

# TERM LIFE INSURANCE

**Consider how your term insurance death benefit can help to:**



**PROTECT YOUR FAMILY**



**COVER A MORTGAGE**



**REPLACE INCOME**



**PROTECT A BUSINESS**



**PAY FOR COLLEGE**

## Term lengths offered

Term Period	Issue Ages
10 year	18 to 75
15 year	18 to 70
20 year	18 to 65
30 year	18 to 55 <sup>1</sup>

Your monthly payment stays level during the term you select.

<sup>1</sup>Non-tobacco only. Ages 18 to 50 for tobacco.

## PROTECTION FOR ALL STAGES OF LIFE

### Young Families

When you're young, you have your entire life ahead of you. Thrivent Term Life Insurance can help give you a sense of security that provides the freedom to make other important choices about your future.

### Pre-Retirees

When you're close to retirement, term insurance can help play an important role in estate planning, paying off debt, and providing a tax-efficient way to transfer wealth to the people you love and causes you care about.



## CONVERSION PRIVILEGES EXTEND YOUR COVERAGE

Basic Term Conversion is standard on all term contracts. Extended Term Conversion can only be selected at issue for an additional cost. Term life insurance conversion privileges allow you to convert your contract to permanent life insurance without underwriting or answering health questions.

### Basic Term Conversion

At any time during the next five years, you can convert some or all of your death benefit to any permanent life insurance product Thrivent offers.

### Extended Term Conversion

At any point before you reach age 70 or the end of your term period—whichever comes first—you can convert all or some of your death benefit to any permanent life insurance product Thrivent offers.

Thrivent and its financial professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.



## RENEWABILITY

Any death benefit available at the end of your term period will automatically change to yearly renewable term.\*

At that time, your premiums will be calculated based on your current age and will likely increase.

\*Renewability is included in the contract for specific issue ages and term periods.

## Riders to enhance your coverage

**Accelerated Death Benefit for Terminal Illness Rider\*** is standard on all contracts. It pays the death benefit if you have a life expectancy of 24 months or less as certified by your qualified physician.<sup>1</sup>

**Disability Waiver of Premium Rider\*** is an optional rider, available for an additional cost that waives your premiums if you become totally disabled as defined in the contract.

\*State variations may apply.

## STRONG AND STABLE

You can take comfort in knowing you have a solid partner on your side. Independent insurance analysts give us high marks for our financial strength and ability to pay claims, and our Comdex ranking puts us in the top tier of insurance companies.<sup>2</sup>

We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute<sup>3</sup> for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our members and their communities. For details, visit [worldsmoethicalcompanies.ethisphere.com/honorees](http://worldsmoethicalcompanies.ethisphere.com/honorees).

**A++**  
A.M. Best  
**SUPERIOR**

Highest of 16 ratings  
MAY 2018  
AMBEST.COM

**AA+**  
Fitch Ratings  
**VERY STRONG**

Second highest of 19 ratings  
OCTOBER 2018  
FITCHRATINGS.COM

**Comdex**  
Ranking  
**99** OUT OF **100**

Top 1% of insurance companies  
MAY 2018  
EBIXLIFE.COM

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## FIND OUT MORE!

Talk to your financial professional to learn how **Thrivent Term Life Insurance** can help you meet your financial goals and be wise with money.

<sup>1</sup>In some states the accelerated death benefit may affect the eligibility for public assistance and may be taxable. An administrative fee of up to \$150 will be charged for exercising this benefit; the death benefit is discounted as described in the rider. Consult with your tax advisor about the potential taxable effect of receiving funds under this Accelerated Death Benefit for Terminal Illness Benefit Rider. Please be aware that if the entire death benefit is accelerated, the life insurance contract will terminate on the date the benefit is paid. Partial accelerated benefits are not allowed in Oregon. In Pennsylvania and Texas, benefits are available if the insured has a life expectancy of 12 months or less.

<sup>2</sup>Ratings based on Thrivent's financial strength and claims-paying ability. They do not apply to investment product performance. The Comdex Ranking is a composite score averaging the ratings of the major insurance rating agencies, including A.M. Best, Fitch, Moody's and S&P. An organization must receive ratings from at least two of the four rating agencies to receive a Comdex score. 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.

<sup>3</sup>Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit [Ethisphere.com](http://Ethisphere.com). Insurance products issued by Thrivent Financial for Lutherans. Not available in all states. Licensed agent/producer of Thrivent. [Thrivent.com/disclosures](http://Thrivent.com/disclosures). This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Contract Forms: ICC18 L-CT-LT, L-CT-LT (18) Series. Rider Forms: ICC18 LR-TT-DWP, LR-TT-DWP (18), LR-MX-ACCB (08) Series.



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