

THRIVENT® MULTI YEAR GUARANTEE ANNUITY

Growth you can count on



THRIVENT
FINANCIAL®

Connecting faith & finances for good.®



THRIVENT FINANCIAL:

YOUR PARTNER IN WORKING TOWARD FINANCIAL SECURITY

For more than a century, Thrivent Financial has helped members build their financial futures and live generously. As a Fortune 500 company with strength and stability recognized by independent ratings agencies, we help members connect their faith and finances to make wise choices with their money—and make a difference in the world.

We'll work with you to protect what's important to you while following your values every step of the way.

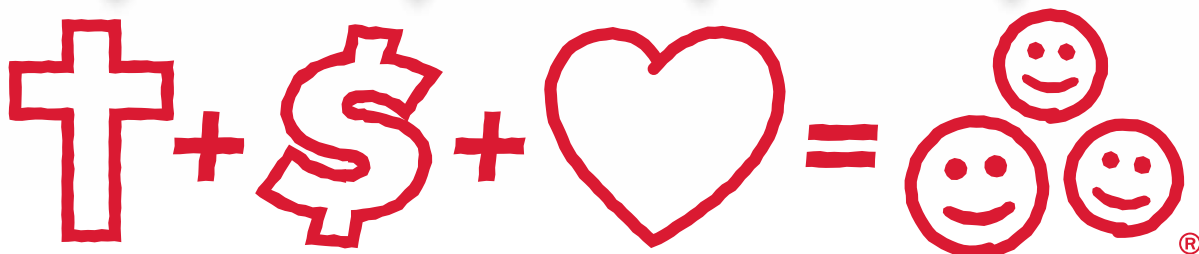


Thrivent Financial is a
membership organization
of Christians ...

We help members be
wise with money ...

And
live generously.

The result is
stronger members, families
and communities.



GUARANTEED ANNUITIES:

A FOUNDATION FOR THE FUTURE

Social Security and pensions might provide some of your income, but it may not be enough to give you the retirement you've worked so hard for. Based on your personal needs and goals, an annuity can be a wise part of your overall retirement strategy.

A multi year guarantee annuity, or MYGA, is a type of fixed annuity. That means it applies a fixed interest rate over multiple consecutive years. It is designed to address long-term financial goals rather than immediate or short-term needs.

A MYGA also guarantees future payments. You can choose to receive those payments over a specified period of time or for the rest of your life.





HOW DOES IT WORK?

YOU CAN PURCHASE A MYGA IN THREE EASY STEPS:

1. **Choose your premium.** Thrivent Financial MYGAs have a \$10,000 premium minimum and \$5 million maximum. Within that range, you can choose the amount that best fits your financial needs and goals. A premium of more than \$1 million will require approval from Thrivent Financial.
2. **Choose your guarantee period.** We offer three-, five- or seven-year terms.
3. **Watch your money grow.** Your premium will earn tax-deferred interest at a guaranteed rate—no matter what happens in the stock market.

Know your rates: guaranteed rate vs. minimum rate

The **guaranteed rate** is good for the guaranteed period (three, five or seven years) at the time of purchase. After the guaranteed period, the rate won't change more than once a year and will never be less than the minimum rate.

The **minimum rate** is determined at the time of issue and is good for the life of the annuity contract. You will never be credited interest less than this rate.

The minimum rate is set at **0.50%.**

WHY AN ANNUITY?

A MYGA MIGHT BE RIGHT FOR YOU IF YOU VALUE:

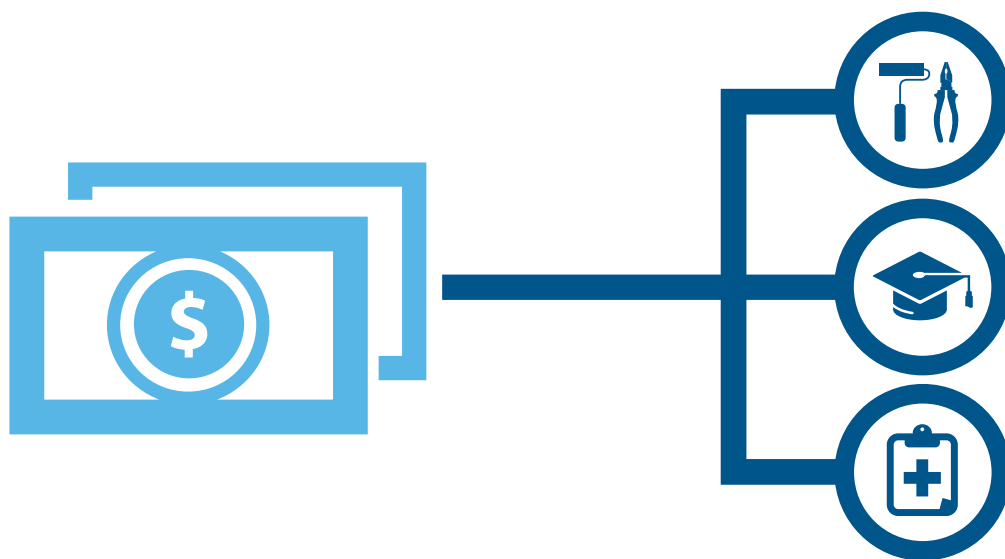
- Dependable growth through guaranteed interest.
- Access to funds (see page 9 for details).
- Tax deferral.
- Guaranteed income options.
- Security for your loved ones.

Read on to learn more about these benefits and how they can help you build a brighter, more secure future for yourself and your loved ones.

DEPENDABLE GROWTH THROUGH GUARANTEED INTEREST

Another grandchild, a home remodeling or repair project, even a knee replacement—no one knows for sure what the future holds. That's why it's important to plan carefully today to minimize tomorrow's surprises.

To help you create guaranteed retirement income, Thrivent MYGAs begin with an accumulation period. Your premium earns a guaranteed interest rate for the term you choose, and continues to accumulate interest for as long as the contract is in force. The rate credited after the selected term period will not be less than the minimum rate.







ACCESS TO FUNDS

During the guarantee period, you can withdraw up to 10% of your cash value each year free of charge. Amounts greater than the 10% free amount will be subject to a surrender charge in the amount shown in the charts below. After the first contract year, surrender charges are also waived in the event of:

- **Terminal illness**, which is defined as the annuitant or their spouse being diagnosed by a licensed physician with a life expectancy of less than one year.
- **Nursing home confinement**, defined as when the owner or their spouse spends at least 30 consecutive days in a licensed nursing home. This confinement must begin after purchasing this contract and the withdrawal must occur after the first contract anniversary.

Withdrawals during the guarantee period of more than 10% will be assessed a surrender charge according to the schedule below.

Three-year guarantee period

| | | | |
|-------------------|----|----|----|
| Contract Year: | 1 | 2 | 3 |
| Surrender Charge: | 8% | 8% | 7% |

Five-year guarantee period

| | | | | | |
|-------------------|----|----|----|----|----|
| Contract Year: | 1 | 2 | 3 | 4 | 5 |
| Surrender Charge: | 8% | 8% | 7% | 6% | 5% |

Seven-year guarantee period

| | | | | | | | |
|-------------------|----|----|----|----|----|----|----|
| Contract Year: | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| Surrender Charge: | 8% | 8% | 7% | 6% | 5% | 4% | 3% |

After your MYGA guaranteed period, you can choose from several flexible, convenient payout options that fit your lifestyle, or leave funds in the contract to continue earning interest until the maturity date.

TAX DEFERRAL

With annuities, you don't pay any taxes on your earned interest until you withdraw money. This allows your money to grow faster. Why? Because you earn interest on your premium—and on the full amount of interest previously credited.

Take note: When you make a withdrawal from an annuity it may be taxable as ordinary income. You also pay a 10% federal income tax penalty on any taxable amount you withdraw before age 59 ½ unless an exception applies.

SECURITY FOR YOUR LOVED ONES

Your MYGA includes a death benefit, which is the annuity's cash value as of the date of death. Any surrenders from the contract made after the date of death will reduce the death benefit. The death benefit is guaranteed to not be less than the minimum cash surrender value (cash value less surrenders). These funds can help your loved ones pay for funeral arrangements after your passing or support the causes you care about.



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To view our current annuity rates,

go to [Thrivent.com/MYGARate](https://www.thrivent.com/MYGARate).



STRONG AND STABLE

You can take comfort in knowing you have a solid partner on your side. Independent insurance analysts A.M. Best and Fitch Ratings give us high marks for our financial strength and ability to pay claims.* And the Ethisphere Institute has consistently ranked us on its World's Most Ethical Companies list. That designation recognizes organizations that foster cultures of ethics and transparency.

A++

A.M. Best

ambest.com

Superior

June 2017

Highest of 16 ratings

AA+

Fitch Ratings

fitchratings.com

Very Strong

December 2016

Second highest of 19 ratings

*Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability, but do not apply to the performance of investment products. The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Thrivent Financial was named one of the "World's Most Ethical Companies" in 2017 for the sixth consecutive year by Ethisphere Institute. We earned this distinction as a result of our leadership in promoting ethical business standards and for introducing innovative ideas to benefit the public.

Ethisphere Institute is a leading international think tank dedicated to the creation, advancement and sharing of best practices in business ethics, corporate social responsibility, anticorruption and sustainability.

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FIND OUT MORE

THRIVENT® MULTI YEAR GUARANTEE ANNUITY

Your independent advisor has more information about the features and benefits of a Thrivent Financial MYGA. He or she can review your retirement strategy to see how a MYGA might support your financial plans—and your future.

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

Insurance products underwritten and issued by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. For additional important information, visit Thrivent.com/disclosures.

Financial representatives are licensed insurance agents/producers appointed by Thrivent Financial for Lutherans.

This brochure is not intended as a source for legal, accounting or tax advice or services. Work with your attorney and/or tax professional for additional information.

If you would like a free buyer's guide for more details, please call 800-847-4836.

Contract Forms: ICC16 A-XG-SDMYG, A-XG-SDMYG (16) Series.

Not FDIC/NCUA insured. May lose value. No bank/credit union guarantee. Not a deposit. Not insured by federal government agency.



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