

TRACK YOUR FINANCIAL GOALS, ADD PERSONAL INFORMATION AND LINK ACCOUNTS

How-To Guide

(Some screens may not be available.)

1. Once you've signed into Thrivent.com, click **"Track my financial goals"** in the column on the right-hand side of the screen to view your financial strategy.



MY THRIVENT

John
Manage my profile >
Member ID: 00000000
Last log in: 01/29/2018

MY ACCOUNT OVERVIEW Printer friendly

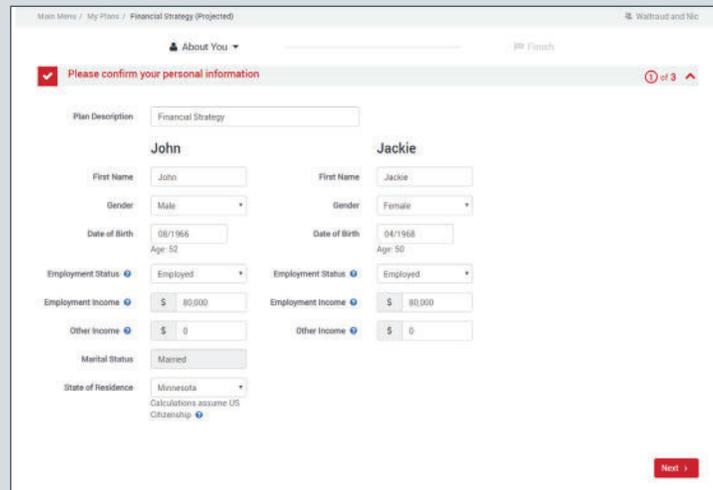
Life Insurance **Total Death Benefit: \$200,000**

Contract	Description	Insured(s)	Owner(s)	Death Benefit
XXXX53B	Level Term Life	John	John	\$200,000

WHAT CAN I DO?

- Make payments >
- Change bank account for automatic payment >
- View statements & documents >
- View tax forms >
- View secure messages >
- Go paperless >
- Track my financial goals >**

2. When you access the tool, your home page will look similar to this. Here you can view and modify personal information and make changes to your employment status and income.



Main Menu / My Plans / Financial Strategy (Projected) Waltard and Nic

About You 39 Facts

Please confirm your personal information 0 of 3

Plan Description: Financial Strategy

John **Jackie**

First Name: John / Jackie
Gender: Male / Female
Date of Birth: 08/1966 / 04/1968
Age: 52 / 50
Employment Status: Employed / Employed
Employment Income: \$ 80,000 / \$ 80,000
Other Income: \$ 0 / \$ 0
Marital Status: Married
State of Residence: Minnesota
Calculations assume US Citizenship

Next >

3. Click **"Next."**

4. Enter information about dependents, if applicable.



Personal Information 0 of 3

Do you want to include children, grandchildren or anyone who will be a donee, beneficiary or owner? 0 of 3

No Yes

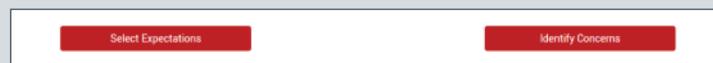
First Name	Type	Date of Birth	Age	
Austin	Child	01/2005	14	<input type="checkbox"/> <input checked="" type="checkbox"/>
Sophia	Child	01/2007	12	<input type="checkbox"/> <input checked="" type="checkbox"/>

Add Back Next

5. Click **"Next."**

6. Click **"Select Expectations"** if you'd like to enter your expectations for retirement.

Steps 7 through 13 are optional and don't impact the outcome of your financial analysis. However, they will help you visualize your desired retirement.



Select Expectations **Identify Concerns**

7. Click the person icon next to the expectations that match your retirement vision. If you're completing this strategy with a significant other, he or she should do this, too.

8. Click "Done."

9. Click "Identify Concerns."

10. Click the person icon next to the retirement concerns that match yours. If you're completing this strategy with a significant other, he or she should do this, too.

11. Click "Done."

12. When you complete these steps, your screen will look something like the image at the right.

13. Click "Next."

Retirement Expectations

When you think about retirement, what do you most look forward to? Which Expectations match your personal vision of retirement?
Click the user icon for your selected expectation until you see the icon change color: for John and for Jackie

What are your Expectations for retirement? What are your Concerns? 3 of 3

Select Expectations Identify Concerns

Identify Retirement Concerns

When you think about retirement, what worries or concerns you? Click the icon under your name for each concern that is relevant to you, and then rate your degree of concern.

Concern	Waltraud	Nic	Degree
Money			
Not having a paycheck anymore			Medium
Running out of money			High
Suffering Investment Losses			Medium
Leaving a Legacy & potential Estate taxes			
Health			
Cost of Health Care or Long-Term Care			High

What are your Expectations for retirement? What are your Concerns? 3 of 3

Select Expectations Identify Concerns

Your Concerns	How your plan can help
Level of concern: High	
Running out of money	We'll create a plan that puts you in your Confidence Zone, and then Stress Test it so you can stop worrying.
Cost of Health Care or Long-Term Care	Your plan will include the cost of Health Care and we'll see if you'd benefit from Long-Term Care Insurance.
Level of concern: Medium	
Waltraud dying early	We'll consider how Life Insurance can help fund the Goals you have for your family.
Not having a paycheck anymore	We'll discuss how you could create Guaranteed Income for life.
Suffering Investment Losses	We'll create a plan that has the best chance to meet your Goals with the least risk.

The represents Waltraud and the represents Nic

Not intended to provide or replace specific professional financial advice. For illustrative purposes only. Should not be viewed as a promise of future results. Assumptions should match your risk tolerance, goals, objectives, beneficiary designations, and time frame. Guarantees are based on the claims-paying ability of the insurer.

14. Use the slider bar to indicate your expected retirement age and life expectancy. If you're completing this strategy with a significant other, he or she should do this, too.

15. Click "Next."

16. Drag and drop your financial goals and organize them by **Needs, Wants** and **Wishes**.

17. Double-click the needs, wants and wishes you added to provide details.

18. Click "Done" and then click "Next."

19. Indicate if you're eligible to receive Social Security benefits, and choose the age when you'd like to begin receiving them.

20. Click "Next."

The screenshots illustrate the following steps in the financial planning process:

- Retirement Planning:** Users set retirement ages (e.g., 76 for Waltraud, 68 for Nic) and life expectancies (e.g., 95 for Waltraud, 93 for Nic). A summary indicates that money will need to last for 26 years after retirement.
- Goal Organization:** Financial goals are categorized into Needs (e.g., Retirement - Basic Living Expense, Health Care), Wants (e.g., Travel, Gift or Donation), and Wishes (e.g., Boat).
- Goal Detail View:** The 'Travel' goal is detailed with a description, frequency (recurring trip), start time (when both are retired), cost (\$10,000), and duration (every 1 year).
- Social Security:** Users indicate eligibility for Social Security benefits and select the age to start receiving them (e.g., 66 for John, 66 for Jackie). The interface shows the resulting first-year and total lifetime benefits for each individual.

21. Add in other sources of retirement income, such as part-time work, pensions, royalties and annuity income.

22. Click “Next.”

23. Click “Link Account” to aggregate accounts held at other financial institutions. If you’d prefer to enter the information manually, skip to Step 27.

24. Search for your financial institution and enter your user ID and password.

25. Click “Submit.”

26. The program will aggregate account balances held at financial institutions, and balances will be updated daily. You can link accounts at another site or click “All Done.”

27. Click “Next.”

Screenshot of a retirement planning tool. At the top, it shows Social Security for Waltraud (\$28,222 at age 75, Nic \$22,918 at age 68). A question asks: "Will you have other sources of income during retirement (e.g., pension, rental, etc.)?". Below is a table with columns: Description, Owner, Value, and Assign - How to Use. Two rows are shown: Pension Income (Nic, \$28,000 from Nic's Retirement to End of Plan (100% to Survivor), Fund All Goals) and Part-Time Employment (Waltraud, \$20,000 from Waltraud's Retirement to 2023, Fund All Goals). Buttons for "Add Retirement Income", "Back", and "Next" are visible.

Screenshot of a financial institution account linking screen. It shows Social Security for John (\$27,468 at age 66, Jackie \$28,431 at age 66) and Other Retirement Income of \$40,000 / yr. A question asks: "Would you like to enter any linked accounts?". Below is a table of accounts for "Dag Site" updated today at 11:25 am CST. The table lists various account types and their balances. A "LINK ACCOUNT" button is visible. Buttons for "Back" and "Next" are at the bottom.

Account Name	Account Type	Balance
Cash		\$28,422.34
Dag Checking Account	Checking x-2345	\$1,600.00
Dag Fixed Term Deposit	CD x-9881	\$27,517.34
Dag Saving Plus	Savings x-4197	\$305.00
Cards		-\$30,950.86
Dag Charge Card	Charge Card x-3600	-\$10,926.00
Dag Credit Card	Credit Card x-9806	-\$20,022.86
Investments		\$1,745,803.74

Screenshot of a login form for Empower Retirement. The title is "Link Accounts". It asks to "LOG IN TO YOUR ACCOUNT" and provides the Empower Retirement logo and website. There are input fields for Username, Password, and Re-enter Password. A "SUBMIT" button is at the bottom. A "TIPS" section on the right offers help with linking accounts. A "TRUSTED SECURITY" dropdown is also present. Buttons for "Back" and "Next" are at the bottom.

Screenshot of a financial institution account linking screen, identical to the one in Step 23. It shows Social Security for John (\$27,468 at age 66, Jackie \$28,431 at age 66) and Other Retirement Income of \$40,000 / yr. A question asks: "Would you like to enter any linked accounts?". Below is a table of accounts for "Dag Site" updated today at 11:25 am CST. The table lists various account types and their balances. A "LINK ACCOUNT" button is visible. Buttons for "Back" and "Next" are at the bottom.

Account Name	Account Type	Balance
Cash		\$28,422.34
Dag Checking Account	Checking x-2345	\$1,600.00
Dag Fixed Term Deposit	CD x-9881	\$27,517.34
Dag Saving Plus	Savings x-4197	\$305.00
Cards		-\$30,950.86
Dag Charge Card	Charge Card x-3600	-\$10,926.00
Dag Credit Card	Credit Card x-9806	-\$20,022.86
Investments		\$1,745,803.74

28. You have three options for manually entering account information: One Total Amount, Summary Totals or Add Investment Account. Be sure to review information for accuracy.

29. Click “Next.”

30. Add any insurance policies you have.

31. Click “Next.”

32. Use the slider bar to indicate your risk score. If you’re completing this strategy with a significant other, he or she should do this, too.

33. Click “Next.”

34. Use the slider bar to select a combined risk score that falls within the range of both individual scores.

35. Click “Next.”

The screenshots illustrate the following steps in the software:

- Options:** Selecting the entry method for manual investment assets.
- Inputs:** Reviewing personal and financial data, including a table for insurance policies with columns for Description/Type, Owner, Insured, Cash Value, and Death Benefit.
- Risk Selection:** Using a slider to choose a risk score (52) and reviewing the resulting portfolio (Moderate, 57% stock, 6.00% return) and a donut chart.
- Final Review:** Confirming the combined risk score for the household.

36. Complete the following questions regarding your investment strategy in a down market.

37. Click “Next.”

Investment Statement 01/29/2020

John and Jackie

Fast forward a year, and assume you receive this statement. Review your results, and then answer these questions or click **Next** to skip.

John, how would you feel? Not happy, but ok

Jackie, how would you feel? Not happy, but ok

What would you both do? Hold on - I'm invested for the long term

Suggestion
Based upon your answers, this portfolio seems appropriate for you.

Date	Asset Value
January 2019	\$2,342,077
January 2020	\$1,819,110
Loss	-\$522,967

[Back](#) [Next](#)

38. Click “I’m Done” when you’re finished.

Are you done?

When you have finished entering all of your information, click the “I’m Done” button below. An email notification will be sent to your financial professional indicating that you have finished.

If you want to review or enter more information, click one of the navigation links above.

[I'm Done](#)

39. You will see the screen at the right.

Congratulations!

You have taken the first step towards building a meaningful Plan.

