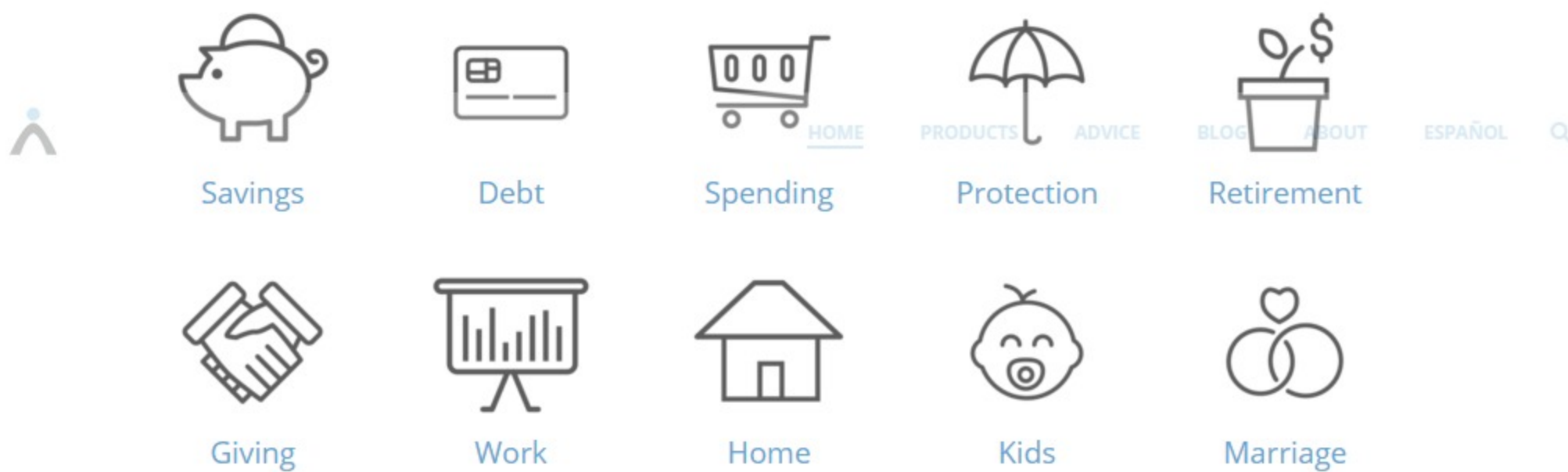




Your source for financial balance.

Because life is more than money...
and also a lot about money.

brightpeak gives you practical advice on topics where money matters.



Sign up for the monthly newsletter:
Get inspired. Get answers. Get going.

SUBMIT

Want to take a sneak peek inside? Browse our blog.



What if there was a financial company that could help you balance a *rich* life today and a *secure* life tomorrow?

We're **brightpeak financial**, a new company for a new way of doing things that's built for people, not for profit. Our customers aim to be smart with their money while still putting the real stuff of life first: faith, family, fulfillment and of course ... fun.

We offer straightforward financial advice paired with simple solutions like term life insurance, disability income insurance and emergency savings to help you plan for tomorrow and enjoy today.

We're here to help as much (or as little) as you need. Explore topics online or work with one of our non-commissioned financial pros for support and guidance.

The first step is knowledge. The next is action. We can help you with both.



CONTACT US

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 855.348.3091 (toll-free)
 Email us

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Products not available in all states. Limitations and exclusions may apply. click to [Learn more](#). For costs and complete details of coverage, contact brightpeak financial.

Emergency Savings Share Account

Hello, Savings. Goodbye, Freak-Out. Be prepared for whatever life throws at you with an emergency savings account.

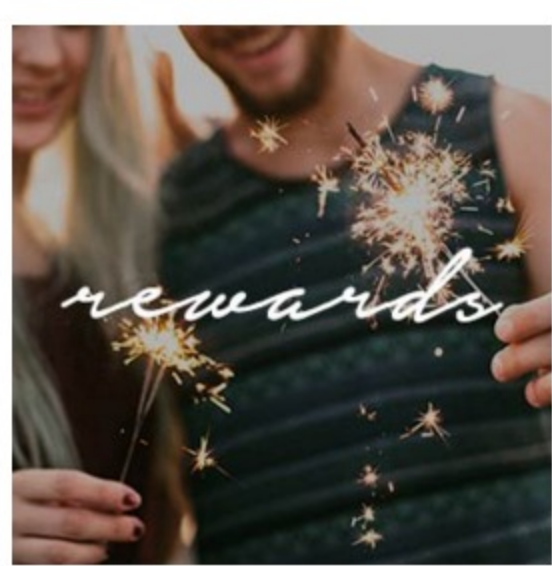
[OPEN ACCOUNT](#)

Let Us Provide Your Sigh of Relief

There's a good chance you'll need some kind of emergency financial help in this lifetime—think major car or home repairs, unexpected medical bills or losing your job. [ADVICE](#) [BLOG](#) [ABOUT](#)

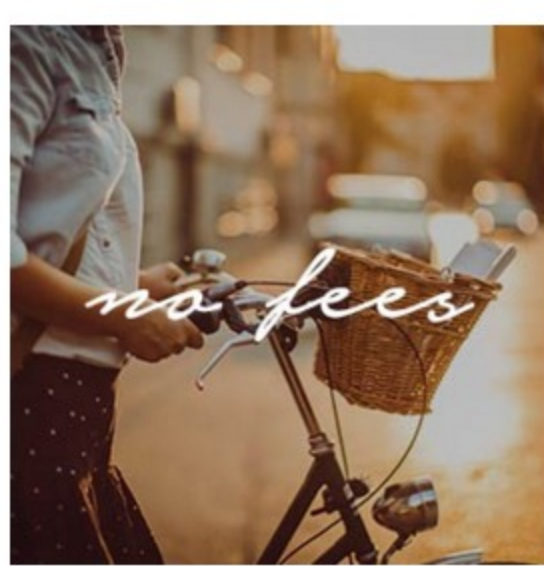
Instead of relying on credit cards and personal loans, we've got the best way to keep your head above water: an emergency savings account that rewards you for saving.

Thrivent Federal Credit Union's Emergency Savings Share Account offers:



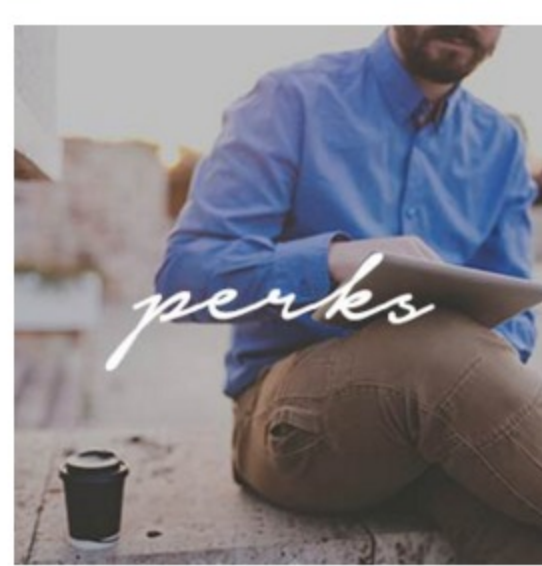
REWARDS

Earn up to \$100 from brightpeak as your reward for saving money.



NO FEES

There are no fees to open or maintain your account. (Fees only occur if you make more than one withdrawal or transfer per month—which defeats the purpose of saving, right?)



PERKS

Once you open your account, you can take advantage of the many benefits brightpeak offers, including free access to financial professionals.

Attractive rates

We offer competitive dividend and APY rates (compounded daily and credited monthly).

<p>Account Value: \$25.00 – \$999.99</p> <p>Dividend Rate: 0.10%</p> <p>APY: 0.10%</p>	<p>Account Value: \$1,000 – \$4,999.99</p> <p>Dividend Rate: 0.50%</p> <p>APY: 0.50%</p>	<p>Account Value: \$5,000+</p> <p>Dividend Rate: 0.10%</p> <p>APY: 0.10%</p>
---	---	---

We Make Saving More Rewarding

If growing your savings isn't rewarding enough, here's a little extra encouragement: When you save at least \$50 a month, we steadily add a little more emergency money (up to \$100!) to your balance.



Separate Is Smarter

You may be asking yourself, "Why would I need a separate account for my emergency savings? I already have a savings account with my bank."

The short answer is out of sight, out of mind.

Here's a good personal finance tip: You're less likely to dip into your savings if you're not routinely viewing the balance. Setting up automatic deposits into an account *outside* of your regular bank is a good way to keep your emergency fund growing. (Plus, we'll help you out with up to \$100 in rewards.)

Why brightpeak?

When emergencies happen, we help cushion the fall by building your savings faster than other banks.

See how our rates (plus rewards) stack up when you save \$50 a month continually for 12 months with no withdrawals.



¹Earnings based on 0.01% interest rate effective January 2016.
²Earnings based on 1.00% interest rate effective January 2016.
³Earnings based on 0.10% dividend rate effective January 2016 and \$50 in cash rewards received.

WHAT OUR MEMBERS ARE SAYING

"An emergency forced me to use this account sooner than I had anticipated, but I intend to build it up again. The process of transfer to an outside account was smooth and problem-free. Thank you."

PAULA, WEST VIRGINIA



brightpeak financial is a division of Thrivent Financial, a membership organization of Christians. We exist solely to help young Christians grow stronger financially so that they may live with confidence and generosity.

[MORE ABOUT US](#)



At Thrivent Federal Credit Union, we guide members seeking meaningful change based on faith-based principles of money management.

[MORE ABOUT THRIVENT](#)

Open your account now

[GET STARTED](#)

Deposit and lending services are offered by Thrivent Federal Credit Union, a member-owned not-for-profit financial cooperative that is federally insured by the National Credit Union Administration and doing business in accordance with the Federal Fair Lending Laws. Must qualify for membership. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, or its affiliates are not deposits or obligations of Thrivent Federal Credit Union, are not guaranteed by Thrivent Federal Credit Union or any bank, are not insured by the NCUA, FDIC or any other federal government agency, and involve investment risk, including possible loss of the principal amount invested.

This rewards program is offered and administered by brightpeak financial, which is not affiliated with TFCU. TFCU is not responsible for managing and will have no liability related to the rewards program.

*The account is not available to residents of Arkansas, Georgia, Nevada and Oklahoma.



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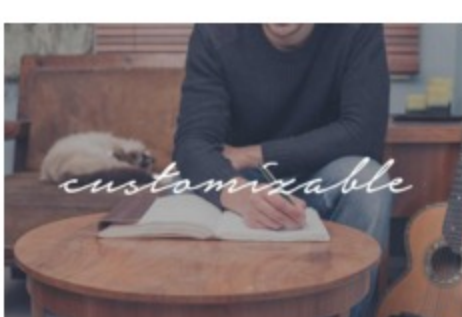
Disability Income Insurance

Disability Income Insurance pays you when you're unable to work.

[GET QUOTE](#)

We've Got You Covered (While You Recover)

Don't let worrying about your paycheck stand between you and getting better. Our Disability Income Insurance gives you the financial back-up you need if you become sick or injured.



CUSTOMIZABLE

We offer multiple ways to structure your policy to fit your needs and budget.



GUARANTEED

Your coverage is guaranteed until age 67, regardless of health.



STAY-AT-HOME PROTECTION

We're one of few companies that offer coverage for stay-at-home spouses and parents.



TRUSTED

We're backed by Thrivent Financial, an A++-rated company by A.M. Best, and offer support from non-commissioned financial professionals.*

*<https://www.thrivent.com/about-us/financial-strength-and-reputation/>

How It Works

Once you're enrolled in Disability Income Insurance, we pay you if you're unable to work due to sickness or injury. The amount you receive and when depends on your policy. Here's how it works:



Pick your payment

We offer \$500 to \$7,500 in coverage per month (up to 75% of your income). We recommend purchasing enough coverage to replace **50-75% of your income**.



Choose your payout length

Receive monthly payments for 2 years, 5 years or up to age 67.



Choose a waiting period

Choose a 30-, 60-, 90- or 180-day waiting period—this is the window of time between when you become disabled and when you start receiving payments. We generally recommend 90 days as a good balance of cost and coverage.



Why the wait?

Our Disability Income Insurance is designed to cover you over the long term and supplement short-term policies provided by many employers. A typical short-term employer benefit generally lasts between three and six months.

Big Protection at a Small Cost

This may come as a surprise, but Disability Income Insurance is relatively inexpensive compared to other types of protection.

MONTHLY PREMIUMS

1. brightpeak Disability Income Insurance - \$ 12.71
2. Homeowners Insurance - \$ 79.33
3. Auto Insurance - \$ 109.25
4. Health Insurance - \$ 235.27

Source:

1. Rate based on 30-year-old male, office manager, \$2,000 per month in coverage over two years, 90-day waiting period, no tobacco use. Monthly premium does not include any optional riders.
2. 2013 national average, ValuePenguin
3. 2014 national average, insure.com
4. Based on 2013 average monthly premium per person in the individual market, Kaiser Family Foundation



Meet Mike

- 30 years old and in good health
- Works as an office manager
- Doesn't use tobacco products
- Needs \$2,000 per month in coverage (60% of his monthly income) over two years.
- Chose a 90-day waiting period

MONTHLY PREMIUM:

\$12.71

*Monthly premium does not include any optional riders.

WHAT OUR MEMBERS ARE SAYING

"I had such a wonderful experience getting disability and life insurance coverage from brightpeak financial. Their customer service has got to be the best in the business! Thanks to brightpeak, if I break a leg, or if (God forbid) something worse happens, we have coverage that will enable us to make alternative arrangements so the show can go on. It has brought us real peace of mind for a bargain price."

MEREDITH, TEXAS

Get your quote now

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Term Life Insurance

Protect the people you love. Term Life Insurance provides for your family when you can't.

[GET YOUR FREE QUOTE](#)



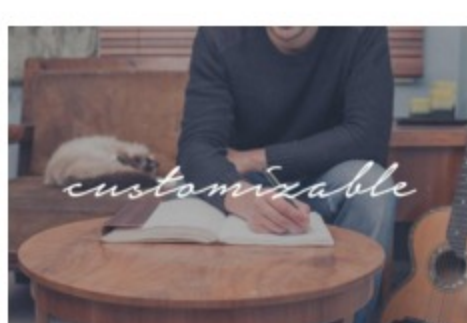
Questions?

Plan for the Future. Live in the Moment.



Life is unpredictable. The best thing you can do now to protect your family is to plan ahead. Our Term Life Insurance is a simple, secure and affordable way to take care of your loved ones financially if you die unexpectedly.

[ESPAÑOL](#) [Q](#)



CUSTOMIZABLE

Personalize a policy to fit your needs and budget.



AFFORDABLE

We offer big protection at competitive rates.



GUARANTEED RATES

Get fixed monthly premiums or add protection to keep up with inflation.*



TRUSTED

We're backed by Thrivent Financial, an A++-rated company by A.M. Best, and offer support from non-commissioned financial professionals.**

*Our inflation benefit automatically increases premiums and coverage by 3% each year.
**<https://www.thrivent.com/about-us/financial-strength-and-reputation/>

Explore Your Options

Coverage Amount

We offer coverage between \$50,000-\$1 million.

[CALCULATE YOUR NEEDS](#)

Policy Term

We offer 10-, 20- or 30-year coverage.

We recommend a 30-year policy for anyone who is planning to have their first or another child in the future.

If your family is already established, follow the guidance below:

Youngest Child	Recommended Term
Under 5	30 years
Age 5-15	20 years
Over 15	10 years

Big Protection at a Small Cost

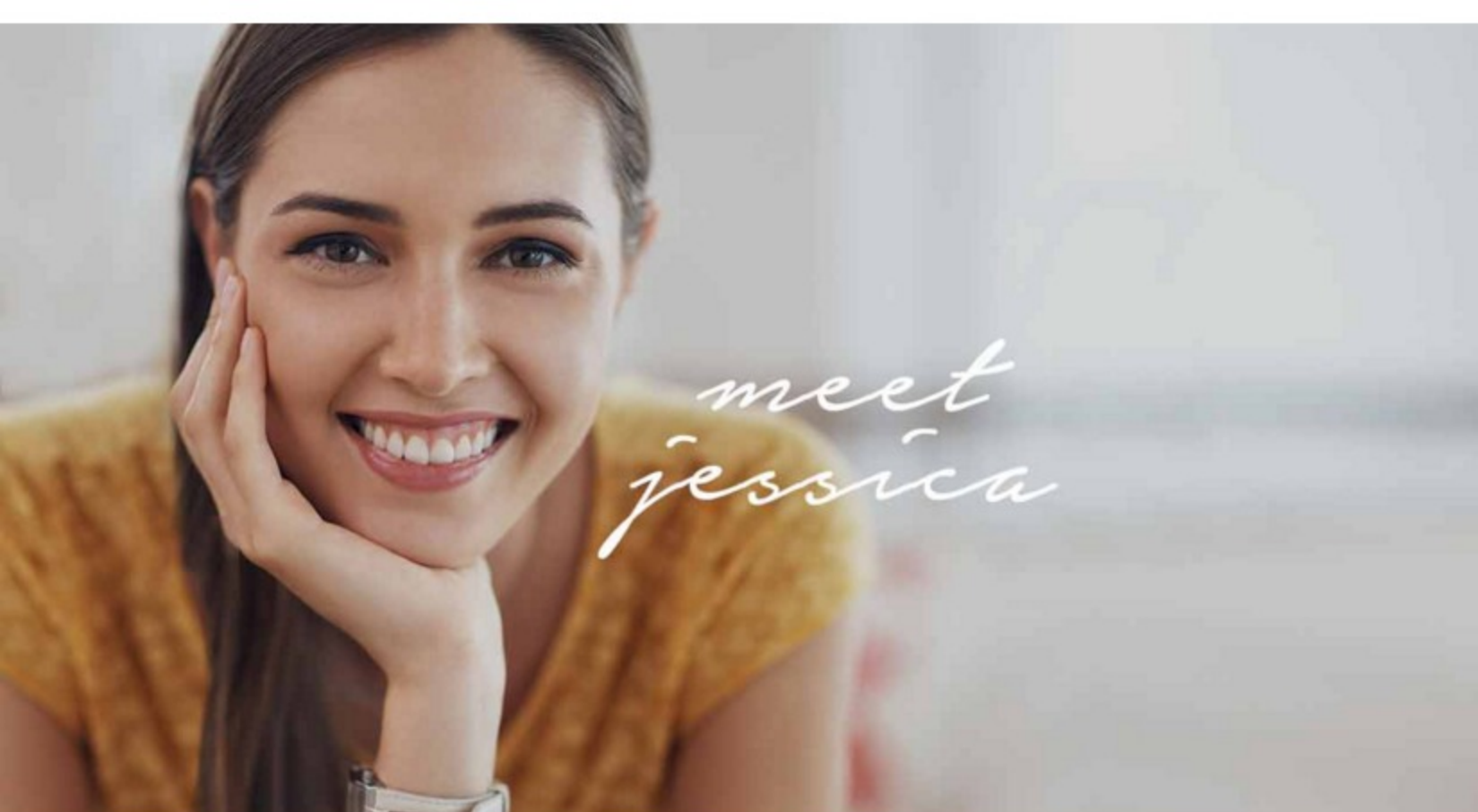
This may come as a surprise, but Term Life Insurance is relatively inexpensive compared to other types of protection.

MONTHLY PREMIUMS

1. brightpeak Term Life Insurance - \$ 16.41
2. Homeowners Insurance - \$ 79.33
3. Auto Insurance - \$ 109.25
4. Health Insurance - \$ 235.27

Source:

1. Rate based on 30-year-old female, \$250,000 in coverage, 20-year term policy, no tobacco use.
2. 2013 national average, ValuePenguin
3. 2014 national average, Insure.com
4. Based on 2013 average monthly premium per person in the individual market, Kaiser Family Foundation



meet jessica

Meet Jessica

- 30 years old and in good health
- Needs \$250,000 in coverage (5x her income)
- Has a 20-year term policy
- Doesn't use tobacco products

MONTHLY PREMIUM:

\$16.41

WHAT OUR MEMBERS ARE SAYING

"brightpeak offers the best, low price, Christian-backed services via the highest customer service professionals in business! We are VERY happy in choosing brightpeak & would highly recommend!"

DAWN, MICHIGAN

Get your free quote now

[GET STARTED](#)



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Tackling Student Loan Debt Just Got Easier

Are student loans eating up your monthly budget? Thrivent's Education Refi Loan could lower your payment.

Questions?



Is Refinancing Right for You?

True or False.



If these statements are true, you may be a good candidate for refinancing.

- I have graduated from an [eligible undergraduate or graduate school](#).
- I earn a steady income.
- I'm up to date on my current student loan payments. [BLOG](#) [ABOUT](#) [Q](#)
- My credit score is higher than 650.¹
- I don't work for the government or a nonprofit that would qualify me for loan forgiveness.

One Payment. One (Lower) Rate.

Thrivent's Education Refi Loan combines both your federal and private student loan debt into one loan with the convenience of one monthly payment. You may be able to lower your interest rate, lowering your payments too.



Apply for a fixed rate loan

Your interest rate is guaranteed and your payment will not change.
3.99% to 9.99%¹

[APPLY NOW](#)



Apply for a variable rate loan

Your interest rate could be lower to start, but may fluctuate.
2.38% to 9.38%²

[APPLY NOW](#)

¹The APRs in effect for fixed-rate loans as of 1/1/2016 range from 3.99% to 9.99% depending upon your and/or your cosigner's credit histories and the repayment option you select.
²The APRs in effect for variable-rate loans as of 1/1/2016 range from 2.38% (1-month LIBOR + 2.00%, currently at 2.38% APR) to 9.38%, depending on your and/or your cosigner's credit histories and the repayment option you select. The one-month London Interbank Offered Rate (LIBOR) is used, as published by Bloomberg, as the index for our variable rate loan and line of credit. To get your interest rate, take the index, add a margin that depends on your and/or your cosigner's credit, and round the result up to the nearest one-eighth of one percent. Consequently, your interest rate and Annual Percentage Rate (APR) may be higher than the rates in the chart. Your interest rate will be calculated on the first day of each calendar quarter (January 1, April 1, July 1 and October 1). Your interest rate and APR will increase or decrease if the index changes. The index for the first calendar quarter of 2016 is 0.38%.



Other Perks

- No fees.** No application or origination fees.¹
- Interest Rate Reduction.** 0.25% rate reduction for auto payments of principal and interest.²

¹There are no minimum, fixed, transactional or similar charges and no membership or participation fees.
²Automated payment discount(s) only apply when full payments of principal and interest are automatically drafted from a bank account. Discount(s) will continue unless (1) the automatic deduction of payments is stopped (including times during deferment or forbearance) or (2) there are two automatic deductions denied by your bank.



brightpeak financial is a division of Thrivent Financial, a membership organization of Christians. We exist solely to help young Christians grow stronger financially so that they may live with confidence and generosity.

[MORE ABOUT US](#)



At Thrivent Federal Credit Union, we guide members seeking meaningful change based on faith-based principles of money management.

[MORE ABOUT THRIVENT](#)

Prior to refinancing, consider the terms and special repayment benefits of your existing loans to make sure that you are making the best decision for your situation. Federal student loans permit borrowers in financial trouble to use certain options, such as income-based repayment, which may help some borrowers. Depending on the type of loan that you have, the government may discharge your loan if you die or become permanently disabled. Depending on what type of federal student loan that you have, you may be eligible for loan forgiveness in exchange for performing certain types of public service. If you are an active duty service member and you obtained your federal student loan before you were called to active duty, you are entitled to interest rate and repayment benefits for your loan. If you are a borrower with a secure job, emergency savings, strong credit and are unlikely to need any of the options available to distressed borrowers of federal student loans, a refinance of your federal student loans into a private student loan may be attractive to you. You should consider the costs and benefits of refinancing carefully before you refinance.

Thrivent Federal Credit Union membership is required for the borrower. If you're not already a member, you will be asked to apply for membership when you apply for your loan. Deposit and lending services are offered by Thrivent Federal Credit Union, a member-owned, not-for-profit financial cooperative that is federally insured by the National Credit Union Administration and doing business in accordance with the Federal Fair Lending Laws. Insurance, securities, investment advisory and trust and investment management accounts and services offered by Thrivent Financial for Lutherans or its affiliates are not deposits or obligations of Thrivent Federal Credit Union, are not guaranteed by Thrivent Federal Credit Union or any bank, are not insured by the NCUA, FDIC or any other federal government agency, and involve investment risk, including possible loss of the principal amount invested.



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bp6076

Guarantee Your Retirement Income

You will have expenses in retirement—that's guaranteed. Your income should be too. Our Guaranteed Retirement Plan, a fixed annuity, provides a paycheck you can count on.

GET STARTED

Fill the Gap in Your Retirement Income



You may have heard your parents say, "I'll be working 'til I'm dead." Lucky for you, you don't have to follow in their footsteps. [PRODUCTS](#) [ADVICE](#) [BLOG](#) [ABOUT](#) [Q](#)



401(K) PLANS AND SOCIAL SECURITY INCOME ALONE AREN'T CUTTING IT, AND MORE THAN HALF (52%) OF U.S. HOUSEHOLDS ARE AT RISK OF NOT HAVING ENOUGH MONEY TO MAINTAIN THEIR LIVING STANDARDS IN RETIREMENT.¹

brightpeak's Guaranteed Retirement Plan, a fixed annuity, fills this gap by providing a guaranteed stream of income when you retire until the end of your life.

We lost you at annuity, didn't we?

¹ 2014 National Retirement Risk Index



What's a Fixed Annuity?

A fixed annuity is a contract between you and your insurance company that allows you to contribute money every month over time and receive fixed payments (kind of like a paycheck) when you reach a certain age in life. When you enroll in our Guaranteed Retirement Plan, you begin receiving payments when you retire.

The money you contribute to your Guaranteed Retirement Plan buys you income to prepare for your future expenses, and unlike a savings account, you can't run out of money—no matter what.*

*Guarantees are backed by the financial strength and claims-paying ability of Thrivent Financial.

Benefits and Features

Imagine retirement in a whole new light. Instead of worrying about stretching your funds over time, you can enjoy every year.



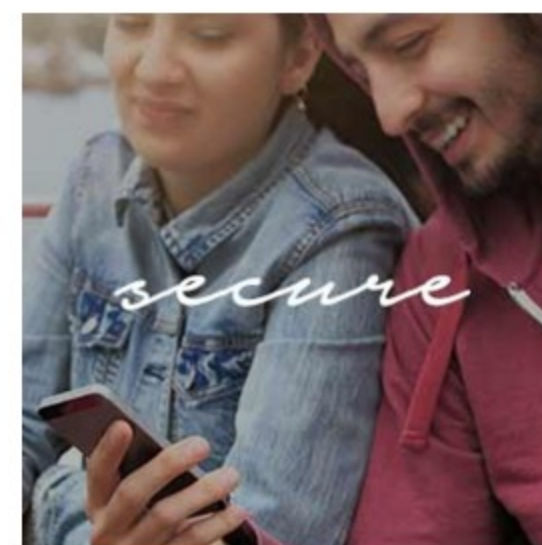
STABLE

Receive a steady, life-long income once you retire, not a lump sum.



SAFE

Also, you can't lose money. If you die before retirement age, all your contributions will be paid to your beneficiary.



SECURE

We're backed by the strength of Thrivent Financial, an A++-rated not-for-profit that is more than 100 years old, so you can be confident your money will still be there when you retire.

Why brightpeak

We offer a competitive interest rate and also allow for lower monthly premiums so you can begin contributing to your Guaranteed Retirement Plan no matter what stage of life you're in.



SECURE

Guaranteed 3% interest rate (plus dividends)



LOW PREMIUMS

Low minimum premiums of \$50



FLEXIBLE

Roth IRA, Traditional IRA, or Non-qualified options



How It Works

Every penny you contribute to your Guaranteed Retirement Plan helps you build a secure retirement income that you can't outlive.



Fill the gap between your 401(k) and Social Security income.

Meet 30-year-old Mike

Now

Mike contributes a \$250 per month premium to his Guaranteed Retirement Plan.

Then

At 68 years old, he'll receive a guaranteed lifetime annual income of:

\$16,847 per year
(\$1,404 per month).

With dividends, this could reach:

\$22,545 per year
(\$1,879 per month).*

*Projected dividends are subject to change by Thrivent Financial. Actual results could be higher or lower.

WHAT OUR MEMBERS ARE SAYING

"I received my Guaranteed Retirement Plan as a gift from a family member and the setup process was so easy. The brightpeak representative walked me through everything and was very helpful in explaining the many benefits of my new plan. This is a great product!"

SCOTT, MINNESOTA

Get your quote now

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Plan for Tomorrow. Enjoy Today.

Find Your Financial Balance

We're **brightpeak financial**, a new company for a new way of doing things that's actually built for people – not for profit. Our customers aim to be smart with their money while still putting the real stuff of life first: faith, family, fulfillment and of course ... fun.



What We Do

We offer straightforward financial advice paired with simple solutions like term life insurance, disability income insurance and retirement plans, to help you plan for tomorrow and enjoy today.

We're here to help as much (or as little) as you need. Explore topics online or work with one of our non-commissioned financial pros to take action.

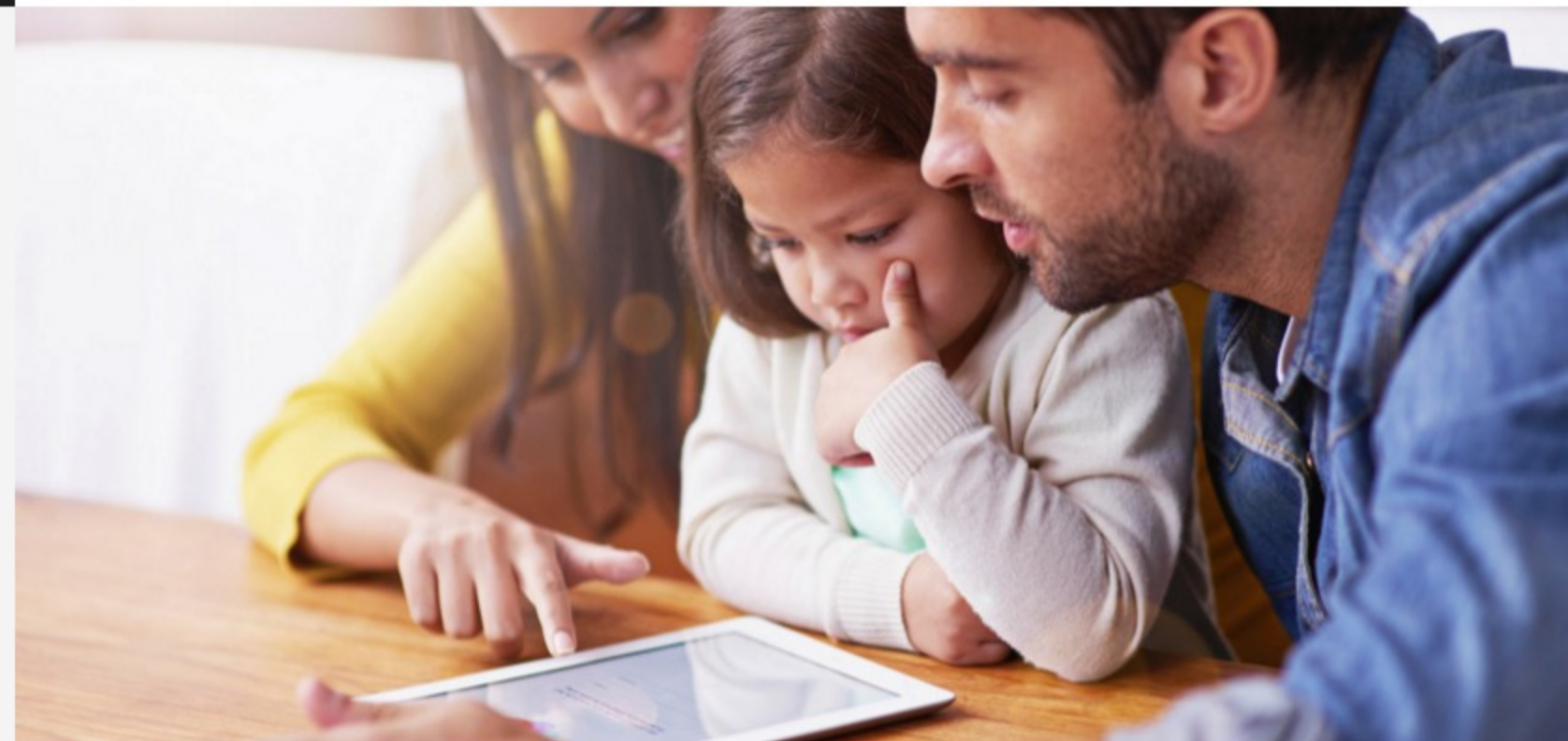


Why We're Here

We exist solely to help young Christians grow stronger financially so that they may live with confidence and generosity. A division of **Thrivent Financial**, brightpeak is a faith-based not-for-profit with a mission to educate and empower the next generation so that they can feel confident about their finances. We believe stronger families create stronger communities and a better world.

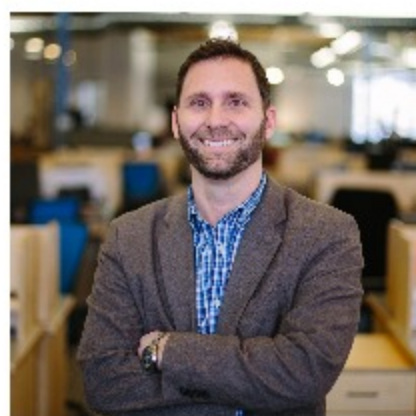
Who We're For

We're for the people who want transparency and honesty in a financial company. We're for the people who work hard for their paychecks and need their money to go to work for *them*. We're for the moms and dads who put their families first, and want to balance simplicity with effectiveness in their finances.



Real People. Real Stories.

Get to know the people behind our products – and why they passionately do it all for you.



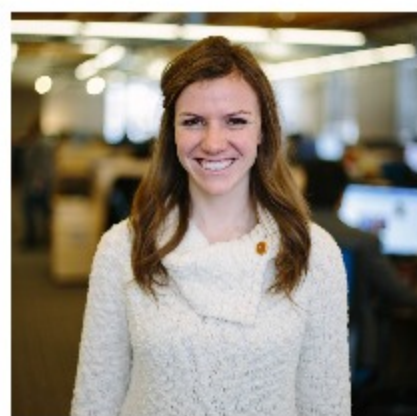
RAFAEL ROBERT
Strategic Development

La vida es más que dinero: I really believe that. At brightpeak, we're constantly being challenged to be bold and disrupt the 'usual way of doing things.'



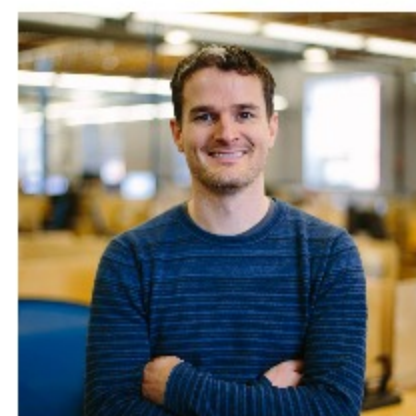
RYAN FRANCIS
Legal Analyst

I started working at brightpeak because I wanted to use my legal education and skills to help a not-for-profit company focused on improving communities.



KATIE SWITZER
Product Development

I love being surrounded by really smart, fun people who all feel strongly about our mission – it creates an awesome energy in the office.



ANDY LAGENFIELD
Financial Guide

I work at brightpeak because I truly believe that God wants me to help his kids stop worrying about money.



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