

# Member Dispute Resolution Program

## A three-step way to resolve disputes

Occasionally, Thrivent clients<sup>1</sup> may have grievances or disputes with Thrivent or one of its affiliate organizations. You can pursue resolution using a three-step process called the Member Dispute Resolution Program. The program is designed to ensure that clients, like you, receive a fair, timely and efficient review of their disputes.

Most complaints are handled by Thrivent financial professionals, customer service representatives, Client Relations or other Thrivent staff. If you have a complaint and have not yet contacted Thrivent regarding the matter, please complete our [Complaint Questionnaire](#) and return it to Client Relations.

If you have already filed a complaint and normal complaint-handling activities did not resolve your concern, you may request an appeal through the Member Dispute Resolution Program. In most instances, the Member Dispute Resolution Program is the exclusive remedy for resolving client disputes.

### Step 1: Appeal

If you are dissatisfied after working with your Thrivent financial professional or his or her group vice president, a customer service representative, Client Relations or other Thrivent staff, you can elect to have the facts reviewed by an internal independent panel comprised of individuals who are unfamiliar with your claim.

To request an appeal, send a written request to Thrivent outlining your concern, including any pertinent documentation, and clearly state your desired remedy. Please make sure to provide all information and documents necessary for the panel to understand your claim.

During the appeal, the panel will consider all appropriate information about the case, review any new information you provide, and make a decision. The panel's decision will be presented to you in writing. If you are not satisfied with the appeal panel's decision, you may request mediation.

### Step 2: Mediation

Mediation can be initiated by completing the [Request for Mediation form](#) and mailing it to the Thrivent Member Dispute Resolution Program, 4321 N. Ballard Rd., Appleton, WI 54919-0001.

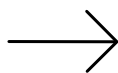
You may select a mediator from a pool of independent, neutral professionals provided by Resolute Systems, LLC. Resolute is a nationally recognized provider of independent mediators and arbitrators.

Mediation may be accomplished through a face-to-face meeting, audioconference or videoconference. Thrivent will pay administrative mediation costs, but will not pay any costs you incur as a result of the mediation, such as legal representation, compensation for time off work, travel, etc. If mediation does not result in an agreement, you may request that the dispute proceed to binding arbitration.

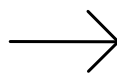
# How the program works



**Appeal**



**Mediation**



**Binding Arbitration**

## Step 3: Binding arbitration

If an agreement is not achieved through mediation, the final step in the Member Dispute Resolution Program is binding arbitration. Arbitration is initiated by completing the [Request for Arbitration form](#) and mailing it to the Thrivent Member Dispute Resolution Program, 4321 N. Ballard Rd., Appleton, WI 54919-0001.

A neutral arbitrator will conduct the arbitration session and make a final ruling on the dispute, which will be binding on all participants. Thrivent will pay the costs of arbitration but will not pay any client costs associated with the process, such as legal representation, any witness fees, discovery costs, compensation for time off work, travel, etc.

## What happens next?

All Member Dispute Resolution Program decisions will be reported to the Thrivent Board of Directors. The board monitors program outcomes to ensure Thrivent balances the interests of individual clients and the interests of all clients.

The Member Dispute Resolution Program, as defined in Thrivent Bylaw Section 11, applies to all disputes involving any person's membership in Thrivent, including, without limitation, 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. The program may also be used for contracts issued by Thrivent Life Insurance Company.

Covered products include, but are not limited to, fixed and variable life insurance and annuities, settlement options,

disability income, long-term care and Medicare supplement contracts issued by Thrivent.

Your participation in the program is optional in connection with variable products, mutual funds, brokerage and other services offered by Thrivent Investment Management Inc. through the appeal and mediation phases of this program. If you continue to pursue resolution through arbitration, you must elect to participate in either the Thrivent or the Financial Industry Regulatory Authority (FINRA) arbitration process. You are not able to file successive or concurrent arbitrations through both programs based on the same issue involving the same security.

The program does not apply to Thrivent Credit Union, major medical insurance certificates, or any insurance products brokered by but not issued by Thrivent.

### Thrivent Member Dispute Resolution Program

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

You can also contact us at 800-847-4836 or [mail@thrivent.com](mailto:mail@thrivent.com).

'For the purpose of this document, "client" or "membership" includes those who own, are insured by or are beneficiaries of Thrivent insurance and annuity contracts.