

Thrivent must approve advertising & marketing materials before use

For financial professionals appointed by Thrivent as agents/producers

State advertising regulations require Thrivent to remind you each year about our advertising requirements. Regulatory bodies such as the State Insurance Departments, FINRA and SEC require that Thrivent maintain a system of control over the content, form and method of dissemination of advertisements.

Thrivent's policy, which is based on these regulatory requirements and enhanced to ensure brand and messaging alignment, is that all materials used to advertise Thrivent, its products or services, or created with the intent to sell Thrivent's products **must be approved and a compliance number issued by the corporate compliance area before use.**

Be advised that marketing, advertising and mass communications are not limited to only traditional print medium but also applies to all mediums, including, but not limited to, digital, email, text, social media, TV, radio, streaming platforms, web/websites, public appearances, voice messages, directories, etc. In addition, the policy applies both to public-facing and internal use materials. It also applies to materials distributed or used by Thrivent and distributed or used by any third party engaged by Thrivent. This policy is in accordance with our established advertising review policy and process. It is the responsibility of the field to ensure that:

- Advertising and marketing materials used are the most current version.
- Materials have not been replaced or discontinued.
- You maintain a copy for your records.

Financial professionals and individuals who create or disseminate advertising, marketing materials or mass communications to advertise Thrivent, its products or services or created with the intent to sell Thrivent's products must follow Thrivent's policy and the related regulatory requirements. The consequences of not complying with Thrivent's advertising policy and

procedures include appropriate reprimand, with the most serious consequence being termination.

Questions

See the Thrivent Hub Compliance Resources compliance bulletin on Advertising for additional guidance.

Contact BoxTICompliance@Thrivent.com if you have additional questions.