



## THRIVENT WHOLE LIFE INSURANCE

There's a sense of reassurance that comes from protecting what matters most. With Thrivent Whole Life Insurance, you'll have permanent, lifetime protection with growing cash value that can be used for the important things in your life.

### **Life doesn't come with guarantees, but your life insurance can**

- **Guaranteed coverage for your lifetime:** As long as your premiums are paid, your death benefit will never decrease or end—even if your health changes.
- **Guaranteed premiums that provide certainty:** Knowing your premiums will never increase can make it easier to budget for the financial protection that comes with whole life coverage.
- **Guaranteed cash value growth.** Your cash value will grow—even if interest rates change or markets decline.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.

## COMPARE PREMIUM PAYMENT OPTIONS

Select the length of time you'll make premium payments. Whichever option you choose, you'll get coverage for a lifetime and be eligible to receive dividends.<sup>1</sup>

PREMIUM PAYMENT PERIODS	AVAILABLE TO AGES	ADDITIONAL INFORMATION
Single Premium	0-90	<ul style="list-style-type: none"><li>• Make a one-time lump-sum payment up front that's large enough to fund the contract for your lifetime.</li><li>• Could be considered a modified endowment contract (MEC).<sup>2</sup></li></ul>
10-year 20-year	0-90	<ul style="list-style-type: none"><li>• Secure a lifetime of guaranteed protection with only 10- or 20-level payments.</li><li>• Designed to maximize the cash value accumulation in the contract in as few as 10 or 20 years.</li></ul>
To-age-70	0-60	<ul style="list-style-type: none"><li>• Secure a lifetime of protection by retirement age.</li><li>• Premiums will be higher than paying to age 95 with the same amount of coverage. This is due to the shorter payment period.</li></ul>
To-age-95	18-75	<ul style="list-style-type: none"><li>• Pay until age 95 but you are covered for your lifetime.</li><li>• Premiums are lower than the other options with the same amount of coverage because the payment period is longer.</li></ul>

### Guaranteed cash value

With whole life insurance, you'll always know what your cash value is worth at any time. It's available to you when and if you need it, simply by taking out a contract loan.<sup>3</sup>

Cash value can help you:

- Supplement your retirement income.
- Pay college tuition expenses.
- Fund future expenses, opportunities or emergencies.

### Income tax advantages

- Death benefit that is generally income tax-free to beneficiaries.<sup>4</sup>
- Cash value that can grow income tax-deferred.
- Loans and surrenders from a nonmodified endowment contract that are generally not taxable.<sup>5</sup>

<sup>1</sup>Dividends are not guaranteed.

<sup>2</sup>A modified endowment contract may result in the loss of certain tax advantages applicable to any cash value distributed from the contract.

<sup>3</sup>Loans and surrenders will decrease the death proceeds and the cash surrender value and may cause the contract to terminate without value. Loans and surrenders may generate an income tax liability. A significant taxable event can occur if a contract terminates with outstanding debt. Dividends may be affected by loans. Loan interest is charged in arrears at annual rate of 8%.

<sup>4</sup>The federal income tax treatment of life insurance is unclear in certain circumstances. A qualified tax advisor should always be consulted with regard to the application of law to individual circumstances. Thrivent does not make any guarantee regarding tax treatment (federal, state or local) of any contract or of any transaction involving a contract, particularly after insured age 100. Life insurance proceeds may be subject to federal and/or state estate and/or inheritance taxes.

<sup>5</sup>With surrenders of a nonmodified endowment contract, you generally will not have a taxable event until the cash value received exceeds the total amount of premiums paid. Loans and surrenders from a modified endowment contract are taxable to the extent there is gain in the contract. All loans and surrenders will decrease the death proceeds and the cash surrender value. Loans and surrenders may generate an income tax liability. A significant taxable event can occur if a contract terminates with outstanding debt.



**RIDERS TO ENHANCE YOUR COVERAGE**

<p><b>Accelerated Death Benefit for Terminal Illness</b></p>	<p>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>6</sup> State variations may apply.</p>
<p><b>Paid-Up Additions</b></p>	<p>This valuable optional rider available for an additional cost lets you enhance your coverage by putting additional money into your contract. These paid-up additions have their own cash value. They're eligible for dividend payment and can be accessed through loans or by surrendering the paid-up additions. This rider is not an option for Single Premium Whole Life.</p>
<p><b>Disability Waiver of Premium</b></p>	<p>This is an optional rider available for an additional cost that waives your premiums if you become totally disabled as defined in the contract. This rider is not an option for Single Premium Whole Life. State variations may apply.</p>
<p><b>Guaranteed Purchase Option</b></p>	<p>This is an optional rider available for an additional cost that guarantees the option to purchase Thrivent offered insurance contracts or riders at fixed or alternate purchase option dates. Using an alternate purchase option cancels the next fixed purchase option date. The existing whole life insurance contract cannot be increased, but in lieu of purchasing an additional contract or rider, the face amount can be increased on existing life insurance contracts that include an increase provision. Purchases and increases as a result of exercising this rider do not require evidence of insurability. This rider is not an option on Single Premium Whole Life.</p>

<sup>6</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 New York, Pennsylvania and Texas, benefits are available if the insured has a life expectancy of 12 months or less.

## 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<sup>7</sup> ranking puts us in the top tier of insurance companies.<sup>8</sup>

We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute<sup>9</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  
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**ETHICAL**  
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[WWW.ETHISPHERE.COM](http://WWW.ETHISPHERE.COM)

<sup>7</sup>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 [ebixlife.com/vitalsigns/comdexconfus.aspx](http://ebixlife.com/vitalsigns/comdexconfus.aspx). 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>8</sup>Ratings based on Thrivent's financial strength and claims-paying ability. They do not apply to investment product performance.

<sup>9</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).

## NEXT STEP

Talk to your financial professional to learn more about how **Thrivent Whole Life Insurance** can help your financial goals and be wise with your money.

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This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

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

Contract Forms: ICC19 L-LZ-WL, L-LZ-WL (19) series, ICC19 L-SZ-SPWL, L-SZ-SPWL (19) series. Rider Forms: ICC19 LR-TW-DWP, LR-TW-DWP (19) series, ICC16 LR-LU-PUA, LR-LU-PUA (16) series, ICC16 LR-LG-GPO, LR-LG-GPO (16), LR-MX-ACCB (08) series.



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