA) requirements. In other situations, this information is necessary for you to effectively engage with our tools and services. If you provide data as part of a quoting tool, your personal information

will not be retained unless, at the end of the quote tool experience, you request to engage with Thrivent further.

Information obtained from third party sources, including but not limited to publicly available sources and data brokers/data compiling companies, may be used to segment marketing offers to applicable audiences, as is allowed by law.

## Sharing of information

Financial-related information may be shared with service providers who perform services on behalf of Thrivent, including marketing. Health-related information may be shared with service providers who perform services on behalf of Thrivent but will not be shared for marketing purposes. Any of the above information may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Consumer profile

### Description of information collected

We may collect any or all the information in the above-referenced categories in order to create a consumer profile for you. This may include your preferences, trends or behaviors.

Information collected may be processed using artificial intelligence (AI), specifically for marketing purposes. Thrivent does not use AI for automated decision making, except where noted in the Privacy Notice.

### Source of information

This profile is likely a combination of information collected from you directly, obtained from third party sources, including but not limited to publicly available sources and data brokers/data compiling companies, as allowed by applicable laws and regulations, and the information that is obtained from your device, as you interact online or via the mobile application.

### Purpose of collection

We collect this information so that we can provide you with products and services that we believe would be of interest to you. Also, when your consumer profile information is combined with others like you, we can understand similar behaviors and trends, which helps propel our business strategy to assist you in the future.

## Sharing of information

This information may be shared with service providers who perform services on behalf of Thrivent, including marketing. It may also be shared with government agencies and regulators in order to demonstrate Thrivent's compliance with various laws and regulations. This information may also be shared within Thrivent's family of companies.

## Anonymous

### Description of information collected

When you visit our website or mobile application, we collect data about your activities that does not personally or directly identify you. We may use a variety of technologies that automatically or passively collect aggregate information about how our websites or mobile applications are accessed and used ("Usage Information"). Usage Information may include browser type, device type, operating system, application version, the page served, the time, the preceding page views and your use of features or applications on the website or mobile application.

Similar Usage Information is collected when you use a web or mobile browser to click on a Thrivent advertisement provided by a third-party search engine. If you choose to contact Thrivent on your mobile phone in this manner, we will also collect aggregate call data, such as duration. However, we will not collect your phone number.

When you email Thrivent, or a Thrivent agent, the content of your email may be analyzed for aggregate statistical purposes.

### Source of information

This information is obtained from you or your device, as you interact with Thrivent electronically.

### Purpose of collection

Thrivent uses this Usage Information to help ensure a safer online or mobile environment for all visitors, for general aggregate visitor analysis and statistical research, to increase visitor satisfaction in their online or mobile application experience with Thrivent, and to aid in problem resolution if technical difficulties occur while using our website or mobile application. This information may also be used to gather marketing insights. Visitor engagement with certain functionality allows Thrivent to understand whether our marketing initiatives are reaching the desired audiences.

Email content may be analyzed to determine what is important to you

and how you feel about Thrivent generally. This is often referred to as “Sentiment Analysis.”

### Sharing of information

Thrivent may share this information with third-party vendors and hosting partners, known as service providers, to provide hardware, software, networking, storage, support or related technology required to run our websites or mobile applications. In addition, we use service providers to act as a data processor of any collected data. The service providers will aggregate anonymous collected data to improve the usability of the website or mobile application. The service providers will also store any collected data for later retrieval by Thrivent and its agents to review aggregate analytics. This information may also be shared within Thrivent’s family of companies.

### How can you update your personal information?

If you are a registered user of any of our websites or mobile applications, with the exception of the Thrivent Advisor Network (TAN) Gateway, you can update some of your personal information, including your email address and phone number, through your online personal profile. To update your profile, log in to the secure area of the website or mobile application and follow these instructions:

- On [thrivent.com](http://thrivent.com), click “Manage My Profile.” Click “Update Personal Information” and select the information you’d like to update. Click “Save” to submit your changes.
- For [thriventfunds.com](http://thriventfunds.com), click “My Portfolio” and then “My Profile.” From there you can select the information you’d like to update. Click “Save” to submit your changes.
- Within Thrivent’s mobile application, tap the menu button (three horizontal lines) in the top left corner of the home screen and click “Profile and Account.” Tap on any of the fields to edit your personal information then click “Save” to submit your changes.

For all other requests to update personal information, Thrivent clients can contact our client service professionals at 800-847-4836 and TAN clients can call 800-688-6062. We are available to answer calls between the hours of 7 a.m. and 6 p.m. Central time, Monday through Friday.

### How do you opt out of data sharing and email marketing?

Thrivent consumers may opt out of data

sharing and email marketing by writing to:

**Thrivent**  
**4321 N. Ballard Rd.**  
**Appleton, WI 54919-0001**

or by calling us toll-free at 800-847-4836.

TAN clients can opt out of data sharing and email marketing by writing to:

**Thrivent Advisor Network, LLC**  
**600 Portland Ave. S., Ste. 100**  
**Minneapolis, MN 55415-4402**

or by calling toll-free 800-688-6062.

If you are a registered user of [thrivent.com](http://thrivent.com), you can also update your preferences online. To change your data sharing and email marketing preferences via [thrivent.com](http://thrivent.com):

- Log in to a secure area (such as My Thrivent), and select Manage My Profile link.
- Click “Update Communication Choices.”
- On the Communication & Participation page, select your preference option.
- Click “Submit” to save your changes.

If you have an email address on file, you will receive a confirmation email acknowledging that changes were made online.

### Opt-out options

If you wish to opt out of data sharing or marketing, you may select one or more of the following options:

- Tell us not to share data about you within our family of companies. However, we may still share transactional and experiential data including the existence of your products, services or benefits, as well as data about you as needed by our fraternal operations.
- Direct us not to share data about you with our partners and other third parties. This includes other financial institutions with which we have joint marketing agreements, as well as nonprofit Christian organizations. For known residents of California, Massachusetts, Minnesota, North Dakota, New Mexico and Vermont: we do not share data about you with nonprofit Christian organizations unless you specifically provide us consent to do so.
- Request we remove your name from some or all our internal marketing lists. You should know that our regular service mailings may still contain marketing materials. If you have opted in to receive electronic service notifications or confirmations, you will continue to receive such emails.

For email marketing that you are already receiving, please choose “unsubscribe” within the email itself to opt-out of future email marketing. If you wish to no longer receive text messages, please visit [this website](#) to identify opt-out options available for the type of text messages you are receiving.

### What is our policy for children?

Your children’s safety is important to us. We have developed our privacy guidelines in compliance with the requirements outlined by the Federal Trade Commission Children’s Online Privacy Protection Act (COPPA). See the [FTC site](#) for additional information on COPPA. Online and mobile application registration will not be accepted if the birth date indicates the individual is under the age of 16. Additionally, no information should be submitted to or posted on our site or application by children under 16 years of age without the consent of their parent or guardian.

### Information for California residents

The following sections apply to those California residents who are considered consumers under the California Consumer Privacy Act—you have the right to know about the personal information we collect, use and share. These sections do not apply to California residents who are Thrivent customers, where the information collected, used and shared is addressed by the Graham-Leech Bliley Act or the California Financial Information Privacy Act. If you are a Thrivent customer, please refer to our [Privacy Notice\(s\)](#) for a description of your rights.

**Sale of personal information.** Thrivent does not sell the personal information of any California consumers.

**Disclosure of personal information.** All categories of personal information may be disclosed for a business purpose. Generally, this involves sharing under the following circumstances: auditing, compliance with a regulatory inquiry, detecting and preventing security incidents, technical functionality improvements, and third-party service providers who perform services on Thrivent’s behalf, such as processing payments, verifying customer information, and marketing and analytical services.

**Minors under 16.** We do not knowingly sell the personal information of minors under the age of 16 years of age.

**Rights granted.** Residents of California also have the following rights available

to them, regarding personal information collected from you or collected about you from other sources. You, or your designated authorized agent, may elect the following:

- Request that we provide you with specific pieces of personal information we have collected about you.
- Request that we disclose to you the categories of information we collected about you, who we collected that information from, how we used it and who we have sold it to or shared it with.
- Request the deletion of personal information we collected about you, which we will comply with unless it is necessary for us to retain the information, in accordance with exceptions provided by law.

To make any of the above requests, please click [here](#) or call us at 800-847-4836 extension 628-2359. Parents may act on behalf of their children under 13. Consumers over the age of 13 must submit their own requests.

**Antidiscrimination.** Rest assured that we will not discriminate against you if you choose to exercise any rights prescribed to you by law.

**Authorized agents.** While an authorized agent may act on behalf of a California consumer, we may request written permission from the consumer before honoring any requests made by an authorized agent. In addition, authorized agents may only act on behalf of consumers over the age of 13. Any identity verification, noted below, will still need to be completed by the consumer directly.

**Verification.** If there is a need to verify your identity prior to releasing information in accordance with your request, we will contact you at the phone number you provided in your request submission. At that time, we will conduct additional knowledge-based authentication to ensure that only those people who have a legal right to obtain information can do so.

## Do you reside in the European Union?

If you reside, permanently or temporarily, in the European Union, we may provide you with additional options concerning your information.

**Changes to your personal information.** We rely upon you to update and correct your personal information. If you identify an error in your information you can make a request that we modify it by contacting us using the information in the “Questions

or comments” section below.

**Access to your personal information.** If required by law, we will grant reasonable access to Personal Information that we hold about you. All requests must be directed to the address included in the “Questions or comments” section below.

**Revocation of consent or restricting processing.** If you revoke your consent for the processing of personal information or wish to restrict the ways in which we can use your information, then we may no longer be able to provide you certain services. In some cases, we may limit or deny your request to revoke consent or restrict use if the law permits or requires us to do so, or if our processing is not based on your consent. If you would like to revoke your consent or restrict our use of information such a request must be directed to the address included in the “Questions or comments” section below.

**Deletion of your information.** Typically, 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. If required by law, and permitted by our regulators, we will grant a request that we delete your Personal Information. All such requests must be directed to the address included in the “Questions or Comments” section below.

**Collection of cookie data.** Certain portions of the below “Online Technology” section do not apply when you access [thrivent.com](#), our mobile application and [myservice.thrivent.com](#) websites from the EU. We will not use cookie technology to collect data about your activities on our websites or mobile applications for advertising purposes. Cookies may be collected to improve the quality of business services and to enhance security when logging into our websites or mobile applications.

## Online technology

### Do we use cookie technology?

Cookies are a technology storage mechanism. Specific pieces of information, some of which may be personal, such as your device’s IP address, are contained within a cookie. Most often though, the cookie will contain anonymous unique identifiers given to your web browser by a web server. The browser stores the cookie on your device. The cookie, and any information contained within it, is sent back, via a web beacon, to the server each time your browser requests that site.

Thrivent’s websites use cookie technology. The information within the cookie might

be about you, your preferences or your device, but mostly, cookies are used to make the site work as you would expect it.

We generally employ four types of cookies:

- **Necessary:** These cookies are necessary for the website to function and cannot be switched off in our systems. They do not store any personally identifiable information.
- **Performance:** These cookies allow us to count visits and traffic to our sites so we can improve the site’s performance. All information contained in these cookies is aggregate and anonymous. These cookies cannot be turned off.
- **Functional:** These cookies allow our website to provide you with customized services or personalization and increase the quality of your online experience, even after you leave our website. These cookies may be set by us or a third party on our behalf. Any personally identifiable information collected and stored by these cookies is for our internal business purposes only.
- **Targeting:** Third parties may use cookies to recognize your device and display relevant advertisements on other sites. Personally identifiable information collected and stored by these cookies may be sold or shared to one or more third parties. Where legally required, your consent will be required before allowing these cookies to be active.

For security reasons, cookies are not used for automatic access to secure areas on Thrivent’s websites. You need to type your user ID and password/passphrase each time you log in to a secure access area. As part of login processes on our sites, your device may be remembered. In these cases, a cookie will be placed on your computer. Access by registered users to the Financial Advisors section of [ThriventFunds.com](#) and the site [ThriventManagedAccounts.com](#) will be maintained via cookies so that re-registration for future visits is not necessary.

Keep in mind that cookies:

- Cannot be used to reveal your email address obtained from your hard drive or learn confidential or personal information about you that you have not already explicitly revealed.
- Cannot read data off your hard drive or read cookie files created by other sites.



- Are not executable programs and cannot damage your computer or files on your device.

### **How can you set or delete your computer's cookies?**

You can set your computer's browser to opt out of receiving and storing cookies, however, doing so may limit your access to certain sections of our site. You also can delete cookies stored on your computer's browser. Clearing your browser's cookies is the only way to change the Thrivent cookie settings you may have previously elected or opted out of.

If you have previously selected to have one of our sites remember your device, deleting cookies will disable this feature. The process to set or delete cookies differs by browser. See your browser's Help feature or contact the manufacturer for instructions on how to set/delete your browser's cookie options.

You may also elect to opt out of third-party marketing cookies collected by LiveRamp, by visiting their website at [https://liveramp.com/opt\\_out/](https://liveramp.com/opt_out/).

### **Do we use web beacons?**

Web beacons (also known as web bugs, pixels and page tags) are the mechanism with which cookies and their data are transferred across the Internet. In other words, web beacons and cookies work in conjunction with each other to monitor the behavior of site visitors. Thrivent uses web beacons on its websites and in email communications for statistical purposes and marketing conversion tracking.

The only way to decline the use of web beacons as part of email delivery is to opt out of receiving emails from Thrivent entirely.

### **How do we respond to "Do Not Track" signals?**

Thrivent does not respond to "Do Not Track" signals. On our websites, notification is provided concerning cookies and tracking of information. Where information may be shared with a third party who is not a service provider, consent is required prior to sharing such information. On our mobile application, no information is shared with third parties who are not a service provider.

### **How do we secure the information we collect?**

Thrivent has standards of security to protect your data by putting in place physical, technical and

administrative safeguards. The technology we use to protect your data is reviewed and improvements are implemented as needed.

Authorized employees and representatives are permitted to access and use data about you for approved business purposes. All employees and representatives must complete all required training to ensure they understand and follow established policies and laws when using your data.

Your information may be accessible by third-party vendors for the purpose of enabling them to store such data in connection with the permitted uses of your information under this Privacy Policy. Our third-party website and mobile application providers have an obligation to maintain the confidentiality of the information, except where disclosure is required by law.

### **Do we use encryption technology?**

Several areas on Thrivent's website and mobile application have been built to handle confidential information. These pages utilize Internet methods known as Secure Socket Layers (SSL) or Transport Layer Security (TLS). With either SSL or TLS, pages are sent to you in an encrypted (scrambled) format and any information you submit to Thrivent is also encrypted. Encryption is the transformation of data into a form unreadable by anyone who doesn't have the appropriate decryption key. This method of transferring confidential data is considered the industry standard for the Internet.

For added security, always log out of Thrivent's website and then close your browser. This ensures that open sessions are terminated. While you are on the Internet, your browser is using part of your computer's memory. If your browser is left open, it may be possible for someone using your computer to go back and use this memory to access your information. By closing your browser this action will clear this memory. Another action to consider would be to clear your browser's temporary files and history.

For your security, we highly recommend maintaining an updated browser version that supports SSL or TLS. Microsoft Edge, Google Chrome, Mozilla Firefox and Apple Safari are four browsers that support these encryption techniques. A solid lock graphic will display when the SSL or TLS mode is engaged to reflect the connection is encrypted. If you are not sure if your browser is compatible, check with your

service provider.

Thrivent has taken steps to make all information you provide to us as secure as possible against unauthorized access and use, alteration and loss. You should keep in mind, however, that no data transmission over the Internet is 100% secure and any information disclosed online can potentially be intercepted and used by unauthorized parties.

### **What about links to other websites from Thrivent's site or mobile application?**

The Thrivent website and mobile application contain links to several other external websites. Although our intent is to provide links to other quality sites, we cannot guarantee the safety and privacy of information you provide to these linked sites. Any data or personal information collected by sites other than Thrivent are not covered by this privacy policy.

### **Transmission of data to other countries**

Your personal information is processed in the United States, where privacy laws may be less stringent than the laws in your country; government, courts or law enforcement in the United States may be able to access your information. By submitting your personal information to us you agree to the transfer, storage and processing of your information in the United States.

### **Questions or comments**

If you have questions regarding our Privacy Policy, send a message using our online [Contact Us form](#), or send your written request to:

**Thrivent**  
**4321 N. Ballard Rd.**  
**Appleton, WI 54919**

Complaints can be sent to us at the address above. Some jurisdictions may also allow you to complain to a data protection authority as well.

Also, if you receive email messages from Thrivent about updates to our website or mobile application and wish to no longer receive these updates, you can unsubscribe from our mailing list following the unsubscribe directions in the email. You also can unsubscribe by updating your preferences online if you are logged in (find the Communication Choices section) located within Manage My Profile.

Notice of any material change to our Privacy Policy is given on this website's homepage.

This Privacy Policy is effective as of December 5, 2014. Updates are current as of February 9, 2022.