

Members have access to unique programs and benefits to help them live generously and give back in their communities.



BENEFITS OF MEMBERSHIP



THRIVENT ACTION TEAMS

Our newest volunteer program, Thrivent Action Teams, makes it easy for members to bring a volunteer team together around a cause they care about. The team can make a difference by organizing a fundraiser, educational event, or service project to support their community. We provide a kit packed full of items such as seed money, promotional materials, and T-shirts to make it easy for members to make an impact on the places they live, work and worship.

THRIVENT BUILDS™ WITH HABITAT FOR HUMANITY

Thousands of Thrivent members are “hammering out” what it means to live generously and change lives! With program funding, volunteers help construct or repair homes across the globe. Since 2005, Thrivent and its members have committed \$226 million to the program. Share your time, talents and treasures to make an impact in your community, in other states or another country.

THRIVENT CHOICE®

The program gives eligible members an opportunity to recommend where Thrivent distributes some of its charitable outreach funds each year. Since 2010, \$300 million has gone to help churches, educational institutions and other nonprofit organizations through charitable grants.

For more information about Thrivent’s member benefits go to Thrivent.com/membership.

SUPPORTING CAUSES YOU CARE ABOUT

Want to help organizations that are near and dear to your heart? Our unique charitable grant program, Thrivent Choice®, gives members the opportunity to recommend which nonprofits (including churches) should receive some of our charitable grant funds.

If you are eligible to participate, you will see the number of Choice Dollars available for you to direct on your MyThrivent page. When you are ready to make a direction, just search the Thrivent Choice online catalog and pick the organization(s) you feel should receive grant funding from Thrivent.

The Thrivent Choice® charitable grant program engages Thrivent members and chapters in providing grants that support charitable activities, furthering Thrivent’s mission and its purposes under state law. All grants 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.



Appleton, Wisconsin • Minneapolis, Minnesota
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THE BENEFITS OF BEING A THRIVENT FINANCIAL MEMBER



LEARN AND GROW WITH EDUCATIONAL RESOURCES

- **Thrivent Magazine**—
A quarterly magazine about being wise with money, living generously, and being healthy in body, mind and spirit.
- **A Time to Mourn, A Time to Dance**—
A book featuring valuable information, spiritual perspectives, and comforting, effective ways to adapt to loss.
- **Step by Step: Your Guide to Making Practical Decisions When a Loved One Dies**—
A book that provides helpful information about tasks that must be done following the death of a loved one, from making funeral arrangements to handling financial matters to settling the estate.
- **Your Will and Estate Planning Guide**—
This online resource helps you gather the information needed to have your will created or updated.
- **Independent Living**—
Provides access to an online resource to help support a loved one's independence. It brings together personalized advice, local service providers, relevant information, and a way to stay connected to family and caregivers.



SAVE MONEY WITH DISCOUNTS AND SPECIAL RATES

- **Identity Monitoring**—
Now there's a way to detect identity theft early with either a free or significantly discounted identity theft monitoring plan provided by ProtectMyID® from Experian®, a leading full-service provider of identity theft monitoring, detection and fraud resolution.
- **Health Discounts**—
Use this discount card to enjoy savings on dental, vision and hearing services, as well as prescription drugs.²
- **Thrivent Builds Worldwide Trips**—
By partnering with Habitat for Humanity, eligible members receive discounts on trips to work with others to build decent, affordable homes for families in need, domestically and around the world.*
- **Heartwood® Conference Center & Retreat**—
Located in western Wisconsin, Heartwood is perfect for meetings and retreats as well as family reunions, celebrations, weddings, vacations and more at reduced rates.*
- **Thrivent Federal Credit Union**—
As a member of Thrivent, you are eligible to apply for membership in Thrivent Federal Credit Union.¹ Learn more about the products and services available at Thriventcu.com.¹



HAVE A SAY

- **Thrivent Choice**®—
Help choose where Thrivent Financial distributes a portion of its charitable grant dollars.
- **Board Elections**—
Have a say in who represents you by voting for the national Thrivent Financial Board of Directors. Look for your ballot each fall.* You can also vote for other members to represent you locally on regional boards.



BENEFIT FROM ADDITIONAL FINANCIAL SUPPORT

- **Uninsurable Child Life Insurance Benefit**—
Provides life insurance coverage to eligible children under the age of 16 who are not insurable.
- **Newborn Death Benefit**—
Provides a charitable grant of \$5,000 to help eligible members ease the financial and emotional burdens of losing an infant.*
- **Legacy Support for Orphan Children Benefit**—
Provides grants of \$2,400 per year to eligible children until they reach age 19 (or age 23, if they attend college full time).*

* Available to benefit members only. For more important information, go to Thrivent.com/membershipbenefits.

¹ 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. Insurance, securities, investment advisory and trust and investment management accounts and services offered by 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.

² This plan is not insurance and is not intended to replace health insurance. THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.

Membership benefits are not guaranteed contractual benefits. The interpretation of the provisions of these benefits is at the sole discretion of Thrivent Financial. These benefits are reviewed and evaluated regularly. 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. For additional important information, visit Thrivent.com/disclosures.

Benefits change as the needs of our membership change. To find the latest, go to Thrivent.com/membership.