Thrivent Unified Managed Account

Investment solutions designed for you

Your unique financial status gives you access to investment solutions tailored to meet your specific needs. The Thrivent Unified Managed Account is a personalized investment management program designed to help you realize more from your wealth.

A simplified approach

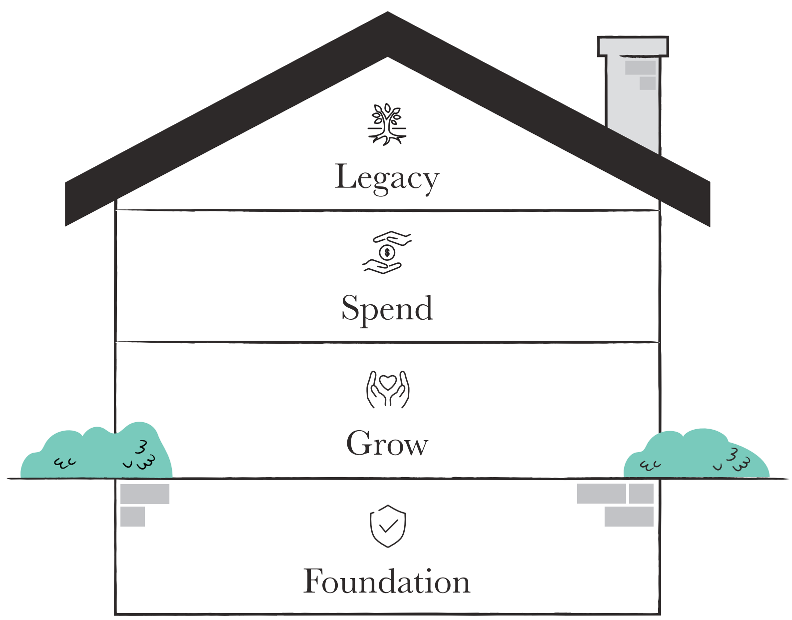
With the Thrivent Unified Managed Account, you have a variety of choices within one investment program. By centralizing your assets within this program, you'll be assured your investments are coordinated under one investment strategy.

In addition, your financial professional specializes in identifying, anticipating and delivering customized investment solutions to the sophisticated investor. That's how the Thrivent Unified Managed Account can offer you a single account that provides portfolio management, investment coordination, simplified reporting and more.

Thrivent Unified Managed Account highlights

- Get started with a minimum investment of $250,000.
- Pay a quarterly fee based on the size of your account.[1]
- Stay up-to-date with quarterly performance reports.
- Your Thrivent financial professional will review your account with you at least annually to help ensure it continues to meet your needs and goals.

[1]Other fees may apply. Refer to the Thrivent Investment Management Inc. Managed Accounts Program brochure, available upon request from your Thrivent financial professional, for more information.



What is the Thrivent Unified Managed Account?

An innovative investment concept, the Thrivent Unified Managed Account allows you to consolidate your investments into one account, consult with professional money managers, obtain strategic investment management, and more—all for one fee that's based on the value of your account.

The Thrivent Unified Managed Account is an investment program with overlay portfolio management services that will give you access to professional money managers and a wide range of investments, including mutual funds and exchange-traded funds (ETFs).

Money managers

The Thrivent Unified Managed Account features numerous money managers with a wide variety of investment styles. Selected from a screened roster, our approved money managers are subject to preliminary and ongoing reviews of their investment track records, manager tenure, fees and quality of operations.

Mutual funds

Having access to hundreds of mutual fund options provides the opportunity to diversify your assets among several asset classes.

Exchange-traded funds

You can also choose to invest in exchange-traded funds (ETFs). An ETF is a portfolio of securities that tracks an index representing a specific asset class, style, sector, country or region. ETFs trade like stocks and can be purchased at different prices throughout the trading day.

Managing your account

The Thrivent Unified Managed Account provides customization and coordination of the many investments within your portfolio.

Investment management

Your Thrivent financial professional will analyze your investment objectives and provide recommendations as to how you can effectively allocate your account assets among the available money managers, mutual funds and ETFs.

Portfolio management

To assess the activity in your portfolio, your overlay portfolio manager will implement a systematic process of coordinating and maintaining each investment within your portfolio—first at the investment level and then at the portfolio level.

Rebalancing

Your portfolio will rebalance as needed to reflect your chosen investment allocation. This helps you adhere to a disciplined investment approach—making sure your investments continue to meet your goals and needs—while removing the temptation of making decisions based on short-term market moves. Rebalancing occurs across all investments in your portfolio.

Comprehensive communications

Account statements. A coordinated view of all assets in your Thrivent Unified Managed Account.

Trade confirmations. Daily or, at your request, monthly trade confirmations.

Quarterly portfolio reviews. A summary analysis of your Thrivent Unified Managed Account. Your financial professional is available to meet with you to review this information and answer any questions you may have.

Online account information. Access to Wealthscape.com, an online service that gives you access to your account information 24 hours a day, every day of the week.

About Thrivent

We exist to help people achieve financial clarity.

At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

At our heart, we are a membership-owned fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients. We focus on their goals and priorities, guiding them toward financial choices that will help them live the life they want today—and tomorrow.

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Fortune magazine
May 2023

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Let's get you where you want to go—today

The Thrivent Unified Managed Account is designed for people who want their investments coordinated under one investment strategy. Talk with your financial advisor to determine whether this program is right for you.

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Investing involves risks, including the possible loss of principal. The product and summary prospectuses for applicable securities (including mutual funds held in an account) and the Thrivent Investment Management Inc. Managed Accounts Program Brochure (Form ADV Part 2A Appendix 1), contain information on investment objectives, risks, charges, and expenses, which investors should read carefully and consider before investing. Available at Thrivent.com.

Eligible program assets may consist primarily of Thrivent Mutual Funds. Thrivent Asset Management, LLC serves as investment manager for Thrivent Mutual Funds and receives a management fee for its services, as disclosed in the applicable Funds' prospectuses. Thrivent Investment Management Inc. ("Thrivent") and its affiliates may earn distribution and other fees in connection with Thrivent Mutual Funds. These fees are in addition to the investment advisory fee you pay quarterly for the Thrivent Unified Managed Account program. Generally, it is more profitable for Thrivent if you purchase products that are underwritten and advised by Thrivent and its affiliates, such as Thrivent Mutual Funds. For all Funds and investments other fees may apply. Fees and expenses vary by Fund and are described in the applicable Funds' prospectuses. Depending on certain factors, including but not limited to your holding period, you may pay more or less in total fees in a Managed Accounts Program ("Program") such as the Thrivent Unified Managed Account program versus paying separately for services, such as the purchase of a mutual fund with a sales load. Refer to the Thrivent Investment Management Inc. Managed Accounts Program Brochure for more information on fees, services, investment restrictions, and potential conflicts of interest; available upon request from your Thrivent financial professional.

Securities and investment advisory services are offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Thrivent financial advisors are registered representatives of Thrivent Investment Management Inc. Advisory services are available through investment adviser representatives only. Thrivent Investment Management Inc., is the sponsoring investment adviser of the Managed Accounts Program offered through Envestnet Asset Management Inc., a third-party provider of investment management services. Security transactions are handled by National Financial Services LLC, a Fidelity Investments® Company, registered broker/dealer, and member New York Stock Exchange and SIPC. National Financial Services, Envestnet Asset Management and Thrivent Investment Management Inc., are not affiliated. In all programs except the Thrivent Advisor Guided Program, your Thrivent financial advisor does not have discretionary trading authority. Thrivent.com/disclosures.

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