As previously announced, Thrivent will be transitioning from our current retirement plan recordkeeper, OneAmerica, to Empower Retirement, effective November 1, 2018. As we make the transition, below are answers to questions you may have.

Who is Empower?
Empower Retirement is a brand of Great-West Life & Annuity Insurance Company. Empower is the second-largest recordkeeping provider by participants,¹ serving 8.5 million participants and more than 38,000 clients as of June 30, 2018.² Empower is well-positioned with a suite of retirement services, innovative financial tools and more ways to access your account to help you manage your retirement savings and plan for your future retirement.

What can I expect from Empower?
- The automatic transfer of your assets, current deferral election, loans and distribution arrangements from OneAmerica to Empower.
- A new and robust website with 24-hour access to your account, retirement calculators and state-of-the-art planning tool once the plans go live in November.
- Easy-to-understand online investment performance and information.
- A new toll-free plan phone number with access to service representatives who are ready to assist you.

Will this change affect the contributions I receive from Thrivent?
No, employer contributions and eligibility requirements will remain the same.

When is the transition taking place?
To ensure the transition goes smoothly, it will begin October 26, 2018, at 3 p.m. Central time at OneAmerica and the plans are expected to become accessible at Empower the week of November 18, 2018. This time period is called a “blackout period.” You will be notified by mail when the transition is complete and you have full-access to your Empower account(s).

IMPORTANT: During this temporary “blackout period,” you will have limited or no access to your account(s) because your account(s) will be in the process of being transferred to Empower. This means you will not be able to transfer investments, change deferrals, take a hardship or loan, or initiate a distribution during the blackout period. Changes to your account(s) need to be made before the blackout period or after the transition ends the week of November 18, 2018.

¹ Information based on total number of participant accounts for all retirement businesses of Great-West Life & Annuity Insurance Company and its subsidiaries on the Empower Retirement recordkeeping system. (Source: PLANSPONSOR Magazine, June 2017.)

If I have retirement assets in multiple plans, will they all transfer to Empower?
Retirement plan assets held in the Thrivent 401(k) Plan and Capital Accumulation Plan (including any funds rolled from a prior plan) will move to Empower, effective November 1, 2018.

Note: This change does not impact the Thrivent Individual Pension Account (IPA). Administration of the IPA will transition to Findley, effective January 1, 2019.

Can other accounts be rolled into the plan?
If you have assets from a prior employer’s plan or an IRA eligible for rollover, you may be able to transfer them into your plan at Empower. To review your options and discuss consolidating your retirement assets into one account, call Empower at 88-THRIVE-54 (888-474-8354) once the plan is live, which is expected to occur the week of November 18, 2018.

As with any financial decision, you are encouraged to discuss moving money between accounts, including rollovers, with a financial advisor and to consider costs, risks, investment options and limitations prior to investing.

Will my funds still be invested during the “blackout period”?
As part of this move to Empower, your account balance(s) will remain invested with OneAmerica based on your existing fund selection and will continue to gain and/or lose value depending on investment performance during the blackout. Your account balance(s) will be transferred to Empower as of market close on October 31, 2018, and placed in your new Empower account(s).

Once the plans go live at Empower, which is expected to occur the week of November 18, 2018, you may transfer your account balance to any of the plan’s investment options by visiting mythriventretirement.com or calling 88-THRIVE-54 (888-474-8354).

Where can I view information about the funds during the blackout period?
For a list of all the available investment options in your plan, as well as access to fund fact sheets, investment returns and prospectuses, go to mythriventretirement.com and click on the Investment tab.

If I see a difference (positive or negative) in my account when the plans go live compared to what I had on October 31, 2018, why might that be?
Your balance can be different due to several factors including market fluctuation as well as the posting of additional contributions and/or loan repayments during the blackout period.

Can you tell me what my balance was as of the transfer on October 31, 2018?
You will be able to log onto the OneAmerica website at oaretirement.com to see your account balance that transferred to Empower. You will have access to the OneAmerica site through the end of 2018.

Will I need to make new deferral (contribution) elections?
No. Your deferral (contribution) amount on file at OneAmerica at the start of the blackout period will transfer to Empower. However, it’s always a good practice to review your current deferral election amount in case you would like to change it based on your retirement goals.

Will I have to update my beneficiary information with Empower, or will it transfer?
Prior beneficiary elections will not carry over to Empower. Once the plan is live, expected the week of November 18, 2018, please go online and make your election(s).
What if I have an outstanding loan with OneAmerica?
Your existing loan with OneAmerica will automatically transfer to Empower on November 1, 2018. The terms of the loan will remain as they were prior to the transfer, and loan payments will continue via payroll deductions.

What will happen to my payroll deductions/matching contributions during the blackout period?
Payroll contributions and match will continue as usual during and after the blackout period.

Can I enroll in the plan during the blackout period?
You can enroll in the plan at OneAmerica until the blackout period begins on October 26, 2018, at 3 p.m. Central time. After this time you will need to wait until the plans go live at Empower, which is expected the week of November 18, 2018. Once the plans go live, you can create your new log in through mythriventirement.com or by calling 88-THRIVE-54 (888-474-8354) to enroll.

When can I register on the Empower website?
You’ll be notified via mail once the plans go live and notification will also be posted on weThrive. Once the plans go live, your account will be available for you to create your new log in through mythriventirement.com, or by calling 88-THRIVE-54 (888-474-8354) to conduct transactions and change deferral elections.

We encourage you to log in to mythriventirement.com to review your account and explore all that Empower has to offer as soon as possible after the transition.

What new online tools will be available?
The Empower online experience lets you:

- Easily see how saving more may affect your outcome and make changes with a single click.
- Quickly view the percentage of income you’re projected to replace in retirement.
- Receive an estimate of what your healthcare costs may be in retirement, because healthcare budgeting plays a major part in retirement planning.
- See how your savings compare with those of other Empower participants in your age group and salary range.

Does Empower have a mobile app so I can access my account from anywhere?
Yes. Empower has a mobile app for iPhone®, Apple Watch®, and Android devices. Please access the App Store or Google Play and search for “Empower Retirement” to download the app.

What are the browser requirements for this new website?
The minimum browser requirements are:

- Internet Explorer 11
- Chrome version 48
- Firefox version 43
- Safari version 9.0

Questions?
Call Empower with any questions you may have about the transition at 88-THRIVE-54 (888-474-8354). Representatives are available weekdays from 7 a.m. to 9 p.m. Central time and Saturdays from 8 a.m. to 4:30 p.m. Central time.
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IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time. Healthcare costs and projections, if applicable, are provided by HealthView Services. Healthview Services is not affiliated with GWFS Equities, Inc. Empower Retirement does not provide healthcare advice. A top peer is defined as an individual who is at the 90th percentile of the selected age band, salary range and gender.

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