

# Who is Thrivent?



# Who We Are

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

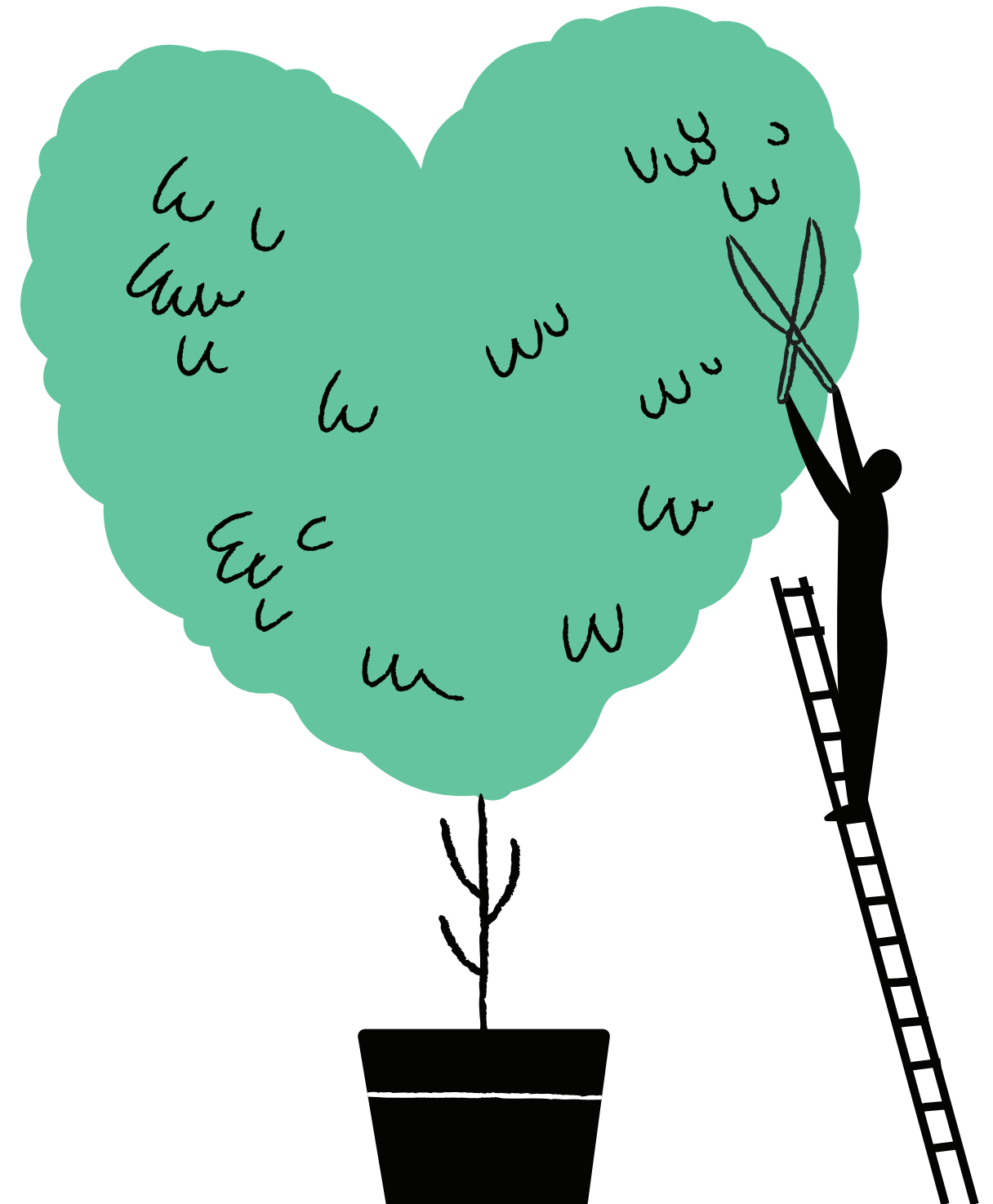
At our heart, we are a membership-owned fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients. We focus on their goals and priorities, guiding them toward financial choices that will help them live the life they want today—and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

For over 100 years, Thrivent has been helping people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of financial solutions, serving more than 2 million clients, as well as the communities in which they live and work.



# How We're Different

As a membership-owned organization, we answer to our clients – never to shareholders on Wall Street. By operating this way, we build relationships based on transparency and trust. We're a client-first community with shared values that offers financial guidance that reflects your unique goals.



# What We Offer

We offer a wide range of products and services that fit wherever you are in your life. Whether you're just starting out, halfway there or getting closer to your life's goals, we can help you get there.

## **Advice**

We get to know you and help you create a financial strategy that fits your priorities.

## **Investments**

Our investment options let you balance performance and purpose.

## **Insurance**

We have the right insurance offerings to protect what matters most to you in life.

## **Banking**

We enable you to manage, track, save and spend money to support your goals.

## **Generosity**

We can help you put your gratitude for all you've been given into action.

# Workshops and Events

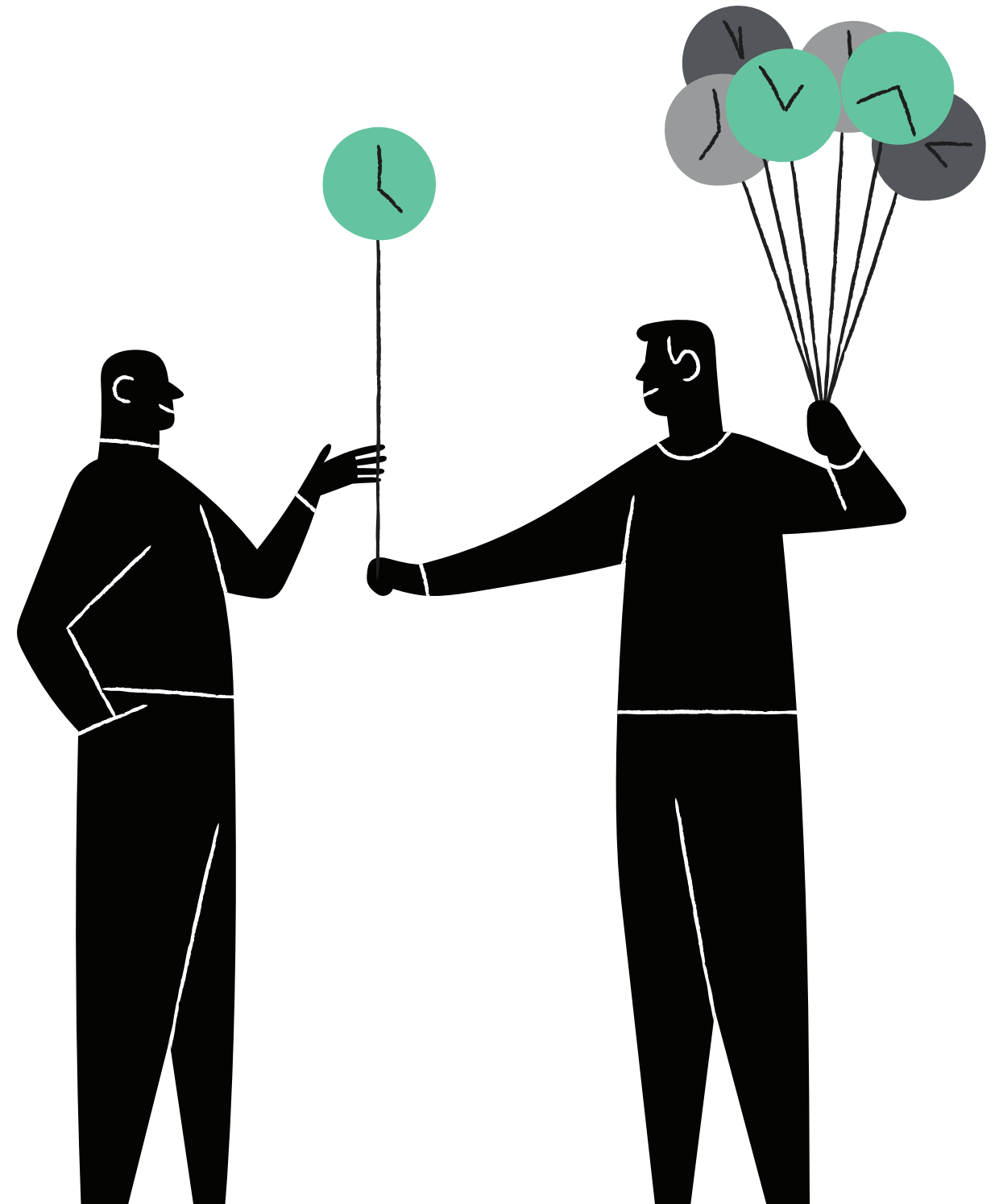
We offer hands-on workshops and events on subjects like managing your money, planning for education and retirement. Find one that's right for you.

## **More Than Money Matters®**

Interactive and engaging live experiences that can help you connect to a more meaningful and purposeful life.

## **Advanced Workshops**

Connect with others in your community to help you understand the impact of market trends on your savings, business or family assets.





# Partnering with Institutions and Churches

We offer unique resources to help institutions, churches and nonprofits manage ongoing operations so they can carry out their missions.

## **Business Banking**

Whether you're a startup, established company or a church foundation, Thrivent Credit Union equips you with the tools you need to navigate the world of business and not-for-profit banking. Visit [thriventcu.com](http://thriventcu.com).

## **Thrivent Church Financing**

Providing access to competitive, customized mortgage loans with maturities as long as 30 years for refinances, multi-site expansions, new facility construction and renovations. Visit [thriventchurchloans.com](http://thriventchurchloans.com).

## **Thrivent Trust Company and Ronald Blue Trust**

With an in-depth knowledge of challenges faced by institutions and the boards that oversee them, we provide comprehensive asset management services for your organization. Visit [thriventtrust.com](http://thriventtrust.com) or [ronblue.com](http://ronblue.com).

## **InFaith Community Foundation**

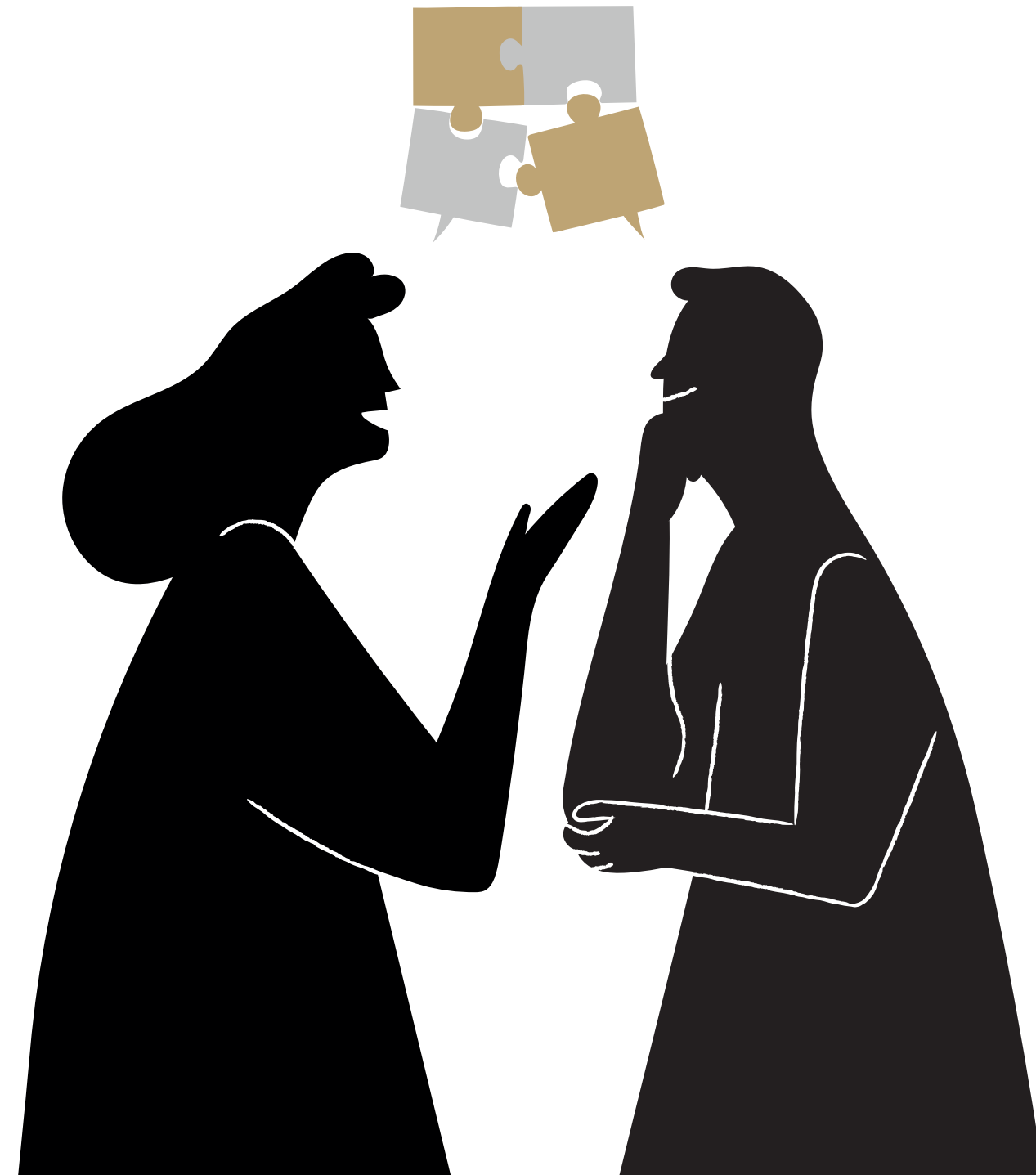
Offering flexible endowment fund options that support the future mission of churches and faith-based nonprofits. Visit [infaithfound.org](http://infaithfound.org).

## **Foundation and Endowment Asset Management**

You can find a variety of investment offerings for your institution or church. Contact a local Thrivent financial professional for more information.

# Why Membership?

We are a fraternal benefit society, which is a not-for-profit organization owned by its membership. Our goal is to provide mutual benefit to our clients and the communities where they live. We're a community of people looking out for our people, creating impact in all we're a part of, and spreading generosity.



# The Benefits of Membership

Giving back is important to many of our clients and is part of what makes us truly unique. From meeting unmet needs in your community, to giving back to causes you care about, we give you the tools and resources to take action.

## **Thrivent Action Teams**

When you volunteer to lead a Thrivent Action Team, you'll have the tools and resources you need to help support unmet needs in your community. Visit [thrivent.com/actionteam](http://thrivent.com/actionteam).

## **Habitat for Humanity and Thrivent Partnership**

From building a home, attending a worldwide trip or participating in non-build activities, this partnership has meaningful impact on both local and global scales. Visit [thrivent.com/habitat](http://thrivent.com/habitat).

## **Thrivent Choice®**

We help you make financial impact by providing opportunities to make donations and direct Thrivent Choice Dollars® to the causes and nonprofits you care about. Visit [thriventchoice.com](http://thriventchoice.com).

## **Disaster Response**

We provide multiple ways you can support disaster relief efforts and help people get back on their feet. Visit [thrivent.com/disasterresponse](http://thrivent.com/disasterresponse).

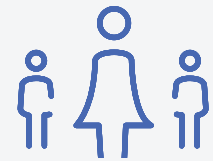
## **Thrivent Member Networks**

Roll up your sleeves alongside other Thrivent clients to make an impact where you live. Visit [thrivent.com/thriventmembernetwork](http://thrivent.com/thriventmembernetwork).

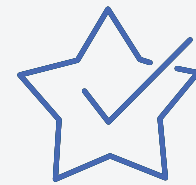
Terms and conditions apply to all of these benefits. See the disclosure on the back of this brochure and learn more at [Thrivent.com/membershipbenefits](http://Thrivent.com/membershipbenefits).



# A Strong and Stable Partner By Your Side



**Serving over  
2 million clients**



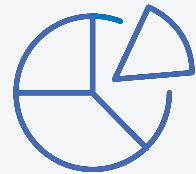
**Ranked 368th  
on Fortune 500**

*Fortune* magazine  
May 2020

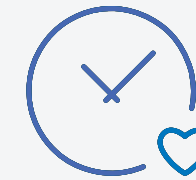


**A++ (Superior)  
AM Best**

Highest of 16 ratings<sup>1</sup>  
May 2020 • AMBest.com



**\$152 billion  
assets under  
management/  
advisement\***



**17.2 million  
volunteer hours\***

\*As of Dec. 31, 2019.

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<sup>1</sup>Ratings are based on Thrivent's financial strength and claims-paying ability, but do not apply to investment product performance.



- Become a client:** [thrivent.com/memberbenefits](http://thrivent.com/memberbenefits)
- Explore careers:** Visit [thrivent.com/careers](http://thrivent.com/careers)
- Talk with a client-service representative:** 800-847-4836
- Find a financial professional near you:** [thrivent.com](http://thrivent.com)
- Call our Thrivent Financial Guidance Team:** Speak with a fully licensed financial professional for one-on-one financial guidance, right over the phone:  
  
888-834-7428  
M–F: 8 a.m. to 6 p.m. (CST)

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent.

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InFaith Community Foundation is a public charity that serves individuals, organizations and the community through charitable planning, donor advised funds and endowments. InFaith works collaboratively with Thrivent and its financial professionals.

Ronald Blue Trust is a division of Thrivent Trust Company, which is wholly owned by Thrivent.

**Trust and investment management accounts and services offered by Thrivent Trust Company are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, nor guaranteed by Thrivent Trust Company or its affiliates, and are subject to investment risk, including possible loss of the principal amount invested.**

Trust and investment management accounts and services offered by Thrivent Trust Company, a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans and an affiliate of Thrivent Investment Management Inc. Neither Thrivent Investment Management Inc., a FINRA and SIPC member, nor its associated person(s) is offering any product hereby. Certain Thrivent Investment Management Inc. associated persons refer prospective clients to Thrivent Trust Company.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family and never purchase or keep any insurance or annuity products to be eligible for nonguaranteed membership benefits.

Deposit and lending services are offered by Thrivent Credit Union, the marketing name for Thrivent Federal Credit Union, a member-owned not-for-profit financial cooperative that is federally insured by the National Credit Union Administration and doing business in accordance with the Federal Fair Lending Laws. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent, the marketing name for Thrivent Financial for Lutherans, or its affiliates are not deposits or obligations of Thrivent Federal Credit Union, are not guaranteed by Thrivent Federal Credit Union or any bank, are not insured by the NCUA, FDIC or any other federal government agency, and involve investment risk, including possible loss of the principal amount invested. Must qualify for membership in TCU.

Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.