



Empowering Communities to Thrive

thrivent[®]



Expertise and resources to help you help your community

We believe that humanity thrives when people make the most of all they've been given. That's why Thrivent is committed to helping those we serve—churches, nonprofits and individuals—make financial choices based on Christian values, something we've been doing for more than 100 years.

At Thrivent we see money as a tool, not a goal, so we offer unique resources to help you manage ongoing operations to carry out your mission and strengthen your community.

Inspiring generosity

Making a difference is important to you—and those you serve. It's important to us, too, and it's 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—and create impact.

Let's strengthen communities together

With Thrivent by your side, you'll get access to:



Church & Nonprofit Resources



Educational Resources



Financial Resources



Generosity Resources



Church & Nonprofit Resources

- **Thrivent Church Financing**—Offering customized mortgage loans with long-term fixed rates for refinances, expansions, new construction and renovations. Our attractive rates and terms can save on expenses so funds can be redirected toward key ministries. Visit thriventchurchloans.com or call 1-800-984-9425.
- **Thrivent Credit Union business banking**—Offering checking and savings accounts, certificates and lines and letters of credit for churches and organizations, subject to credit approval. Visit thriventcu.com.
- **Endowment/foundation/business asset management**
 - Invest for your church or institution by working with a Thrivent financial professional or visit thriventfunds.com.
 - When investing, consider Thrivent Church Loan and Income Fund (XCLIX), offering an opportunity for churches to support other churches through a interval (mutual) fund with a high concentration of church mortgage investments. The fund seeks to produce income while providing investors with an opportunity to support Christian organizations to achieve their ministry goals. Learn more at thriventintervalfunds.com or ask your Thrivent financial professional.
 - For flexible endowment fund options to help support the future mission of churches and faith-based nonprofits, visit infaithfound.org.
- **Thrivent Trust Company and Ronald Blue Trust**—Offering asset management services along with in-depth knowledge of the challenges faced by churches and nonprofits and the boards that oversee them. Visit thriventtrust.com or ronblue.com.



Financial Resources

- **Financial advice and products**—Thrivent financial professionals offer guidance and products to help you, your organization and those you serve create a personalized plan to help you achieve your goals. Visit thrivent.com/what-we-offer.
- **Thrivent Credit Union**—Specializing in virtual banking solutions to provide ease of use with customized services to assist with fraud prevention. Visit thriventcu.com.
- **Thrivent Church Loan and Income Fund (XCLIX)**—This unique interval (mutual) fund is for investors who are seeking income and want to support Christian organizations by investing in mortgage loans made to churches and faith based nonprofits. Learn more at thriventintervalfunds.com or ask your Thrivent financial professional.

The Thrivent Church Loan and Income Fund invests primarily in church loans and mortgage-backed securities. Church loans are mortgages taken out by non-profit organizations with a Christian mission, or bonds issued by these organizations. They are typically not listed on any national securities exchange and no active trading market exists for them, so are considered illiquid. These and other risks are described in the Fund's prospectus.

The Thrivent Church Loan and Income Fund is a closed-end "interval fund." Limited liquidity is provided to shareholders only through the Fund's quarterly offers to repurchase between 5% to 25% of its outstanding shares at net asset value (subject to applicable laws and approval of the Board of Trustees). There is no secondary market for the Fund's shares and none is expected to develop. Investors should consider shares of the Fund to be an illiquid investment.

Investing involves risk, including the possible loss of principal. The prospectus contain information on investment objectives, risks, charges and expenses. Read carefully before investing. Available through a Thrivent financial professional or at thriventintervalfunds.com.

Deposit and lending services are offered by Thrivent Credit Union, the marketing name for Thrivent Federal Credit Union, a membership-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, the marketing name for Thrivent Financial for Lutherans, or its affiliates are not deposits or obligations of Thrivent Credit Union, are not guaranteed by Thrivent 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.

The Thrivent Choice grant program engages Thrivent clients with membership and Thrivent Membership Networks in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars® is subject to the program's terms and conditions available at thrivent.com/thriventchoice.

**Directing Choice Dollars® is subject to the Terms and Conditions of the Thrivent Choice program.

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.

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. thrivent.com/disclosures.



Educational Resources

- **More than Money Matters® workshops**—Designed to help participants take steps to improve their financial well-being, these workshops cover a range of timely topics, including financial foundations, building for your future, transitioning to retirement and inspiring generosity. Learn more at thrivent.com/connect-with-us/educational-resources.
 - **Webinars**—More Than Money Matters topics can be conveniently delivered online or in-person. People can participate on their own or host a watch party.
- **Engaging Generations Through Generosity**—An interactive workshop based on Barna Group research designed to help church leaders gain fresh perspectives on generosity and engagement for their church. Learn more at generosityworkshop.com.



Generosity Resources

- **Habitat for Humanity and Thrivent Partnership**—Help ensure that people have access to decent, safe and affordable housing. From building a home, attending a worldwide trip or participating in non-build activities, you can create meaningful impact, both locally and globally. Learn more at thrivent.com/what-we-offer/generosity.
- **Thrivent Action Teams**—Support an unmet need in your community. Apply to lead a volunteer team in a fundraiser, service activity or educational event, and access tools and resources to mobilize your passion. Learn more at thrivent.com/what-we-offer/generosity.
- **Thrivent Choice®****—Gives eligible Thrivent clients an opportunity to recommend where Thrivent distributes some of its charitable outreach funds each year and lets anyone make a personal donation to causes they care about. Visit thrivent.com/what-we-offer/generosity.
- **Disaster response**—When disaster strikes, people need food, shelter and help getting back on their feet. We provide multiple ways you can support disaster relief efforts. Visit thrivent.com/what-we-offer/generosity.
- **InFaith Community Foundation**—Providing giving expertise and flexible donor-advised fund options to design personal charitable giving plans. Learn more at infaithfound.org.

Who we are

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.



**Serving over
2 million clients**



**Ranked 368th
on Fortune 500**

Fortune magazine
May 2020



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

Highest of 16 ratings¹
May 2020 • AMBest.com



**\$333 million funds
raised and donated
by Thrivent, clients
and supporters***



**17.2 million
volunteer hours***

*As of Dec. 31, 2019.

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

²Funding 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, churches and causes our clients with membership care about. Clients with membership are actively involved in deciding where the money goes locally.

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Let's start a conversation



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