

**THRIVENT STUDENT RESOURCES 2019 SWEEPSTAKES
OFFICIAL RULES**

**NO PURCHASE NECESSARY TO ENTER OR WIN. ANY PURCHASE OR ATTENDANCE AT EVENT
WILL NOT INCREASE CHANCES.**

As more fully detailed below, the individual whose name is drawn may be required to respond to a notification and/or complete and execute agreements or other documents, within the timeframe required by sponsor, or the prize may be forfeited.

By entering or attempting to enter, you agree to these official rules, which are a contract. Read them carefully before deciding whether to enter. This contract includes, among other things, a limitation on your rights and remedies.

1. **PROMOTION PERIOD:** This sweepstakes promotion begins April 1, 2019 at 12:00 AM Central Time and ends December 31, 2019 at 11:59 PM Central Time (the “Promotion Period”). No entry will be valid if it is received by Sponsor before or after the Promotion Period, regardless of when submitted.
2. **ELIGIBILITY:** This sweepstakes promotion is open to all legal U.S. residents who are 14 years of age or older as of the date they enter the sweepstakes and reside in the 50 states or the District of Columbia. **All of the following are ineligible and may not enter:** employees, contractors, officers, and directors of Sponsor, or of Thrivent Financial for Lutherans or any of its subsidiary or affiliated entities, or of Thrivent Federal Credit Union; any immediate family members of any such person (i.e., a spouse, domestic partner, parent, legal guardian, in-law, grandparent, sibling, child or grandchild thereof); and anyone living in the same household as any such person.
3. **VOID WHERE PROHIBITED:** This sweepstakes is void where prohibited by law, rule, regulation, or ordinance, and subject to all applicable federal, state, and local laws.
4. **SPONSOR:** Thrivent Education Finance Group, LLC, 625 Fourth Ave S, Minneapolis, MN 55415, is the Sponsor of this promotional sweepstakes.
5. **AGREEMENT TO OFFICIAL RULES:** Each person entering or attempting to enter this sweepstakes (each such person a “Participant”), whether eligible or not and whether successful in submitting any valid entries or not, agrees to be bound to and abide by these official rules, as solely interpreted or amended by Sponsor.
6. **PRIZES, APPROXIMATE RETAIL VALUE:**

Prize	Prize Description	Approximate Ret'l Value	Number of Prizes
\$5,000 Prize (the “Prize”)	\$5,000 USD, payable by check to the Participant whose entry is drawn and who fulfills the requirements enumerated in these official rules (the “Prize Winner”).	\$5,000	Nine (9) <i>The sweepstakes will consist of nine (9) drawings, as indicated below. One Prize will be awarded in each drawing. No Participant may win more than one Prize.</i>

7. **DEADLINES FOR INCLUSION IN EACH OF NINE DRAWINGS:** This sweepstakes promotion will include nine (9) drawings, conducted by the Sponsor on or around the dates indicated below. Any entry

received prior to the deadline for inclusion for a given drawing will be included in that drawing and all subsequent remaining drawings (if any), unless the Participant submitting the entry has already won a Prize. No entry will be included in a given drawing if it is received by Sponsor after the deadline for inclusion in that drawing, as indicated in the table below, regardless of when submitted.

Drawing Number	Deadline for Inclusion (Each at 11:59 PM Central Time)	Approximate Date of Drawing
1	April 30, 2019	May 1, 2019
2	May 31, 2019	June 3, 2019
3	June 30, 2019	July 1, 2019
4	July 31, 2019	August 1, 2019
5	August 31, 2019	September 3, 2019
6	September 30, 2019	October 1, 2019
7	October 31, 2019	November 1, 2019
8	November 30, 2019	December 2, 2019
9	December 31, 2019	January 2, 2020

8. **ODDS OF WINNING; SELECTION OF WINNER:** The odds of a particular Participant’s entry being selected in each drawing will depend on the total number of entries received prior to the deadline for inclusion for that drawing.

In each drawing, one (1) Participant will be randomly selected as the Prize Winner on or around the Approximate Date of Drawing indicated above. If a Participant selected as a Prize Winner is ineligible, has already won a Prize in this sweepstakes promotion, fails to demonstrate their eligibility to Sponsor (which shall be determined at Sponsor’s sole discretion), or otherwise fails to meet the requirements of the Prize Winner described in these official rules, another random drawing will be conducted to determine a substitute Prize Winner. An entry will be declared made by the Participant whose email address was provided in the entry form.

9. **PRIZE WINNER RESPONSIBLE FOR EXPENSES AND TAX LIABILITIES:** Any and all expenses associated with the Prize, including all tax liabilities connected with receiving the Prize, are the sole responsibility of the Prize Winner. If a Prize Winner does not wish to or cannot accept responsibility for expenses and taxes associated with receipt of the Prize, no alternative prize will be provided. Instead, another Prize Winner will be selected using the method described herein.

10. **HOW TO PLAY:** Each eligible Participant may receive one initial entry (“Initial Entry”) into the sweepstakes and, if and only if an Initial Entry has been properly requested, up to five (5) additional entries (“Additional Entries”). No Participant may ever receive more than five (5) Additional Entries (the “Maximum Number of Additional Entries”). Each entry from an eligible Participant, whether an Initial Entry or an Additional Entry, constitutes one chance to win the Prize. Each eligible participant may win only one Prize, regardless of the number of entries he or she has received. No request for either an Initial Entry or Additional Entries, regardless of method used, will be acknowledged or confirmed to be valid. Requests become the property of Sponsor and requests by mail will not be returned. *Any attempt to compromise the sweepstakes by attempting to get more than one Initial Entry and more than the Maximum Number of Additional Entries—by, for example only, using multiple e-mail addresses, identities, log-ins, automatic entry software or by any other method—is prohibited and will result in disqualification.*

- A. First Method to Request Initial Entry: US Mail--** An eligible person who has not requested or received an Initial Entry by either method may receive an Initial Entry by sending a hand addressed,

handwritten letter, on standard 8.5" x 11" paper, in a standard business envelope, via First Class US mail, postage prepaid, to the following address:

Thrivent Student Resources, MS 680
Attn: TSR 2019 Sweepstakes
625 Fourth Avenue South
Minneapolis, MN 55415-1624

The letter must contain all of the following elements in easily legible handwriting:

- The person's:
 - First and last name;
 - Complete mailing address;
 - Phone number;
 - Email address;
- The statement "I agree to the Official Rules, and I request an Initial Entry in the Thrivent Student Resources 2019 Sweepstakes."

Without regard to when the letter was sent or postmarked, entry by this First Method to Request an Initial Entry will be valid only if the letter is actually received by Sponsor before the end of the Promotion Period, and the resulting Initial Entry will be included in a given drawing (and any remaining subsequent drawings) only if the letter actually received by the Deadline for Inclusion for that drawing. Sponsor has no responsibility for letters lost in the mail or not received within the Promotion Period for any reason.

Second Method to Request Initial Entry: Online Entry—An eligible person who has not requested or received an Initial Entry by either method will receive an Initial Entry by registering for or signing in to an account on the website www.ThriventStudentResources.com (the "TSR Website") and completing and submitting the online form at www.ThriventStudentResources.com/sweepstakes (the "Promotion Web Page") during the Promotion Period. Without regard to when the online form is actually submitted, entry by this method will be valid only if the completed form is actually received by Sponsor before the end of the Promotion Period, and the resulting Initial Entry will be included in a given drawing (and any remaining subsequent drawings) only if the completed form is actually received by the Deadline for Inclusion for that drawing.

- B. First Method to Obtain Additional Entries: US Mail**—An eligible person who has validly requested an Initial Entry, by either method above, may receive up to five (5) Additional Entries, minus the number of additional entries he or she has already received by the Second Method to Obtain Additional Entries, by sending a hand addressed, handwritten letter, on standard 8.5" x 11" paper, in a standard business envelope, via First Class US mail, postage prepaid, to the following address:

Thrivent Student Resources, MS 680
Attn: TSR 2019 Sweepstakes
625 Fourth Avenue South
Minneapolis, MN 55415-1624

The letter must contain all of the following elements in easily legible handwriting:

- The person's:
 - First and last name;

- Complete mailing address;
- Phone number;
- Email address;
- The statement “I agree to the Official Rules, I have already requested an Initial Entry, and I request the Maximum Number of Additional Entries in the Thrivent Student Resources 2019 Sweepstakes.”

Without regard to when the letter was sent or postmarked, entry by this First Method to Obtain Additional Entries will be valid only if the letter is actually received by Sponsor before the end of the Promotion Period, and resulting Additional Entries will be included in a given drawing (and any remaining subsequent drawings) only if the letter is actually received by the Deadline for Inclusion for that drawing. Sponsor has no responsibility for letters lost in the mail or not received within the Promotion Period for any reason.

C. Second Method to Obtain Additional Entries: Interacting with the TSR Website—An eligible person who has validly requested an Initial Entry by the Second Method to Request Initial Entry, above, and who has not already received the Maximum Number of Additional Entries, will receive one (1) Additional Entry the first time he or she completes each of the following items while logged into the TSR Website using the email address and other website account log-in information that he or she used while requesting his or her Initial Entry. Completing any of these items more than once will not result in more than one Additional Entry.

- i. During the Promotion Period, viewing the website located at www.thriventstudentresources.com/thrivent-membership.
- ii. Creating a GradPath campaign at www.thriventstudentresources.com/gradpath/home; this may be done during the Promotion Period or may have been done at any time prior to the Promotion Period.
- iii. During the Promotion Period, reading any one (1) article on the TSR website; articles include the following, among others:
 - <https://www.thriventstudentresources.com/tools-resources/choose-your-colleges/resources/borrowing-money-for-college>;
 - <https://www.thriventstudentresources.com/tools-resources/apply-to-colleges/resources/your-sat-act-prep-guide>; or
 - <https://www.thriventstudentresources.com/tools-resources/plan-your-path/resources/the-first-five-things-to-do-when-pursuing-higher-e>.
- iv. Registering for and viewing one webinar from those available at www.thriventstudentresources.com/webinars; this may be done during the Promotion Period or may have been done at any time prior to the Promotion Period.
- v. During the Promotion Period, using any one (1) “Tool” on the TSR website, from among those listed at www.thriventstudentresources.com/tools-resources/all-tools.

An entry for completing one of the individual items making up the Second Method to Obtain Additional Entries will be given only if the completion is actually registered by the TSR Website before the end of the Promotion Period, and resulting Additional Entries will be included in a given

drawing (and any remaining subsequent drawings) only if the completion is actually registered by the TSR Website before the Deadline for Inclusion for that drawing.

11. **DATA HANDLING:** Data collected from Participants will be handled pursuant to Sponsor's Privacy and Security Policy, available for review at <https://www.thriventstudentresources.com/privacysecurity>.
12. **NOTIFICATION AND REQUIREMENTS OF PRIZE WINNER:** Sponsor or any third-party fulfillment company it might appoint for this purpose (the "Fulfillment Company") will notify Prize Winner that his or her entry has been selected by sending a message to the email or mailing address provided with Prize Winner's entry (the "Notification") within two (2) days after the random drawing in which the Prize Winner was selected. Notification will be considered to have been adequately made on the date that Sponsor or the Fulfillment Company sends the Notification (the "Notification Date"), without any regard to when or whether it is received or read by the Prize Winner. At Sponsor's or the Fulfillment Company's discretion, the Notification may (or may not) be followed with further communications to the Prize Winner by email, telephone, mail, or other methods, using any contact information available.

Sponsor may, wherever lawful, require Prize Winner to provide proof of identity in a form to be specified at Sponsor's sole discretion, and agree to and sign a liability release, publicity release, and/or other related agreements (collectively, the "Required Documents"), as a precondition to awarding the Prize. Forms to be completed as part of the Required Documents may be attached to the Notification or sent later by email, mail, or other method at Sponsor's or the Fulfillment Company's discretion.

The Prize Winner must respond to the Notification by contacting Sponsor or the Fulfillment Company via a method to be described in the Notification and must also complete and return (via any reasonable method later specified by Sponsor or the Fulfillment Company) any Required Documents within ten (10) days of the Notification Date. If any Prize Winner fails to meet this deadline, Sponsor or the Fulfillment Company may immediately (or, at its sole discretion, after granting additional time to comply) determine that Prize Winner is disqualified and randomly select a new Prize Winner from the remaining valid entries.

13. **SOCIAL MEDIA: PARTICIPANTS ACKNOWLEDGE THAT THIS PROMOTION, ALTHOUGH IT MAY HAVE BEEN ADVERTISED IN SOCIAL MEDIA, IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY, OR ASSOCIATED WITH FACEBOOK, TWITTER, LINKEDIN, OR ANY OTHER SOCIAL NETWORKING SERVICE PROVIDER, AND PARTICIPANTS AGREE TO RELEASE AND HOLD HARMLESS EACH OF THEM FROM AND AGAINST ANY CLAIMS OR CAUSES OF ACTIONS ARISING OUT OF PARTICIPATION IN THIS SWEEPSTAKES.**
14. **SPONSOR HAS NO RESPONSIBILITY FOR TECHNICAL PROBLEMS:** Sponsor shall have no responsibility for computer system, hardware, software or program malfunctions, or other errors, failures, delayed computer transactions, network connection, or lost, stolen, or misdirected mail, whether human or technical in nature, or for damaged, lost, late, illegible or misdirected entries; technical, hardware, software, electronic or telephone failures of any kind; lost or unavailable network connections; fraudulent, incomplete, garbled or delayed computer transmissions whether caused by Sponsor, Participants, or by any of the equipment or programming associated with or utilized in this promotion; or by any technical or human error that may occur in the processing or delivery of entries, that may limit, delay or prevent a Participant or Prize Winner's ability to enter the sweepstakes, read, receive, or respond to a Notification, or otherwise participate in the promotion.

Sponsor reserves the right, at its sole discretion, to cancel or suspend this promotion and award Prizes from entries received up to the time of termination or suspension should virus, bugs, or other causes beyond Sponsor's control, unauthorized human intervention, malfunction, computer problems, phone line or network hardware or software malfunction, which, in the sole opinion of Sponsor, corrupt, compromise or materially affect the administration, fairness, security or proper play of the promotion or proper submission of entries.

15. **PRIZE WINNERS LIST:** To obtain a list of the Prize Winners, send a letter clearly requesting the "TSR 2019 Sweepstakes prize winners list," together with a self-addressed stamped envelope, to Thrivent Student Resources, MS 680, Attn: TSR 2019 Sweepstakes, 625 Fourth Avenue South, Minneapolis, MN 55415-1624. A list will include only the name, city, and state of Prize Winners who have received Prizes as of the date that the letter and self-addressed envelope are received by Sponsor. All such requests must be actually received by Sponsor within three (3) months of the end of the Promotion Period.
16. **DISPUTES:** EACH PARTICIPANT AGREES THAT: (1) ANY AND ALL DISPUTES, CLAIMS, AND CAUSES OF ACTION ARISING OUT OF OR IN CONNECTION WITH THIS PROMOTION, OR ANY PRIZES AWARDED, SHALL BE RESOLVED INDIVIDUALLY, WITHOUT RESORTING TO ANY FORM OF CLASS ACTION, **PURSUANT TO ARBITRATION CONDUCTED UNDER THE COMMERCIAL ARBITRATION RULES OF THE AMERICAN ARBITRATION ASSOCIATION, TO TAKE PLACE IN MINNESOTA;** (2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS INCURRED, INCLUDING COSTS ASSOCIATED WITH ENTERING THIS PROMOTION, BUT IN NO EVENT ATTORNEYS' FEES; AND (3) UNDER NO CIRCUMSTANCES WILL PARTICIPANT BE PERMITTED TO OBTAIN AWARDS FOR, AND PARTICIPANT HEREBY WAIVES ALL RIGHTS TO CLAIM, PUNITIVE, INCIDENTAL, AND CONSEQUENTIAL DAMAGES, AND ANY OTHER DAMAGES OTHER THAN FOR ACTUAL OUT-OF-POCKET EXPENSES, AND ANY AND ALL RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED. ALL ISSUES AND QUESTIONS CONCERNING THE CONSTRUCTION, VALIDITY, INTERPRETATION AND ENFORCEABILITY OF THESE OFFICIAL RULES, OR THE RIGHTS AND OBLIGATIONS OF PARTICIPANT AND SPONSOR IN CONNECTION WITH THE PROMOTION, SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF MINNESOTA, WITHOUT GIVING EFFECT TO ANY CHOICE OF LAW OR CONFLICT OF LAW PROVISIONS (WHETHER OF THE STATE OF MINNESOTA OR ANY OTHER JURISDICTION) THAT WOULD CAUSE THE APPLICATION OF THE LAWS OF ANY JURISDICTION OTHER THAN THE STATE OF MINNESOTA.
17. **RELEASE AND LIMITATIONS OF LIABILITY: BY PARTICIPATING UNDER THESE OFFICIAL RULES, YOU AGREE THAT NEITHER SPONSOR NOR THRIVENT FINANCIAL FOR LUTHERANS, NOR ANY OF THEIR RESPECTIVE SUBSIDIARIES, AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, AND AGENTS, WILL BE HELD LIABLE FOR ANY NEGLIGENCE, IMPLIED OR OTHERWISE, IN ANY CLAIM, ACTION, LIABILITY, LOSS, INJURY OR DAMAGE TO PARTICIPANT OR ANY OTHER PERSON OR ENTITY DUE TO, DIRECTLY OR INDIRECTLY, THE ACCEPTANCE, POSSESSION, OR USE OF ANY PRIZE OR PARTICIPATION IN THIS PROMOTION. PARTICIPANT AGREES TO WAIVE THE RIGHT TO COLLECT PUNITIVE, CONSEQUENTIAL, INCIDENTAL, OR ANY OTHER DAMAGES IN RELATION TO THE AFOREMENTIONED.**