Internet Privacy Policy – effective August 31, 2014

Thrivent Trust Company is committed to safeguarding the information you provide to us online. We do not share or exchange information gathered on this site with outside organizations that are not performing services for us or on our behalf. Please review this policy to help you better understand our views and practices regarding privacy on our website. This Policy is in addition to our Privacy Policy for the collection and use of consumer information.

Q: What information do we gather on our website?

A: We do not collect personal information like names or addresses when you visit our website unless you choose to provide it to us through forms or emails such as under Contact Us. If you choose to provide this information to us, we use it only for the purposes for which you gave it to us.

To access your account information online, you will need to provide your user id and password on the Thrivent Trust Online Access Website. To enroll for this service you need to contact Thrivent Trust Company at (877) 225-8345.

Q: What other information do we capture?

A: Thrivent Trust Company's web server automatically recognizes only your IP address when you visit our site. It does not recognize your email address. However, we do collect your email address if you communicate with us via email. Thrivent Trust Company collects aggregate information about the pages visited within our website. However, we do not track an individual's path through our site.

Q: What do we do with the information we gather?

A: We use the information we gather about our site visitors in one or more of the following ways:

- To verify your Thrivent Trust Company customer status and/or account ownership.
- To fulfill requests for additional information.
- To fulfill your requests for contact from a Thrivent Trust Company customer service representative.
- To help ensure a safer online environment for our site visitors.
- For general aggregate site visitor analysis and statistical research.
- To inform you of updates to our website.
- To increase visitor satisfaction in their online experience with Thrivent Trust Company.
- To provide you with security information information to assist you in accessing the Thrivent Trust Online Access website.

Q: Do we use cookie , web beacon, or P3P technology?

A: Yes, Thrivent Trust Company's website uses cookie technology. Cookies are messages given to your web browser by a web server. The browser stores the message on your computer in a text file called cookie.txt. The message is then sent back to the server each time your browser requests that site.

Cookie technology may be used in various sections of our website to provide you with personalized services and increase the quality of your online experiences. Cookies cannot be used to reveal your email address obtained from your hard drive or learn confidential or personal information about you that you have not already explicitly revealed. Cookies are not executable programs and cannot damage your computer or the files on your computer.

You can set your computer's browser to opt-out of receiving or storing cookies, however, doing so may limit your access to certain sections of our site. You also can delete cookies stored on your computer's browser. The process to set or delete cookies differs by browser. See your browser's Help feature or contact the manufacturer for instructions on how to set/delete your browser's cookie option.

We use web beacons (also known as web bugs, pixel/page tags and clear GIFs) which are used with cookies to monitor the behavior of site visitors based on IP address. We use web beacons on our website and in email communications for aggregate statistical purposes.

We use P3P technology (Platform for Privacy Preferences) which allows you to monitor and control the way your personal information is used on websites. If you have a P3P-enabled browser, you can set specific privacy criteria that you are comfortable with. Then, when you visit a website that has summarized their privacy practices for P3P, your browser will evaluate the site to see if it meets your criteria. Sites not matching your criteria will result in the browser displaying a warning notice or blocking transmission to the site.

Q: What cookies, site authentication and encryption are utilized by the Thrivent Trust Online Access site?

A: If you utilize the Thrivent Trust Online Access website, the website uses two types of cookies:

1. Session cookies which are temporary cookies that are automatically deleted whenever you close all open Web browser windows. Session cookies are used to ensure that you are recognized when you move from page to page within the site and that any information you have entered is remembered.

Session Cookies do not collect information from the user's computer. They typically will store information in the form of a session identification that does not personally identify the user.

2. Persistent cookies that remain permanently on the cookie file of your computer. The persistent cookies contain an encrypted identification value associated with the User ID. Persistent cookies personalize your website experience and enhance security measures by recognizing your computer.

Cookies placed on your computer do not contain any personal information, such as an e-mail address or name.

Although your browser may permit you to reject cookies, cookies are required to login and navigate within the Online Access website. If you should choose to disallow cookies you will be required to respond to challenge questions each time you log on.

We protect your account information from unauthorized access, to the best of our ability, by placing it on the most secure portion of the Online Access website. That's why you have to enter a unique user name and password each time you want to access the secure Online Access website. We also utilize a site authentication feature (personalized image and description), which allows you to verify you are visiting the valid website. Your password should never be shared with anyone. None of our other clients can access your data, and only a restricted set of our employees can access your data in order to provide service to you. When you access password-protected portions of the site using a web browser, Secure Sockets Layer (SSL) technology is used to protect your communications through server authentication and data encryption. We upgrade and maintain our technology on an ongoing basis. Although the Online Access website may link to some external sites, we are not responsible for the privacy practices of those websites.

Q: Do we use encryption technology?

A: Certain areas on Thrivent Trust Company's website (e.g., online customer service center) have been built to handle sensitive or confidential information. The pages within the trust company's online customer service center utilize an internet method known as Secure Socket Layers (SSL). With SSL engaged, pages are sent to you in an encrypted format and any information you submit to Thrivent Trust Company also is encrypted. This method of transferring sensitive data is considered the industry standard for the Internet.

For your security, we highly recommend you update your browser to versions that support SSL. Netscape and Microsoft Internet Explorer are two browsers that support these encryption techniques. Netscape will display a solid key graphic in the lower left corner when the SSL mode is engaged and the connection is encrypted. Internet Explorer displays a lock on the icon bar in the lower right corner while encrypted. If you are not sure if your browser is compatible, check with your service provider.

Thrivent Trust Company has taken steps to make all information you provide to us as secure as possible against unauthorized access and use, alteration, and/or loss. This information is kept in Thrivent Trust Company's secure database. You should keep in mind, however, that no data transmission over the Internet is 100 percent secure and any information disclosed online can potentially be intercepted and used by unauthorized parties.

Q: What is our policy for children?

A: Your children's safety is important to us. We have developed our privacy guidelines in compliance with the requirements outlined by the Children's Online Privacy Protection Act (COPPA). We do not knowingly solicit, collect, or use personal information from children under the age of 13. No information should be submitted to or posted on our site by children under 13 years of age without the consent of their parent or guardian. We encourage you to participate in your children's online experiences and ask that all children have their parent's or guardian's permission before sharing any personal information on our website.

Q: What about links to other websites from Thrivent Trust Company's site?

A: The Thrivent Trust Company website contains links to several other Internet sites. Although our intent is to provide links to other quality sites, we cannot guarantee the safety and privacy of information you provide to these linked sites. Any data or personal information collected by websites other than Thrivent Trust Company is not covered by this privacy policy.

Q: Questions or comments?

A: If you have questions regarding our Internet Privacy Policy, send an email message to <u>boxtrustservices@thrivent.com</u>, or send your written request to Thrivent Trust Company, 4321 N. Ballard Road, Appleton, WI 54919-0001.

Q: Changes to this policy?

A: This policy is subject to change. If we make changes to this policy, we will revise the effective date as noted above. Please review this policy periodically.