



Choice Dollars® Details

The Thrivent Choice® program lets eligible members recommend where some of Thrivent Financial's charitable outreach funds go by directing Choice Dollars. The 2016 details are outlined below.

Member Eligibility Requirements

To be eligible to participate in Choice Dollars, you must be a benefit member.¹

Individual eligibility is also based on at least one of the following:

- Holding a qualifying Thrivent Financial volunteer leadership position.
- Having \$750 or more in annual premiums of qualifying insurance products.
- Having \$20,000 or more in contract value of qualifying products.

Member eligibility under current eligibility requirements is determined monthly, and these eligibility requirements are reevaluated on an annual basis.

Qualifying Volunteer Positions

Chapter leadership positions:

- President
- Vice President
- Records Director
- Financial Director
- Director of Congregational Advocates
- Community Service Team Director
- Communications Director
- Assistant Financial Director
- Youth Director
- Events Director
- Board Member-at-Large

Congregational leadership positions:

- Congregational Advocate
- Lead Congregational Advocate

Thrivent Builds leadership positions:

- Thrivent Builds Congregational Champion
- Thrivent Builds Chapter Specialist

¹A benefit member is someone 16 years or older who meets membership eligibility, has been admitted for membership, and has a qualified connection to a Thrivent Financial insurance or annuity product or received a settlement agreement from such insurance.

Qualifying Products—Premiums:

Qualifying Products—Contract Value:

Fraternal benefit society life and health premium products including:	Fraternal benefit society life and annuity products including:
• Endow/Retirement Income	• Variable Deferred Annuity
• Universal Life Insurance	• Variable Immediate Annuity
• Variable Universal Life Insurance	• Variable Settlement Option
• Whole Life Insurance	• Fixed Deferred Annuity
• Decreasing Term Life Insurance	• Fixed Immediate Annuity
• Level Term Life Insurance	• Fixed Settlement Option
• Annual Renewable Term Life Insurance*	• Equity Indexed Annuity
• Yearly Renewable Term Life Insurance**	• Endow/Retirement Income
• Disability Income Insurance	• Universal Life Insurance
• Family Hospital Insurance	• Variable Universal Life Insurance
• Hospital Confinement Income Insurance**	• Whole Life Insurance
• Principal Sum Benefits Insurance**	• Decreasing Term Life Insurance
• Long-Term Care Insurance	• Level Term Life Insurance
• Major Medical Insurance	• Deferred Income Annuity
• Medicare Supplement Insurance	• Fixed Indexed Annuity
• Business Overhead Expense Insurance*	

* Premerger LB product

** Premerger AAL product

Minimum and Maximum Choice Dollars Designations

- Eligible benefit members will be designated a minimum of \$25 Choice Dollars and a maximum of \$5,000 Choice Dollars per eligibility period (January 1 to December 31).

Choice Dollars Expiration Date

Choice Dollars designated during the calendar year can be directed until March 31 of the following year. For example, you can direct Choice Dollars designated to you in 2016 until March 31, 2017.

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.