



# Important Privacy Choices for Consumers

<b>Facts</b>	<b>What does Thrivent Advisor Network, LLC do with your personal information?</b>
<b>Why?</b>	Financial services companies choose how they share your personal information. Federal and state laws give clients the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number, date of birth, address and contact information.</li> <li>• Assets, liabilities, income, expenses and investment experience.</li> <li>• Account transactions and retirement assets.</li> <li>• Tax reporting and investment performance.</li> </ul> <p>We may share any/all the information we collect depending on what is needed for the stated purpose.</p>
<b>How?</b>	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies may share their clients' personal information; the specific reasons Thrivent Advisor Network, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Thrivent Advisor Network, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, report to credit bureaus, or engage with service providers who act on our behalf to support our operations. This includes sharing information with an advisor's supervisory broker-dealer, as is legally required.	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you.	YES	YES
<b>For joint marketing with other financial companies.</b>	NO	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences with us.	YES	NO
<b>For our affiliates' everyday business purposes—</b> information contained on your application or in your credit report.	YES	YES
<b>For our affiliates to market to you.</b>	YES	YES
<b>For nonaffiliates to market to you.</b>	NO	We do not share
<b>To another registered investment adviser firm—</b> If your independent advisor terminates his or her relationship with us and moves to a new firm, we or your independent advisor may disclose your personal information to the new firm, unless you instruct us not to.	YES	YES*

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call us at: 1-800-688-6062</li> <li>• Write to us at:            Thrivent Advisor Network, LLC            600 Portland Ave S, Ste 100            Minneapolis, MN 55415-4402</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we provide you this notice. If you are a former customer, we will continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice describes the privacy practices of Thrivent Advisor Network, LLC, a Registered Investment Advisor. Your financial advisor is an investment adviser representative of Thrivent Advisor Network, LLC, and we are required to provide this notice to inform you of how we collect, share and protect your personal information.

What we do	
<b>How does Thrivent Advisor Network, LLC collect my personal information?</b>	<p>We collect your personal information in a few ways:</p> <ul style="list-style-type: none"> <li>• Directly from you, such as when you open an investment account, complete advisory agreements, investment questionnaires or suitability documents.</li> <li>• From other third parties, such as credit reporting agencies.</li> <li>• Through your transactions and interactions with us and our affiliates.</li> </ul>
<b>How does Thrivent Advisor Network, LLC protect my personal information?</b>	<p>To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures such as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect your personal information.</p> <p>We require third parties that assist in providing our services to you to protect the personal information they receive from us.</p> <p>Please note: Your personal information is processed in the United States, which means that privacy laws may be less stringent than they are in your country of residence. This also means that government agencies, courts or law enforcement in the United States may be able to access your information.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit sharing only in certain situations:</p> <ul style="list-style-type: none"> <li>• To Affiliates <ul style="list-style-type: none"> <li>• If we share information about your creditworthiness.</li> <li>• If affiliates use your information to market to you.</li> </ul> </li> <li>• To Nonaffiliates <ul style="list-style-type: none"> <li>• If they wish to obtain your information to market to you.</li> </ul> </li> </ul> <p>*In addition, residents of CA, MA and VT are opted out of all nonaffiliate sharing, per state law. Clients in these states may choose to opt-in for this sharing.</p>
<b>What if I am a joint contract owner or joint account owner?</b>	<p>You may be receiving this notice on behalf of all owners. As a joint owner, you may choose one or more of the sharing options that apply in your home state on behalf of all joint owners or only on your own behalf.</p>
<b>What are the data processing options for residents of the European Union?</b>	<p>If you reside in the EU, permanently or temporarily, you may be entitled to the following options:</p> <ul style="list-style-type: none"> <li>• <b>Revocation of consent or restricted processing.</b> If you revoke your consent for the processing of personal information or if you wish to restrict the ways in which we can use your information, we may no longer be able to provide you certain services. In some cases, we may be legally required or permitted to use your information for specific reasons—with or without your consent—so we may limit or deny your request to revoke consent or restrict our processing.</li> <li>• <b>Deletion of your information.</b> 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. However, if required by law and permitted by our regulators, we will grant a request that we delete your personal information.</li> </ul> <p>EU residents should mail any applicable requests to the address above.</p>
<b>How do I access and update the information Thrivent Advisor Network, LLC has about me?</b>	<p>Accurate information helps us to provide you better customer service, increase the efficiency of our operations, and comply with laws. You may request access to and correction of your personal information by contacting your investment adviser.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. Thrivent Advisor Network, LLC, affiliates include lines of business, such as life insurance, long-term care insurance, brokerage, investments, trust, banking, mutual funds and distribution partners.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Thrivent Advisor Network, LLC, does not share with any nonaffiliates for marketing purposes.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Thrivent Advisor Network, LLC, does not have any joint marketing agreements.

### Other important information

This notice outlines our privacy practices for clients; those individuals who have purchased, or applied for, a product or service with Thrivent Advisor Network. For additional information regarding our collection, use and sharing of personal information for situations and scenarios outside of the client relationship, please review our [Privacy Policy](https://thriventadvisornetwork.com/privacy-security/), available at [thriventadvisornetwork.com/privacy-security/](https://thriventadvisornetwork.com/privacy-security/).

Complaints can be sent to us at the address provided above. Depending on where you live, you may also be able to contact local or state agencies to report specific concerns.

**Questions?** Call 800-688-6062 or go to [thriventadvisornetwork.com](https://thriventadvisornetwork.com).