

# Thrivent Money Market Fund

**Ticker:** AALXX (Class S) | AMMXX (Class A)

**Inception:** Dec. 29, 1997 (Class S), March 10, 1988 (Class A)

**Objective:** Thrivent Money Market Fund seeks a high level of current income, while maintaining liquidity and a constant net asset value of \$1.00 per share.

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## Fund key points

Thrivent Money Market Fund seeks to achieve the maximum current income that is consistent with maintenance of liquidity and a constant net asset value of \$1.00 per share.

### A proven cash management tool

Thrivent Money Market Fund is a long-standing cash management option for investors who seek to potentially earn more income on their cash holdings than they could with a savings account while maintaining principal and liquidity.

### An active approach to security selection

The portfolio management team strives to produce income while maintaining liquidity. The team may accomplish this by selecting from the available supply of short-term U.S. government securities based on its interest rate outlook and analysis of quantitative and technical factors.

### Government fund classification

The Fund is classified as a government fund under recent Securities and Exchange Commission regulation, which means that it is open to all investors including individuals, corporations, and foundations. It invests primarily in highly liquid U.S. government securities and cash. The Fund is also unlikely to impose any fees or gates on investors given the highly conservative nature of the portfolio.

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## Management



**William D. Stouten**  
Senior Portfolio Manager  
Industry since: 1993  
Thrivent since: 2001  
Fund since: 2003

“Our goal with Thrivent Money Market Fund is to provide a stable cash management option for our shareholders. The focus on benefiting our shareholders gives our daily work purpose, and no matter else I do, I will always want my work to have a purpose.”

## What's your cash management tool?

➤ A money market mutual fund is one option when it comes to managing your cash, and it may be able to offer higher income than a savings account without incurring a significant amount of additional risk. Like with savings accounts, there are many options when it comes to money market funds. Each option may have different features and fees, so be sure to compare the characteristics for each type of account when evaluating which to use as your cash management tool. If your money market fund is held in a brokerage account, SIPC protects against the loss of cash and securities held with a financially troubled SIPC-member brokerage firm. However, it does not cover a loss in the value of the security or accounts held directly at the mutual fund company. Unlike savings accounts, money market mutual funds are not FDIC-insured.<sup>3</sup>

### Thrivent Money Market Fund

Type of fund	Government money market	
Highly liquid <sup>1</sup>	Yes	
Minimum initial investment	Taxable account:	\$2,000
	Tax-deferred account:	\$1,000
Small account fee <sup>2</sup>	\$10 semiannually if the balance is below minimum	

For the latest yields and other performance data on Thrivent Money Market Fund, please visit [thriventfunds.com](http://thriventfunds.com)

**You could lose money by investing in the Thrivent Money Market Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. These and other risks are described in the Fund's prospectus.**

**Risks:** The Fund invests at least 99.5% of its assets in government securities, cash and repurchase agreements collateralized fully by government securities or cash. You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund sponsor has no legal obligation to provide financial support to the Fund and you should not expect that the sponsor will provide financial support to the Fund at any time. The value of U.S. government securities may be affected by changes in the credit rating of the U.S. government and may not be fully guaranteed by the U.S. government. If the seller of a repurchase agreement defaults, the Fund may incur losses. The London Interbank Offered Rate (LIBOR) is being phased out, which brings uncertainty to instruments tied to it. Markets may also be impacted by domestic or global events, including public health threats, terrorism, natural disasters or similar events. A weak economy, strong equity markets, or changes to the Federal Reserve's monetary policies may cause short-term interest rates to increase and affect the Fund's ability to maintain a stable share price. Debt securities are subject to risks such as declining prices during periods of rising interest rates and credit risk, or the risk that an issuer not pay its debt. In unusual circumstances, the Fund could experience a loss when selling portfolio securities to meet redemption requests for a variety of reasons. These and other risks are described in the prospectus.

<sup>1</sup>Money market funds, like all mutual funds, are redeemable on demand. Registered open-end companies may not suspend the right of redemption and must pay redemption proceeds within seven

days, except in certain emergencies or for such other periods as the Securities and Exchange Commission may by order permit for the protection of security holders of the company. Source: SEC

<sup>2</sup>Due to the high cost to shareholders of maintaining accounts with low balances, the transfer agent may, by redeeming shares, charge a semiannual fee of \$10 if the value of shares in the account falls to an amount below the fund minimum. See the prospectus for more details.

<sup>3</sup>In general, FDIC insurance covers accounts up to \$250,000 per banking institution.

Note: Money market funds are different from money market accounts and should not be confused. Money market funds are investment products offered by investment companies different set of regulations, while money market accounts are deposit products offered by banking institutions, and are subject to a different set of regulations.

Past performance is not necessarily indicative of future results.

**Investing involves risks, including the possible loss of principal. The prospectus and summary prospectus contain more complete information on the investment objectives, risks, charges and expenses of the fund, and other information, which investors should read and consider carefully before investing. Prospectuses and summary prospectuses are available at [thriventfunds.com](http://thriventfunds.com) or by calling 800-847-4836.**

The distributor for Thrivent Mutual Funds is Thrivent Distributors, LLC, a registered broker/dealer and member FINRA/SIPC. Thrivent Asset Management, LLC, an SEC-registered investment adviser, serves as the investment adviser for the Thrivent Mutual Funds. Both entities are subsidiaries of Thrivent, the marketing name for Thrivent Financial for Lutherans.

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