

# 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.

## 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.

## 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. 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	

## 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 what I do, I will always want my work to have a purpose.”

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

**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 a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.**

**Risks:** The Fund invests at least 99.5% of its assets in U.S. government securities, cash and repurchase agreements collateralized fully by government securities or cash. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so and you could lose money. 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. U.S. government securities may not be fully guaranteed by the U.S. government and issues may not have the funds to meet their payment obligations. The value of U.S. government securities may be affected by changes in credit ratings, which may be negatively impacted by rising national debt. 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 may not pay its debt. The Adviser's assessment of investments may prove incorrect, resulting in losses or poor performance. The Fund's value is influenced by the performance of the broader market. The Fund invests in other funds; therefore, the Fund is dependent upon the performance of the other funds and is subject to the risks, additional fees and expenses of the other funds. If the seller of a repurchase agreement defaults, the Fund may incur losses. 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, while money market accounts are deposit products offered by banking institutions, and are subject to a different set of regulations.

**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](https://thriventfunds.com) or by calling 800-847-4836.**

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Asset Management