thrivent®

Thrivent Financial Advisor

A career that inspires

Work with purpose

Thrivent is a different kind of financial services organization. One that sees money as a tool—not a goal. One that exists to help people reach financial clarity, enabling them to live lives full of meaning and gratitude.

And our financial advisors are pivotal in carrying out our mission, helping clients focus on what matters most so they can live their best lives today—and tomorrow.

We're growing and seeking motivated individuals to join us in a financial advisor career so we can reach and serve even more clients across the country.

Kelly W., Thrivent financial professional

It's more than a job. It's a passion.

Working at Thrivent is a meaningful and impactful career choice. But it isn't for everyone.

That's because we're looking for more than top performers. To be a good fit, you need a heart for service and a passion for helping others reach their financial goals, not just selling products. But—you don't have to be an experienced financial advisor to join us, as long as you're:

- Entrepreneurial and results-driven.
- A natural coach or guide with strong interpersonal skills.
- Motivated by helping others confidently build their financial futures.

Who is Thrivent?

For starters, Thrivent is:

- A membership-owned fraternal organization, as well as a holistic financial services organization.
- A Fortune 500 company serving more than 2 million clients.
- Committed to providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.

Thrivent financial advisors give our national reach a local presence. Our more than 2,300 advisors across all 50 states:

- Live and work in the same communities as the people they serve.
- Provide one-on-one financial advice and connect clients to our products, businesses and benefits.

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“I chose to build my career at Thrivent because of the people. I enjoyed the people that I met, I enjoyed the culture, and I wanted to help people and make a good income doing it.”

—Josh F.,
Thrivent regional
development director

Strength you can count on

We're a century-old company in a strong capital and surplus position, plus we maintain excellent liquidity to deliver on our past and future commitments. As a Thrivent financial advisor, you have the opportunity to enhance client experiences and contribute to the strength and stability of the organization.

But don't just take our word for it—these numbers tell a compelling story:

Serving over 2 million clients

$329 million dividends paid out to clients*

$152 billion assets under management/ advisement*

Where we came from

1902

Aid Association for Lutherans (AAL) was chartered as a fraternal benefit society to support church members under the common bond of Lutheranism.

1917

Lutheran Brotherhood (LB) was chartered as a fraternal benefit society to support church members under the common bond of Lutheranism.

2002

AAL and LB merged to become Thrivent.

2013

Clients with memberships voted to extend the common bond to serve the broader Christian community.

Recognized by others

We've been named one of the "World's Most Ethical Companies" by Ethisphere Institute each year since 2012. And, independent rating agencies continually give us high marks for our financial strength and ability to pay claims[1]—in other words, for our ability to keep our promises.

2020 WORLD'S MOST ETHICAL COMPANIES® WWW.ETHISPHERE.COM

A++ (Superior)
AM Best
Highest of 16 ratings[1]
May 2020 • AMBest.com

Ranked 368th on Fortune 500
Fortune magazine
May 2020

*As of Dec. 31, 2019.
[1]Ratings are based on Thrivent's financial strength and claims-paying ability, but do not apply to investment product performance.
"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

“The moral and ethical standards Thrivent upholds is something to be proud of.”

—Tara H.,Thrivent financial professional

Putting purpose into action

Thrivent clients connect purpose to action. Thrivent financial advisors are well positioned to help connect people to opportunities that allow them to give back and create positive change in their communities.

17.2 million volunteer hours*

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

159 homes built through Thrivent and Habitat partnership*

*As of Dec. 31, 2019.

"If you truly care about people and want to help them with their financial journey, this is the place for you."

—Janelle F., Thrivent financial professional

Prepare for your next chapter

Like anything truly worthwhile, building a financial services career requires dedication and hard work.

Maybe you're an experienced financial advisor, or just beginning your professional life. Perhaps you're transitioning from another industry. Regardless, at Thrivent, we hire people we believe can make a difference in clients' lives. We offer multiple onboarding and launch options. We also provide the competitive compensation, first-class benefits, and support and training you need to succeed.

Training at Thrivent

Your success is our goal. To help ensure you succeed, you'll receive comprehensive training and ongoing development opportunities throughout your career.

Joanna M., Thrivent regional specialist and Kristi G., Thrivent regional development director (left to right)

Step 1: Obtain licenses and registrations

You'll need one or more of the following licenses and registrations, which—depending on your role—could include:

- Required state licenses and appointments (life, health and variable contracts).
- Securities Industry Essentials Exam (SIE).
- FINRA registrations: Series 7 and Series 66; or Series 6 and Series 63.

Thrivent will provide you with a dedicated coach while you study for your exams.

Step 2: Complete training

New financial advisors get up to eight weeks of paid training,[1] which includes a variety of skill-building opportunities and resources, such as:

- The New Financial Professional Academy.
- Face-to-face client meetings.
- Training and mentoring by experienced regional leaders.
- Support from dedicated regional specialists.
- Online self-study courses and virtual training.
- Joint fieldwork and job shadowing with veteran financial advisors.

Step 3: Receive ongoing development

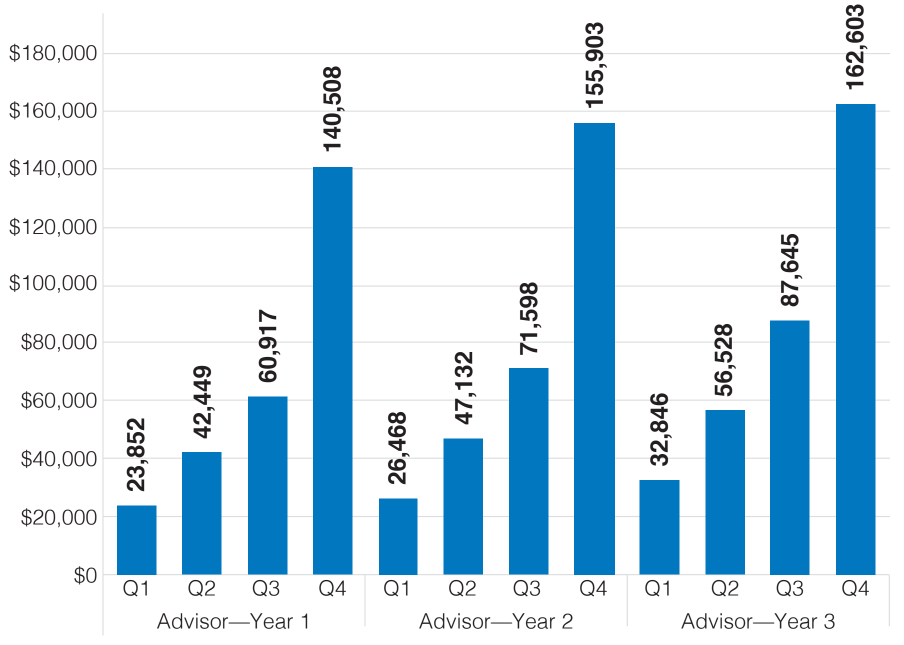
Achieve your career goals and grow your business with development opportunities designed for seasoned advisors, including:

- Collaborative learning groups of colleagues.
- Annual regional and national training academies.
- Online self-study courses.
- Ongoing planning and sales support from leaders and experts.
- Dedicated fee-based financial planning training. (Additional FINRA license required.)

“Starting out is challenging but if you have the motivation and desire, you can succeed. Thrivent has very good training programs that equip you for a successful career.”

—Ryan P., Thrivent financial professional

Revenue



The bar chart shows average revenue for independent advisors who are currently active,[1] have completed their first, second or third year between Jan. 1, 2019, and Dec. 31, 2019, and who also completed 12 months of respective tenure.

[1]As of Dec. 31, 2019.

*Data represents average revenue for each quartile of those completing 12 months of tenure.

Data shown is averaged and is not guaranteed. Thrivent financial advisors may earn less or more than this. Earnings depend on how successful you are at selling Thrivent's products and services.

The information contained herein is not intended to create a contract.

Thrivent reserves the right to modify its benefits and compensation plans and programs at any time.

Independent advisors are responsible for their business expenses.

Competitive compensation

As a statutory employee of Thrivent, you're an independent contractor running a business. You'll receive compensation that directly reflects your work through a combination of:

- Biweekly base commissions on new product sales, retail brokerage and fee-based advisory services.[1]
- Ongoing incentives for starting, building and maintaining strong client relationships.
- Bonuses for meeting performance targets. From this revenue, you cover your business expenses, including office rent, computer, supplies and more, as well as your income.

From pay, benefits, and training—to support, advancement and the unique impact you can have—we work hard to make Thrivent the most rewarding career destination for talented financial professionals like you.

[1] Not available to all financial professionals.

“It will be one of the hardest jobs that you could probably ever do, but because of that it will also be the most rewarding. If it were easy everybody would do it, right?”

—Kelly J., Thrivent financial professional

Benefits

A career at Thrivent comes with some perks—including an industry-leading benefits package with medical, dental, vision, life and accident insurance, as well as flexible spending accounts. To top it off, we also offer:

- **Company-funded pension**
  Earn a contribution of 8% to 16% of your eligible pay, based on service and earnings. (This far exceeds what most of our competitors offer.)
- **401(k) plan**
  Set aside tax-deferred money for retirement using a variety of investment options.
- **Generosity programs**
  Double your personal giving to eligible nonprofits with the Thrivent Gift Multiplier program.[1]
- **Special recognition**
  To celebrate your success and honor your achievements, we offer a variety of recognition and awards programs—including conferences at unique locations[2] and opportunities to participate in life-changing Thrivent and Habitat for Humanity projects.[3]


Kris B., Thrivent financial professional

Retention rates

When people join Thrivent, they tend to stay. And for good reason: We're the industry leader in retention with more than double the average four-year retention rate of our peer group—which includes 22 companies with career sales forces of more than 2,000 full-time agents.

(Source: 2018 Agent Production & Retention, LIMRA)

Advancement

As we continue to grow in markets across the country, there's never been a better time to join Thrivent. And when you do, we're with you every step of the way to help you reach your professional potential.

Depending on your goals and interests, there are several ways you can develop in your career:

- Strengthen your practice by adding support staff to enhance your efficiency and ability to meet and serve more people.
- Build or join an existing team of specialized financial professionals to serve more people with more complex needs.
- Join our regional leadership team and help actively build, coach and mentor new and veteran advisors in driving organizational growth.

[1]Up to predetermined annual maximums.
[2]Based on meeting production targets.
[3]Reimbursed by Field Recognition. Trip must be preapproved.

thriventfinancial.com/advisorcareers

“The more I learned about Thrivent and the further I went down the interview process, the more I really said, ‘This is a place I need to be and a place where I can really be successful.’”

—Ricky J.,
Thrivent regional
development director

Technology support

We're continuously investing millions of dollars in our infrastructure. Our digital sales platform offers an integrated suite of tools, insights and services to help you make informed decisions and create outstanding client experiences. Every Thrivent financial advisor has access to valuable training and support tools, including:

- **Advice tool suite:** Leverage best-in-class financial planning tools like Morningstar and MoneyGuidePro. Used with Yodlee (our data aggregation tool), these resources provide a seamless experience for you and your clients.
- **E-App:** Streamline the application process for various products with in-person and remote digital signature options. Submit applications quickly and securely—and get paid promptly in turn.
- **Mobile flexibility:** Access your email, calendar, contacts and to-do lists using the phone or tablet device of your choice.
- **Microsoft Teams and Zoom:** Connect virtually with clients via Zoom and with colleagues via Teams—which is equipped with built-in instant messaging, file share and much more.
- **Customer relationship management (CRM):** Automate interactions with clients and prospects with our CRM software, Salesforce.
- **Marketing tools:** Promote your business with personalized marketing support that includes advertising, a social media program, a customizable website and prospecting tools.

Advice and products

We believe having a higher purpose at work leads to more inspiring and rewarding careers. For our financial professionals, that purpose is clear: Provide expert guidance and solutions that help more people achieve financial clarity.

What solutions will I be able to offer to make a difference?

Thrivent has a full range of products and services that you can offer to clients to help them prepare for their futures and protect what matters most, including:

- **Life, disability income and long-term care insurance:** Helping to ensure client families are protected in the event of illness, injury, aging or death.
- **Annuities:** Helping clients establish an income stream for retirement.
- **Investment options:** Assisting clients in funding their kids' or grandkids' college educations, save for retirement or simply get ahead.
- **Charitable giving solutions:** Helping clients leave a legacy for the causes they care about.
- **Engaging workshops:** From workshops to webinars, online courses to small group discussions, our resources are ever-evolving to guide clients, their families and communities.

How will I work with clients?

While other firms focus on how much someone has, Thrivent focuses on helping people live more meaningful and generous lives. It starts by building relationships—helping clients and their families understand their own relationship with money. From there, it's identifying goals and offering solutions to help members make progress, avoid setbacks and live out their values every day.

Building relationships in your community

Our interview and assessment process is designed to determine if you have what's needed to be successful in this career.

In addition to working with the people in your natural market, you'll have the opportunity to make new connections in your community. As always, we're here for you, with partners in your region to help you establish and expand your presence, including:

- **Regional Marketing Specialists** who can help you develop your marketing plan and navigate the tools and resources available to promote your practice and the services you offer.
- **Community Engagement Teams (CETs)** that can help you connect with churches and nonprofits, as well as clients and prospective clients. Your CET will also help you leverage financial education workshops, engagement events, and volunteer and giving programs.

As a fraternal organization, Thrivent offers programs that provide unique ways for financial advisors to interact with people in their communities. They swing hammers together on a Habitat and Thrivent Partnership project. Work side-by-side at a Thrivent Action Team fundraiser. Encourage clients to support organizations and causes they care about through Thrivent Choice®. However our advisors connect, they do it in meaningful ways.


Kate A., Thrivent financial professional

Diversity brings out the best in all of us

At Thrivent, we recognize that a diverse and inclusive workforce helps us better reach and serve our clients and their communities.

In fact, we rely on our workforce's abundance of skills, experiences and cultural backgrounds to help bring our mission to life. Thrivent champions diversity and inclusion to:

- Serve our clientele with a multitude of backgrounds and perspectives.
- Foster a diverse workforce reflecting a wide range of backgrounds and experiences.
- Enhance our inclusive workplace, committed to a high-performance culture and strong results.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. 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.You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family and never purchase or keep any insurance or annuity products to be eligible for nonguaranteed membership benefits.

Our purpose and promise

We exist to help people achieve financial clarity.

Driven by a higher purpose at our core, we're 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.

At Thrivent, you won't just build a career; you'll be part of an organization focused on growing, innovating, and serving.

Step into a life-changing career

At Thrivent you have the unique opportunity to build a fulfilling career that lets you:

- Earn an attractive income.
- Enjoy the important things in life.
- Become a lifelong learner.
- Make a difference by guiding others toward financial clarity.

Ready to invest in people and help them build a more meaningful financial future? This is your opportunity to do just that, while representing a unique financial services organization.

Apply online at thriventfinancial.com/advisorcareers

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