



Empowering Communities to Thrive

thrivent[®]



Who we are

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.

Strengthening communities together

With Thrivent by your side, you'll get access to great resources for your church or nonprofit, your staff, your family and your members:



Church and Nonprofit Resources



Financial Resources



Educational Resources



Generosity Resources



Church and 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). The Fund allows churches to produce income while supporting other churches and their ministry goals through a fund with a high concentration of church mortgage investments. Learn more at thriventinterval funds.com.
 - For flexible endowment fund options to help support the future mission of churches and faith-based nonprofits, visit thriventcharitable.com.
- **Thrivent Trust Company and Ronald Blue Trust**—Offers customized investment management services along with institutional administrative services. In-depth knowledge working with boards of directors and governing committees responsible for managing their organizations assets. Visit thriventtrust.com or ronblue.com.



Educational resources

- **More than Money Matters® curriculum**—Help your community take steps to find financial clarity. Workshops cover a range of timely financial topics. Use them to enhance existing education programs or build something new. Learn more at morethanmoneymatters.com.
- **Christian leader learning opportunities**—Periodic events covering a range of timely, relevant topics, designed to inform and empower Christian leaders.



Financial resources

- **Financial advice and products**—Thrivent financial professionals offer guidance and products to create a personalized plan for individuals and families. Visit thrivent.com/what-we-offer.
- **Thrivent Credit Union**—Provides banking products and services for individuals to help bring balance to spending, purpose to saving, and intention to managing debt. Visit thriventcu.com.
- **Thrivent Church Loan and Income Fund (XCLIX)**—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 thriventinterval funds.com.
- **Thrivent Impact Managed Portfolios**—These diversified portfolios are designed to align with your values. Some of the portfolios use environmental, social, corporate governance (ESG) or other values-based criteria to rank assets, while others seek socially responsible, sustainable, impact or faith-based investment opportunities. Visit thrivent.com/what-we-offer/investments/managed-accounts.



Generosity resources

- **Thrivent and Habitat for Humanity partnership**—Help ensure 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/habitat.
- **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/actionteams.
- **Thrivent Choice®***—Eligible Thrivent clients can influence where Thrivent distributes some of its charitable outreach funds, and anyone can make an online personal donation to causes they care about. Thrivent pays the donation processing fees so 100% of the donation goes to the organization to help.** Visit thrivent.com/thriventchoice.
- **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/disasterresponse.
- **Thrivent Charitable Impact & Investing™**—Providing giving expertise and flexible donor-advised fund options to design personal charitable giving plans. Learn more at thriventcharitable.com.

Let's start a conversation



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Thrivent Charitable Impact & Investing™, a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans, is a public charity that serves individuals, organizations and the community through charitable planning, donor-advised funds and endowments. Thrivent Charitable Impact & Investing works collaboratively with Thrivent and its financial professionals.

The Thrivent Church Loan and Income Fund invests primarily in church loans and mortgage-backed securities. Church loans are mortgages taken out by nonprofit 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.

The distributor for the Thrivent Church Loan and Income Fund is Thrivent Distributors, LLC, a registered broker-dealer and member FINRA/SIPC. Thrivent Asset Management, LLC, an SEC-registered investment adviser, serves as the investment adviser for the Thrivent Church Loan and Income Fund. Both entities are subsidiaries of Thrivent, the marketing name for Thrivent Financial for Lutherans.

Investing involves risk, including the possible loss of principal. The mutual fund prospectus contain more information on investment objectives, risks, charges and expenses, which investors should read carefully and consider before investing. Available through a Thrivent financial professional or at thriventinterval.funds.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 charitable grant program engages Thrivent clients with membership and Thrivent Member 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.

***Thrivent will pay up to \$300,000 in online processing fees per calendar year for personal donations made through Thrivent's online giving platform.

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. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management, Inc. Advisory services available through investment adviser representatives only. thrivent.com/disclosures.

Refer to the Thrivent Investment Management Inc. Form CRS Relationship Summary for more information about us; our relationships and services; fees, costs, conflicts, and standard of conduct; disciplinary history; and additional information. Refer to the Thrivent Investment Management Inc. Regulation Best Interest Disclosure document for information on fees, products, services, potential conflicts of interest, and additional information. Both are available upon request from your financial professional and on thrivent.com/disclosures.

Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Thrivent financial professionals are registered representatives of Thrivent Investment Management Inc. Security transactions are handled by National Financial Services LLC, a Fidelity Investments® Company, registered broker/dealer, and member New York Stock Exchange and SIPC. National Financial Services, and Thrivent Investment Management Inc. are not affiliated. thrivent.com/disclosures.

