



Questions about Thrivent Builds

1. What is Thrivent Builds with Habitat for Humanity?

Thrivent Builds is a new financial, volunteer and advocacy alliance formed between Thrivent Financial for Lutherans® and Habitat for Humanity® International. The initiative includes four programs to help end poverty housing and help families achieve greater economic independence: Thrivent Builds includes *Thrivent Builds Homes*, *Thrivent Builds Giving*, *Thrivent Builds Worldwide* and *Thrivent Builds Neighborhoods*. To learn more about Thrivent Builds and how you can get involved, visit www.thriventbuilds.com.

2. Why are Thrivent Financial and Habitat for Humanity expanding their alliance?

Participating in this alliance makes sense for both organizations. Thrivent Financial and Habitat for Humanity share common values of caring for others. The relationship also aligns with the business purpose of Thrivent Financial—to help individuals and families build their assets and meet their financial needs. A home is the biggest asset most families own and a key ingredient to achieving economic independence. Providing decent, affordable housing is a demonstration of both organizations' values.

Questions about Thrivent Builds Worldwide

3. What type of trips does Thrivent Builds Worldwide offer?

Thrivent Builds Worldwide offers two types of trips: Open Member and Lutheran Community trips. Open Member trips are scheduled trips open to all Thrivent Financial members. Each trip includes a group of Thrivent Financial members and their traveling companions (members may invite a friend or relative to travel with them). Lutheran Community trips are organized by Lutheran congregations, Lutheran organizations and Thrivent Financial chapters. Thrivent Financial members and nonmembers may participate; however, at least 50% of participants must be Thrivent Financial members for the trip to qualify as a *Thrivent Builds Worldwide* trip.

FREQUENTLY ASKED Questions



**Take a trip.
Build a better world.**

Thrivent Builds Worldwide gives you a chance to immerse yourself in another culture and build simple, decent, affordable homes in partnership with families in need of shelter. But that's not the only thing you'll build. You'll also build friendships and stronger communities.



4. How long do *Thrivent Builds Worldwide* trips last and how much do they cost?

Thrivent Builds Worldwide trips last one to three weeks. The cost of each trip will vary based on destination, length of stay and accommodations. Most trips normally average \$100 a day; that includes room and board, in-country transportation, travel insurance and a donation to the host community's building program. Airfare is additional, as is cancellation protection and baggage insurance.

5. How are the locations for *Thrivent Builds Worldwide* trips selected?

Thrivent Builds Worldwide trip destinations focus on areas that need homes most, including Africa, the Middle East, Asia, Europe and Latin America. There are also trips to places in the United States and Canada where residents lack the resources for their own home-building efforts. Exact destinations depend on the capacity of Habitat for Humanity's affiliates to host visitors.

6. How do I pay for a *Thrivent Builds Worldwide* trip?

You can pay for expenses, or you or your group can organize fund-raising events, such as bake sales, car washes, walks and bike rides. In addition, Thrivent Financial for Lutherans will provide \$800 of the cost of the trip, excluding airfare and leisure activities, per benefit member* to cover Thrivent Builds Worldwide trip costs. Individuals who are not benefit members but who have a Thrivent Mutual Fund account or an insurance or annuity contract issued by Thrivent Life Insurance Company will also be eligible to receive a similar \$800 benefit offered by Thrivent Asset Management, LLC** or Thrivent Life Insurance Company***, regardless of their membership status. (Note that the funds will go to Habitat for Humanity Global Village on your behalf.)

* "Benefit members" generally are those who have been admitted into membership and own Thrivent Financial for Lutherans insurance or annuity products.

** Thrivent Asset Management, LLC is a registered investment adviser that provides investment management services to the Thrivent Mutual Funds.

*** Thrivent Life Insurance Company is a life insurance company domiciled in Minnesota that issued variable life insurance and variable annuities to members prior to the time that state law authorized fraternal benefit societies to offer these products.

Securities offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, 800-THRIVENT (800-847-4836), a wholly owned subsidiary of Thrivent Financial for Lutherans. Member NASD. Member SIPC.

7. Where can I find out if I am eligible for the \$800 benefit?

You can determine your eligibility by visiting www.thriventbuilds.com and clicking on the *Thrivent Builds Worldwide* section, or you can call 800-236-3736 to speak with a fraternal customer service representative.

8. What other financial support does Thrivent Financial provide for a *Thrivent Builds Worldwide* trip?

Thrivent Financial will donate \$6,500 to the Habitat for Humanity host affiliate to spark a future home-building project in the same community in which a *Thrivent Builds Worldwide* trip takes place. The money will help Habitat for Humanity affiliates build additional homes in their communities; the money will not be used to fund additional *Thrivent Builds Worldwide* trips. To be eligible, at least half of trip participants must be Thrivent Financial members.

To increase the number of Thrivent Financial members who are qualified to lead *Thrivent Builds Worldwide* trips, Thrivent Financial will pay for half the cost of team-leader training (including the training registration fee, one night's lodging and meals for one day). Costs typically range from \$75 to \$200 per person and do not include transportation. To receive funding, at least one of the two individuals attending the training must be a Thrivent Financial member.

9. Can I receive funding if I am a Thrivent Financial benefit member or a Thrivent Mutual Fund or Thrivent Life Insurance Company product owner participating in a regular Habitat for Humanity Global Village trip?

No, *Thrivent Builds Worldwide* funding is only available for *Thrivent Builds Worldwide* trips, which must have at least 50% member participation.

10. Do I need home-building experience or the ability to speak another language to participate?

No, you don't need home-building experience or the ability to speak another language. You'll be taught the skills you need and, if necessary, interpreters will be provided. If you're traveling outside the United States, you'll need a passport. Some trips may also require a visa.

11. Is there an age limit for *Thrivent Builds Worldwide* trip participants?

Thrivent Builds Worldwide trips are open to people ages 12 and older who are in good health. Participants under age 18 must be accompanied by a parent or guardian and have the permission of their team leader and a *Thrivent Builds Worldwide* coordinator. Special arrangements may be required for those ages 12 to 14, as they may not be allowed to participate in build activities.

12. What if something goes wrong overseas?

The health and safety of *Thrivent Builds Worldwide* participants is a top priority for both Thrivent Builds and Habitat's Global Village program. By training team leaders, keeping apprised of travel advisories and carefully selecting host affiliates, they will do their best to keep you safe while you travel. In addition, *Thrivent Builds Worldwide* and Global Village will ensure that you have appropriate travel insurance before departure (as identified in your Habitat Global Village contract) and that you know who to contact if an emergency arises after you depart. Despite this, team participants must be aware that there are always risks associated with travel, both domestic and international. Ultimately, each team participant has the responsibility of understanding these risks and making the final decision to participate with a team.

Questions about Thrivent Financial for Lutherans and Habitat for Humanity

13. What is Thrivent Financial for Lutherans?

Thrivent Financial for Lutherans is a not-for-profit membership organization helping nearly three million members achieve financial security and give back to their congregation and communities. As a fraternal benefit society, Thrivent Financial sponsors national outreach programs and activities that support congregations, schools, charitable organizations and individuals in need. Thrivent Financial has main offices in Minneapolis, Minnesota, and Appleton, Wisconsin. For more information, visit www.thrivent.com.

14. What is Habitat for Humanity International?

Habitat for Humanity International, based in Americus, Georgia, is a Christian ministry dedicated to eliminating poverty housing. Habitat's work is accomplished at the community level by affiliates— independent, locally run nonprofit organizations that coordinate all aspects of Habitat for Humanity home-building in their local area. Habitat recently built its 200,000th house and more than one million people will be living in Habitat homes they helped build and are buying through no-profit, zero-interest mortgages. For more information, visit www.habitat.org.

Learn more

Learn more about *Thrivent Builds Worldwide* and other Thrivent Builds programs – www.thriventbuilds.com.

Thrivent Builds is an alliance between Thrivent Financial for Lutherans and Habitat for Humanity International. Thrivent Financial is a faith-based membership organization committed to helping its nearly 3 million members achieve financial security and give back to their congregations and communities. Habitat for Humanity is a nonprofit, Christian housing ministry seeking to eliminate poverty housing.

