



FACTS	WHAT DOES THRIVENT TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your financial information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and assets • Account balances and transaction history • Risk tolerance and checking account information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Thrivent Trust Company chooses to share; and whether you can limit sharing.

Reasons we can share your personal information	Does Thrivent Trust Company share?	Can you limit this sharing?
For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - To offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call toll-free 877-225-8345 - ask to speak to your Trust Officer or Trust Representative Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions?	Call 877-225-8345
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Who we are

Who is providing this notice?	This notice is being provided by Thrivent Trust Company.
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What we do

How does Thrivent Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Thrivent Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or show your government-issued ID • give us your contact information or seek advice about your investments • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold joint with someone else?	Your choices above apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Thrivent name (other than Thrivent Federal Credit Union); financial companies such as Thrivent Financial for Lutherans and Thrivent Investment Management Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Thrivent Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Thrivent Trust Company doesn't jointly market.</i>

Other Important Information**Special Notice for California Residents**

In accordance with California law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law; such as with your consent, to process your transactions or to maintain your account. California residents are also provided a California-specific privacy notice.

Special Notice for Vermont Residents

In accordance with Vermont law, we will not share information we collect about you with nonaffiliated third parties, except as permitted by law; such as with your consent or to service your account. We may share information about your transactions or experiences with our affiliates without your consent. Accounts with a Vermont mailing address are automatically treated as if they have limited sharing for "our affiliates to market to you" as described on page 1.