



THRIVENT®

# THRIVENT 101

## 1. Thrivent is a fraternal benefit society. How do I describe that to my client?

Thrivent is a unique kind of membership organization called a fraternal benefit society. We've been helping members be wise with money for more than 100 years. By definition, a fraternal benefit society is a not-for-profit organization that provides insurance (life, health and annuities) to its members (those who share a common bond) and—this is key—has to carry out social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious purposes for the benefit of its members and the public. So we don't simply sell insurance, and we don't simply do charitable work either. As a fraternal benefit society, we do both.

What is Thrivent's common bond?

Christianity is the common bond Thrivent members share. Our members:

- Are Christian, seeking to live out their faith; or
- Are spouses of Christians who seek to live out their faith; or
- Are youths being raised in the Christian faith.

Members embrace the Christian beliefs stated in the Apostles' Creed.

## 2. Talking to your clients about faith

The three bullets above are listed on our membership application within product application. Your client simply checks one of the three boxes. That's it! They don't have to provide any more information. If they attest to be Christian, we welcome them. You can begin the conversation with, "I have a few options for your [product], and if you identify as Christian, one of the options I'd like to present is with an organization called Thrivent. They are a top-rated financial services organization that serves Christians. If not, that's OK. I have two or three other options we can discuss."

## 3. What does "membership organization" mean?

Thrivent is owned by its membership. When your client purchases a product from Thrivent, they are considered a "member-owner" of Thrivent. That means they have a say in who governs our organization. They can vote on the Board of Directors at both the national and regional levels. They can help others locally through their Thrivent Member Network, and they have access to a wealth of membership benefits, including:

- **Thrivent Action Teams** – Members bring together a volunteer team of friends, family and people in their community to have a bigger impact. It's not a gift or a grant. It's \$250 in seed money provided by Thrivent, and it's an opportunity to help get their project started or gain awareness for their cause, rather than directly giving the money to (granting) or purchasing items for (gifting) their cause.
- **Thrivent and Habitat for Humanity Partnership** – Since 2005, Thrivent and Habitat have partnered to bridge communities, strengthen neighborhoods and change lives. Through Faith builds and Worldwide builds, Thrivent members, churches, and other volunteers come together to be part of the solution to substandard housing. Construction and non-construction volunteer opportunities are available.
- **Thrivent Choice®** – With Thrivent Choice, members can recommend where some of Thrivent's charitable outreach funds go. Since 2010, more than \$400 million has been distributed to churches and nonprofits nationwide.

## 4. As a firm or producer, do we have to be Christian to offer this product?

No; only the client who purchases the products needs to attest to be Christian. However, think about where you work, the groups you are involved in, etc. There are Christians almost everywhere ... in fact, just more than 70% of the U.S. population self-identifies as Christian.<sup>1</sup>

## 5. Is Thrivent a Christian organization?

No; Thrivent is a financial services organization that serves Christians.

## 6. How strong is Thrivent?

# A++

AM Best

**SUPERIOR**

Highest of 16 ratings  
May 2019<sup>2</sup>

# \$134 BILLION

ASSETS UNDER  
MANAGEMENT/  
ADVISEMENT

# AA+

Fitch Ratings

**VERY STRONG**

Second highest of 19 ratings  
May 2019<sup>2</sup>

# FORTUNE

# 500

Ranked 351  
Fortune magazine  
May 2019

2019 **WORLD'S MOST  
ETHICAL  
COMPANIES**<sup>3</sup>  
WWW.ETHISPHERE.COM

# Comdex Ranking

**99** OUT OF **100**

Top 1% of insurance companies  
May 2018<sup>4</sup>

## Contact us

to learn more about how Thrivent can help your clients be wise with money.

## GoldenCare

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# GOLDENCARE

Planning Today For A Secure Tomorrow

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<sup>1</sup>Gallup U.S. (Dec. 2017). *2017 Update on Americans and Religion*. Retrieved from <https://news.gallup.com/poll/224642/2017-update-americans-religion.aspx>

<sup>2</sup>Ratings reflect Thrivent's overall strength and claims-paying ability but do not apply to the performance of investment products.

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<sup>4</sup>Reported May 2018 by VitalSales Suite, EbixExchange, the Comdex score is the average ranking a company receives from the following four ratings agencies: A.M. Best, Standard & Poor's, Moody's Investors Services and Fitch Ratings. The Comdex score itself is not a rating, but rather a ranking. A company must receive ratings from at least two of the four ratings agencies in order to receive a Comdex score. For more information visit [ebixlife.com/vitalsigns/comdexconfus.aspx](http://ebixlife.com/vitalsigns/comdexconfus.aspx).

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