



**THRIVENT<sup>®</sup>**

Be Wise With Money<sup>™</sup>

# WHO IS THRIVENT?

**We're more than financial services. We're a not-for-profit membership organization that serves Christians.**

When it comes to financial service providers, you have plenty of choices. But while others see money as a goal, we see it as a tool for serving God, your family and your community.

It's a different way of looking at money—a way that's not just smart, but wise. A way that says it's not how much we have that makes us happy. It's what we do with it.

For more than 100 years, we've been helping Christians be wise with money with advice, insurance, banking, investments and generosity. Wherever you are on your financial journey, we're here to guide you, so you can live a more content, confident and generous life.





## WHAT WE OFFER

Your goals. Your values. Our guidance. Discover why millions of Christians count on Thrivent's financial expertise, products and services.

### **Advice**

Being wise with money starts with a financial strategy that reflects your unique needs, goals and values. Together, we can create a holistic strategy that aligns your finances with what's important to you.

### **Insurance**

From landing your first job to getting married; from starting a family to paying for college tuition, insurance can help protect you, your family and your income, and help you leave a lasting gift:

- Life insurance
- Disability income insurance

### **Annuities**

You can prepare for retirement with annuity options designed to give you the power to receive retirement income when—and how—you need it:

- Immediate annuities
- Deferred annuities

### **Individual Retirement Accounts (IRAs)**

Start saving—or supplement your existing retirement savings—with an IRA. Whether you choose a traditional IRA or a Roth IRA, any earnings grow tax-deferred.

### **Investments**

College for the kids, a mortgage-free home, supporting a cause that's close to your heart ... if you have financial goals, we have investment options that can help put you on track to reach them:

- Mutual funds
- Managed accounts

**Learn more at [Thrivent.com](https://www.thrivent.com).**



## FINANCIAL EDUCATION

From workshops to webinars, online courses to small group discussions, Thrivent's educational resources are ever-evolving to guide you, your family, community and church, to be wise with money and live generously.

### **More Than Money Matters® Workshops**

These small-group workshops can be led by anyone passionate about educating others and comfortable leading small group discussions—no financial expertise required. Each event is highly interactive and designed to engage adults in thoughtful discussions.

Visit [morethanmoneymatters.com](https://www.morethanmoneymatters.com).

### **Advanced Workshops**

From market trends and their impact on your retirement savings to keeping a business or property in the family, Thrivent-led workshops can help you understand potential impacts on you and answer your questions.



## ADDITIONAL RESOURCES TO GUIDE YOU

Over the course of your life, you'll have many opportunities to make financial choices that reflect your values. Thrivent is here—in many ways—to help you proceed wisely.

### **Thrivent Federal Credit Union**

One of the nation's largest faith-based credit unions, Thrivent Federal Credit Union provides members a unique combination of financial expertise and shared values. We're a not-for-profit and exist to serve our members, who are also owners.

Visit [Thriventcu.com](https://www.thriventcu.com).

### **InFaith Community Foundation**

InFaith offers donor-advised funds and flexible giving options to share your generosity and support the charities that mean the most to you.

Visit [InFaithFound.org](https://www.InFaithFound.org).

### **Trust and Wealth Management Services**

Having someone you trust who knows you and your financial situation well is a key step to help ensure your goals for your wealth are maintained. We provide personal trust and estate administration and settlement services, along with comprehensive financial and estate planning.

Visit [ThriventTrust.com](https://www.ThriventTrust.com) or [RonBlue.com](https://www.RonBlue.com), or call 877-225-8345.



## THE POWER OF MEMBERSHIP

As a Thrivent member, you'll have access to a suite of benefits, tools and resources designed to help you live a more fulfilling life. These benefits help our members volunteer and give, support and assist them through their times of loss, and provide tools and resources to help them meet unmet needs.

### **Thrivent Action Teams**

They offer members who are leading volunteer teams the tools and resources to create memorable volunteer experiences and increase impact on causes they're passionate about.

Visit [Thrivent.com/actionteam](https://www.thrivent.com/actionteam).

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

This partnership brings Thrivent members together with others in their churches and communities to build safe and affordable housing. Impact is made through the Faith Builds home building program or by participating in a worldwide trip to an international build site or disaster recovery site.

Visit [Thrivent.com/Habitat](https://www.thrivent.com/Habitat).

### **Thrivent Choice®**

This program provides members an opportunity to make online donations, in partnership with InFaith Community Foundation, to enrolled organizations—and Thrivent pays the processing fees. Members can nominate organizations to be part of the program and eligible members can recommend where Thrivent distributes some of its charitable outreach funds.

Visit [Thriventchoice.com](https://www.thriventchoice.com).

### **Disaster Response**

When tragedy hits, Thrivent members have multiple ways to respond in real time with open hearts, helping hands and generosity.

Visit [Thrivent.com/disasterresponse](https://www.thrivent.com/disasterresponse).

### **Thrivent Member Networks**

These regional groups of Thrivent members bring people together to do good in their churches, communities and beyond. Whenever you're inspired to take action, we invite you to get involved and help us change lives.

Visit [Thrivent.com/thriventmembernetwork](https://www.thrivent.com/thriventmembernetwork).

## **ADDITIONAL BENEFITS**

Explore all of the resources, discounted services and exclusive offers available to members. Visit [thrivent.com/memberbenefits](https://www.thrivent.com/memberbenefits).

**For information on becoming a Thrivent member visit [Thrivent.com](https://www.thrivent.com).**

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](https://www.thrivent.com/membershipbenefits).



## **PARTNERING WITH CHURCHES AND INSTITUTIONS**

As a membership organization that serves Christians, Thrivent is committed to churches, institutions and other nonprofits. We offer unique resources to help organizations carry out their missions and manage ongoing operations.

### **Thrivent Church Financing**

Provides 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) or call 800-984-9425.

### **Endowment Fund at InFaith Community Foundation**

A flexible endowment fund option that supports the future mission of churches and faith-based nonprofits.

Visit [InFaithFound.org](http://InFaithFound.org).

### **Foundation/Endowment Asset Management**

A variety of investment products for institutions and churches, offered by Thrivent Investment Management Inc.

For more information, contact a local Thrivent Financial professional.

### **Thrivent Federal Credit Union Church Business Banking**

We offer checking and savings accounts, certificates, and lines and letters of credit for organizations, subject to credit approval.

Call 866-226-5225 or visit [Thriventcu.com](http://Thriventcu.com).

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

Thrivent Trust Company and Ronald Blue Trust (a division of Thrivent Trust Company) offers comprehensive asset management services for institutions. We have in-depth knowledge of the challenges faced by institutions and the boards that oversee them. We have found that the institutions we work with appreciate our understanding of not only their investment management needs, but also their need for detailed, comprehensive administration.

Visit [ThriventTrust.com](http://ThriventTrust.com) or [RonBlue.com](http://RonBlue.com), or call 877-225-8345.

Learn how to become a member at [Thrivent.com](http://Thrivent.com).



+



+



=



Thrivent is a membership organization of Christians.

We help members be wise with money ...

And live generously.

The result is stronger members, families and communities.

**A++**  
**AM Best**  
**SUPERIOR**

Highest of 16 ratings  
May 2019

**FORTUNE**  
**500**

Ranked 351  
Fortune magazine  
May 2019

**2019** | **WORLD'S MOST**  
**ETHICAL**  
**COMPANIES**<sup>TM</sup>  
[WWW.ETHISPHERE.COM](http://WWW.ETHISPHERE.COM)



**\$134**  
**BILLION**

**ASSETS UNDER**  
**MANAGEMENT/**  
**ADVISEMENT\***



**\$300**  
**MILLION**

**DIVIDENDS**  
**PAID OUT TO**  
**MEMBERS\***



**\$296**  
**MILLION**

**IN TOTAL OUTREACH**  
**FROM THRIVENT AND**  
**OUR MEMBERS TO**  
**HELP COMMUNITIES\***



**15.4**  
**MILLION**

**VOLUNTEER**  
**HOURS\***



**456 HOMES**  
**BUILT OR**  
**REPAIRED**

**THROUGH THRIVENT**  
**AND HABITAT**  
**PARTNERSHIP\***

# LEARN MORE

- Become a member: **Thrivent.com/memberbenefits.**
- Explore careers: **Visit Thrivent.com/careers.**
- Talk with a customer service representative: **800-847-4836.**
- Find a local financial professional near you: **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. Central time.

\*As of Dec. 31, 2018.

“World’s Most Ethical Companies” and “Ethisphere” names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

Ratings based on Thrivent’s financial strength and claims-paying ability. Do not apply to investment product performance.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Advisory services available through investment adviser representatives only. Thrivent.com/disclosures.

InFaith Community Foundation is a public charity that services 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 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 programs are fraternal activities of Thrivent and its Thrivent Member Networks and are not contractual or guaranteed. Participation is subject to applicable Terms and Conditions, which are interpreted, along with other rules governing these benefits and programs, at Thrivent’s sole discretion. Benefits and programs are evaluated regularly, and Thrivent may change, modify, discontinue or refuse to provide any of them at any time. Products should never be purchased or kept merely to be eligible to participate in membership benefits and programs.

Deposit and lending services are offered by 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. Must qualify for membership. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent Financial, 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.

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

