MEMBER DISPUTE RESOLUTION PROGRAM

A way to resolve disputes
Occasionally, Thrivent Financial for Lutherans (Thrivent) members¹ may have grievances/disputes with Thrivent or one of its affiliate organizations. Members can pursue resolution of their disputes using a multistep process. The Member Dispute Resolution Program is designed to ensure that members receive a fair, timely and efficient review of their disputes.

Most member complaints are handled through Thrivent Financial representatives, customer service representatives or Member Relations. If you have a complaint and have not yet contacted Thrivent regarding the matter, please fill out our Member Complaint form and return it to Member Relations.

If you have already filed a complaint and normal complaint-handling activities did not resolve the complaint, you may seek resolution of your dispute by requesting appeal through the Member Dispute Resolution Program. In most instances, the Member Dispute Resolution Program is the exclusive remedy for resolving member complaints.

Here is how the Member Dispute Resolution Program functions:

Appeal
If a member remains unsatisfied after working with his or her Thrivent Financial representative or managing partner, a customer service representative, or Member Relations, the member may elect to have the facts reviewed by an internal independent panel. During this appeal, the panel will consider all appropriate information about the case, review any new information that a member provides and make a decision.

If a member is not satisfied with the appeal panel's decision, the member may request mediation.

Mediation
Mediation is the next step in Thrivent’s Member Dispute Resolution Program. Mediation can be initiated by completing the Request for Mediation form and mailing it to the Member Dispute Resolution Program coordinator at:

Thrivent Financial
Member Dispute Resolution Program
4321 N. Ballard Road
Appleton, WI 54919-0001

A member may select a mediator from a pool of independent, neutral professionals. Mediation may be accomplished through a face-to-face meeting, by audio conferencing or by videoconferencing. Thrivent will pay for the mediation but will not pay any of the costs a member incurs as a result of the mediation (i.e., legal representation, discovery costs, compensation for time off work, travel, etc.). If the mediation does not result in an agreement, the member may request that the dispute proceed to binding arbitration.

Binding arbitration
If an agreement is not achieved through mediation, the final step in the Member Dispute Resolution Program is binding arbitration. Arbitration can be initiated by completing the Request for Arbitration form and mailing it to the Member Dispute Resolution Program coordinator at:

Thrivent Financial
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4321 N. Ballard Road
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A neutral arbitrator(s) will conduct the arbitration session and make a final determination of the dispute, which will be binding on all participants. Thrivent will pay the costs of arbitration but will not pay any member costs associated with the process (i.e., legal representation, any witness fees, discovery costs, compensation for time off work, travel, etc.).

A report of all Member Dispute Resolution Program decisions will be made to the Thrivent Financial Board of Directors. The board will monitor the program to ensure Thrivent balances the best interests of individual members with the best interests of all members.

The Member Dispute Resolution Program applies to all disputes involving any person’s membership in Thrivent, including any and all rights, obligations and benefits resulting from such membership. It also applies to all disputes involving insurance and/or annuity products issued and sold by Thrivent and its predecessors, Aid Association for Lutherans and Lutheran Brotherhood. These products include, but are not limited to traditional life, whole life, Presidential Plus, universal life, Horizon, QuAALity Life, fixed annuities, fixed settlement options, disability income, long-term care and Medicare supplement that is issued by Thrivent. The member’s participation in the program is optional in connection with variable products sold by Thrivent Investment Management Inc. The program does not apply to Thrivent Federal Credit Union, major medical insurance certificates, or any insurance products brokered by but not issued by Thrivent.

For the purpose of this document, “member” or “membership” includes all members, owners, insureds and beneficiaries of Thrivent insurance and annuity contracts.