



**GROWTH
YOU CAN
COUNT ON**

THRIVENT MULTI-YEAR GUARANTEE ANNUITY

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.

YOU CAN PURCHASE A MYGA IN THREE EASY STEPS:

1. Choose your premium.

Thrivent 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.

2. Choose your guarantee period.

We offer three-, five-, seven- and 10-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.

WHY AN ANNUITY?

A MYGA might be right for you if you value:



**GUARANTEED
INCOME OPTIONS**



**DEPENDABLE
GROWTH THROUGH
GUARANTEED INTEREST**



ACCESS TO FUNDS



TAX DEFERRAL



**SECURITY FOR YOUR
LOVED ONES**

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.



GUARANTEED INCOME OPTIONS

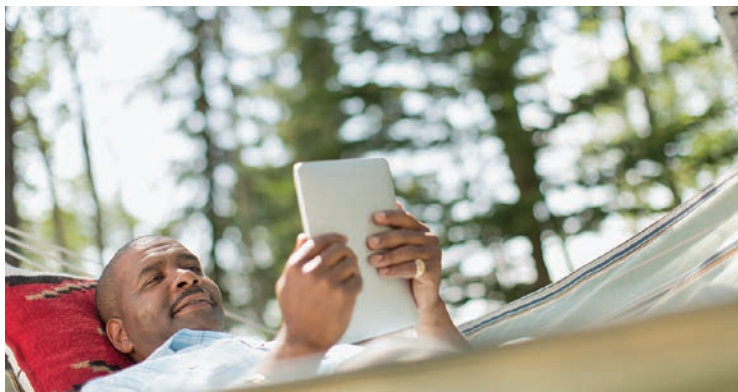
Social Security and pensions might provide some of your income, but it may not be enough to give you the retirement you've worked so hard for.

Based on your personal needs and goals, an annuity can be a wise part of your overall retirement strategy.

KNOW YOUR RATES: Guaranteed Rate vs. Minimum Rate

The **guaranteed rate** is good for the guaranteed period (three, five, seven or 10 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. The minimum rate is set at 0.50% and you will never be credited interest less than this rate.



To view our current annuity rates, go to [Thrivent.com/MYGARate](https://www.thrivent.com/MYGARate).

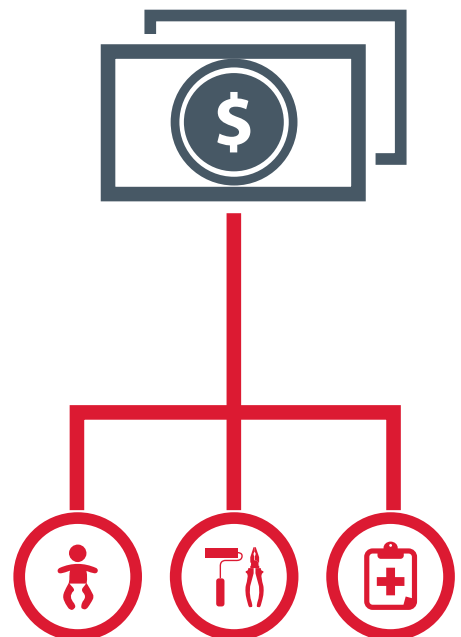


DEPENDABLE GROWTH THROUGH GUARANTEED INTEREST

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, starting in the second year.

Amounts greater than the 10% free amount will be subject to a surrender charge in the amount shown in the chart below. After the first contract year, surrender charges are also waived in the event of:

- **Terminal illness**, which is defined as the annuitant or a 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 a 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. 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.

Contract Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
3-year guarantee period	8%	8%	7%							
5-year guarantee period	8%	8%	7%	6%	5%					
7-year guarantee period	8%	8%	7%	6%	5%	4%	3%			
10-year guarantee period	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%



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.

Withdrawal from an annuity may be taxable as ordinary income. A 10% federal income tax penalty on any taxable amount you withdraw before age 59½ may apply.



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.

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.¹ Comdex is a composite of all the ratings the company has received 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.



To view our current annuity rates, go to Thrivent.com/MYGArate.

A++
AM Best
SUPERIOR

Highest of 16 ratings
May 2019
AMBEST.COM

AA+
Fitch Ratings
VERY STRONG

Second highest of 19 ratings
May 2019
FitchRatings.com

2019
WORLD'S MOST ETHICAL COMPANIES
WWW.ETHISPHERE.COM³

Comdex²
Ranking

99 OUT OF **100**

Top 1% of insurance companies
May 2018

FIND OUT MORE

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

¹Ratings reflect Thrivent's overall financial strength and claims-paying ability, but do not apply to the investment 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.

²The Reported May 2018 by VitalSales Suite, EbixExchange. The Comdex score is the average ranking a company receives from the following four ratings agencies: A.M. Best, Standard & Poor's, Moody's Investors Services and Fitch Ratings. The Comdex score itself is not a rating, but rather a ranking. A company must receive ratings from at least two of the four ratings agencies in order to receive a Comdex score. For more information visit Thrivent.com/whatiscomdex.

³"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

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

Guarantees based on the financial strength and claims paying ability of the issuer.

Insurance products issued by Thrivent Financial for Lutherans. Licensed agent/producer of Thrivent. Not available in California or New York. Thrivent.com/disclosures.

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

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

