

Thrivent
Financial Fitness Club™
Shape up your financial future.™

"People are ready for change,
and so am I."

74% of families live paycheck to paycheck.¹
43% of families spend more than they earn.¹
-1%: the current U.S. personal savings rate.¹

a program of Thrivent Financial
Lifelong Resources™
Member Services and Support
A Division of Thrivent Financial Corporation

The graphic features a red circular logo at the top. Below it, a photograph shows a pink piggy bank on a wooden surface, looking into a small framed picture of another piggy bank. The bottom half of the graphic has a purple background with white text and a red circular graphic on the right side.

A CLUB WITH THE POWER TO CHANGE LIVES

Statistics show that managing money is a challenge for a lot of us today. The societal and economic trends concern us – increasing personal debt, lower savings rates and the increasing need to plan and fund our retirements. Many people would like to gain greater control of their finances, and some are struggling to make ends meet. Quite often it is not that they don't know what to do, it's a question of taking the time to do it. Now, *Thrivent Financial Fitness Club* gives them a time and place to start.

What is Thrivent Financial Fitness Club?

The Club is a place where everyday people can go to get financially fit and build stronger money management skills. It teaches people how to develop their financial health and get on the right track towards a brighter financial future.

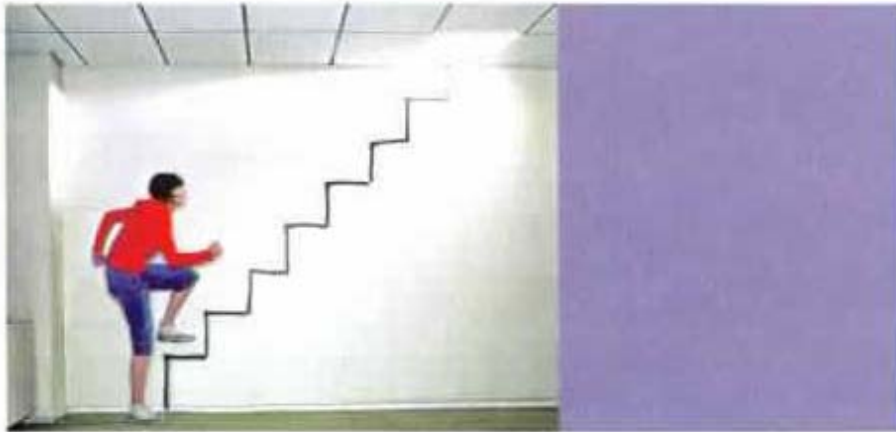
The Club is for education and motivation only. It's **not** a get-rich-quick program, **not** a seminar, **not** focused on investment planning and **no** financial products are sold.

How does the Club work out?

Club members meet once a week for a one-hour session that focuses On a different money topic. The sessions are led by a Financial Fitness Trainer who shares tips, tools and resources for success. Trainers and Club members inspire and energize each other in making changes.

The Club's Goals are simple:

1. Provide an achievable step-by-step approach to money management.
2. Teach practical ways to save more, spend less, and reduce debt.
3. Share ways to take control of finances and develop peace of mind.



When People Get Fit, Everyone Gains

Where Do You Fit In?

1. Get involved in a Club.
2. Host a Club through St. John Church.
3. Become a Financial Fitness Trainer.





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Join the Club in helping change lives!

www.thriventffc.com
800-596-4225

American Payroll Association National Paycheck Survey, September 2003.
MSN Money (<http://moneycentral.msn.com/content/SavingsandDebt/P/0581.asp>), 2004 data.
U.S. Commerce Department, February 1, 2007.

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