Thrivent Advisor Managed Account Program

Helping you invest with confidence and clarity

Do you want to make the most of your finances so you can put your purpose into action and lead a life full of meaning? Talk to us about the Thrivent Advisor Managed Account Program ("Thrivent Advisor").

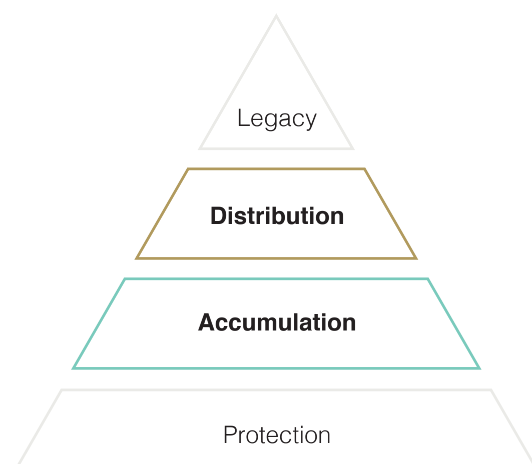
Thrivent Advisor is a nondiscretionary managed account program that gives you access to more than 1,800 mutual funds from more than 200 fund families, including Thrivent Mutual Funds, as well as exchange-traded funds (ETFs), individual equities and fixed-income securities.

Thrivent Advisor highlights

- Get started with a minimum investment of $100,000.
- Gain access to more than 1,800 mutual funds from more than 200 fund families, as well as exchange-traded funds and individual securities.
- Stay up to date with quarterly performance reports.
- Pay a quarterly fee, based on your account value.[1]
- Have the flexibility to move money among the different investment options within your account without incurring sales charges or transaction fees.

[1]Fees may be negotiable.

Thrivent Pyramid



The Thrivent pyramid provides a framework to help you achieve your financial goals.

Your personalized portfolio strategy

Your Thrivent financial professional works closely with you to create a purposeful portfolio strategy that reflects your unique financial picture, goals and what's important to you. Through regular reviews and with your ongoing input, he or she continuously monitors your strategy and manages your assets to ensure your account is staying on track with your goals and priorities over time.

You maintain control

With Thrivent Advisor, your financial professional offers tailored, thorough guidance and makes goals-based investment recommendations. This program is nondiscretionary, meaning you make the final decisions to invest or sell. You're in control.

You'll stay in the know

Besides regular portfolio reviews with your financial professional, you'll receive easy-to-read quarterly reports to keep you up to date on your portfolio's performance. You'll also receive a custodial account statement, at least every quarter, which shows recent transactions, dividends, expenses and tax reporting information.

Need to make changes? No problem.

If you need to reassess your portfolio based on market conditions or your changing needs, that's OK. Just have a conversation with your financial professional and he or she will work with you to make the necessary adjustments.

About Thrivent

We exist to help people achieve financial clarity.

At Thrivent, we believe money is a tool, not a goal. 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.

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Ranked 368th on Fortune 500
Fortune magazine
May 2020

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Let's get you where you want to go—today

The Thrivent Advisor program is designed for people who have a moderate level of trading activity. Talk with your financial professional to determine if the Thrivent Advisor Managed Account Program is right for you.

Investing involves risks, including the possible loss of principal. The product and summary prospectuses for applicable securities (including mutual funds held in an account) and the Thrivent Investment Management Inc. Managed Accounts Program Brochure, contain information on investment objectives, risks, charges, and expenses, which investors should read carefully and consider before investing. Available at thrivent.com.

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. Available upon request from your financial professional and on thrivent.com/disclosures.

Eligible program assets may consist primarily of Thrivent Mutual Funds. Thrivent Asset Management, LLC serves as investment manager for Thrivent Mutual Funds and receives a management fee for its services, as disclosed in the applicable Funds' prospectuses. Thrivent Investment Management Inc. ("Thrivent") and its affiliates may earn distribution and other fees in connection with Thrivent Mutual Funds. These fees are in addition to the investment advisory fee you pay quarterly for the Thrivent Advisor Managed Account Program. Generally, it is more profitable for Thrivent if you purchase products that are underwritten and advised by Thrivent and its affiliates, such as Thrivent Mutual Funds. For all Funds and investments other fees may apply. Fees and expenses vary by Fund and are described in the applicable Funds' prospectuses. Depending on certain factors, including but not limited to your holding period, you may pay more or less in total fees in a Managed Accounts Program ("Program") such as the Thrivent Advisor Managed Account Program versus paying separately for services, such as the purchase of a mutual fund with a sales load. Refer to the Thrivent Investment Management Inc. Managed Accounts Program Brochure for more information on fees, services, investment restrictions, and potential conflicts of interest; available upon request from your Thrivent financial professional.

Securities and investment advisory services are 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. Advisory services are available through investment adviser representatives only. Thrivent Investment Management Inc., is the sponsoring investment adviser of the Managed Accounts Program offered through Envestnet Asset Management Inc., a third-party provider of investment management services. 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, Envestnet Asset Management and Thrivent Investment Management Inc., are not affiliated. In all programs except the Thrivent Advisor Guided Program, your Thrivent financial professional does not have discretionary trading authority. Thrivent.com/disclosures.