



**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.®

CONNECTING FAITH AND FINANCES **FOR GOOD**

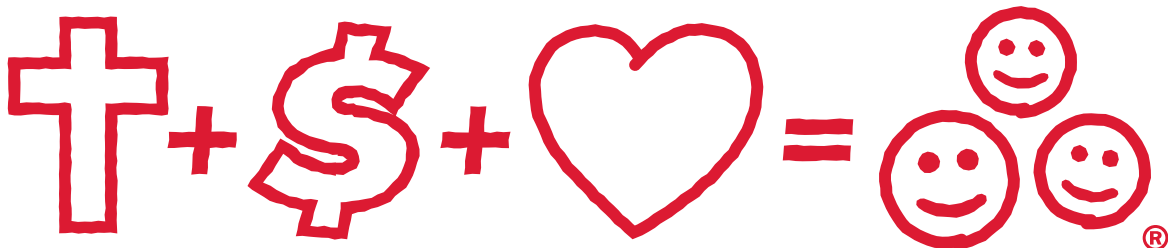


Thrivent is a **membership organization of Christians ...**

We help members be **wise with money ...**

And **live generously.**

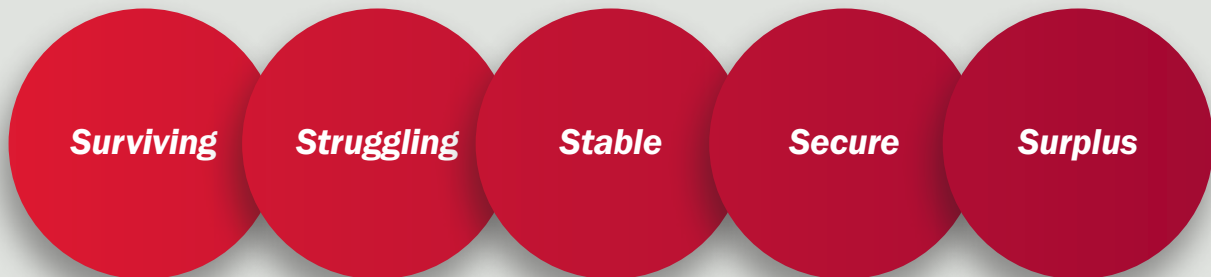
The result is **stronger members, families and communities.**



TOGETHER WE CAN STRENGTHEN OUR COMMUNITIES

Thrivent Financial's mission is to help our members and their communities make wise money choices that reflect their values and provide opportunities for them to be generous where they live, work and worship.

We believe money is a tool—not a goal



Thrivent has identified a spectrum of five financial mindsets that we call the “The 5S Journey.” By understanding where someone finds themselves on the spectrum today, and by discussing their values and long-term goals, we can work together to navigate the path to a “surplus” mindset—a place of confidence, contentment and joyful generosity.

Though the path toward “surplus” varies for each of us, people with this mindset are more likely to follow these financial principles:



**SPEND LESS
THAN YOU MAKE**



**BE WISE
WITH DEBT**



**PROTECT YOURSELF
AGAINST SETBACKS**



**HAVE A SHORT- AND
LONG-TERM PLAN**



GIVE BACK

Questions to consider:

- How do you see your members fitting along this financial journey?
- What challenges do you and your members face on this financial journey?
- In what ways are you helping your members use their faith and values to build confidence in their finances?

OUR MISSION

Be wise with money



Financial Advice—to help you feel comfortable and confident with your finances. Your situation is unique. We believe your financial advice should be, too. Our financial representatives listen, ask questions, and offer options that support your values and help you meet your financial goals.



Financial Education—free, interactive, values-based workshops to boost your financial knowledge and help you make informed decisions when it comes to your money. We'll help you discover what it means to be wise with money.

Live generously



Thrivent Action Teams—are Thrivent member-led projects that make an immediate impact where you live, work and worship. They make it easy for you to bring a team together to make a positive change in your community. To learn more, visit [Thrivent.com/actionteam](https://www.thrivent.com/actionteam).



Thrivent Builds® with Habitat for Humanity®—offers rich volunteer experiences in your community, across the U.S. or internationally to combat substandard housing. Volunteers work alongside families to build or repair their home and help them achieve a brighter future. To learn more, visit [Thriventbuilds.com](https://www.thriventbuilds.com).



Thrivent Choice®—gives eligible Thrivent members the opportunity to recommend where Thrivent distributes some of our charitable grant funds among thousands of enrolled nonprofit organizations, including churches. To learn, more visit [Thrivent.com/thriventchoice](https://www.thrivent.com/thriventchoice).

Questions to consider:

- How do you promote generosity among your members?
- What causes are important to you and your members?
- What are you known for in your community?

STRENGTH AND IMPACT: IT'S IN THE NUMBERS

\$203.9 MILLION
IN TOTAL OUTREACH



generated by Thrivent and our members to help nonprofits and individuals*

9.3 MILLION
VOLUNTEER HOURS
donated by Thrivent members*



\$54.3 MILLION
in Thrivent Choice® grant funds directed by eligible members to nonprofits*

51,774

MEMBERS LED THRIVENT ACTION TEAMS



because positive change begins by taking action*



Named One of World's
MOST ETHICAL COMPANIES
by Ethisphere Institute
(Five years in a row—June 2016)

MORE THAN
2.3 MILLION
member-owners
share a common bond*



*All numbers as of Dec. 31, 2015. Ratings reflect Thrivent's overall financial strength and claims-paying ability but do not apply to the performance of investment products. Funding for Thrivent's outreach comes from our tax exemption as a not-for-profit fraternal benefit society. Money we would otherwise pay in certain taxes instead goes to strengthen the communities, congregations and causes our members care about. Members are actively involved in deciding where the money goes locally.

Thrivent Financial was named one of the World's Most Ethical Companies by the Ethisphere Institute. We earned this distinction as a result of our leadership in promoting ethical business standards and for introducing innovative ideas to benefit the public.

Ethisphere Institute is a leading international think tank dedicated to the creation, advancement and sharing of best practices in business ethics, corporate social responsibility, anticorruption and sustainability.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Securities and investment advisory services are offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415, a FINRA and SIPC member and a wholly owned subsidiary of Thrivent. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent. For additional important information, visit Thrivent.com/disclosures.

Directing Choice Dollars, participating in Voting Events, and receiving Choice Dollars® grant funds are subject to the Terms and Conditions of the Thrivent Choice® program.



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