

DISABILITY INCOME INSURANCE

Disability income insurance can help:



**PROTECT YOUR
PAYCHECK**



**PAY YOUR
MORTGAGE**



**KEEP THE
LIGHTS ON**



**COVER A STAY-AT-
HOME SPOUSE**

NONCANCELABLE COVERAGE

Your premiums **will not** change.

Your insurance is guaranteed to be renewed until the contract anniversary on or after age 67.

DISABILITY INCOME INSURANCE

Choose your elimination period, benefit period and monthly benefit amount:



ELIMINATION PERIOD¹

Select from these options:

- | | |
|----------|-----------|
| 1 month | 6 months |
| 2 months | 12 months |
| 3 months | 24 months |



BENEFIT PERIOD¹

Select from these options:

- | | |
|-----------|-----------|
| 12 months | 10 years |
| 24 months | To age 67 |
| 60 months | |



BENEFIT AMOUNT

Your monthly benefit amount is based on your current income and occupation. It can range from \$500 to \$18,000 per month.



Select optional riders to customize and enhance your coverage²

- Future Purchase Option Benefit
- Residual Disability Benefit
- Supplemental Disability Income Benefit
- Cost of Living Indexing Benefit
- Social Insurance Offset Benefit³



PROTECTION FOR STAY-AT-HOME SPOUSES

Choose your elimination period, benefit period and monthly benefit amount:

ELIMINATION PERIOD¹

Select from these options:

- | | |
|----------|----------|
| 1 month | 3 months |
| 2 months | 6 months |

BENEFIT PERIOD¹

Select from these options:

- | | |
|-----------|-----------|
| 12 months | 24 months |
|-----------|-----------|

BENEFIT AMOUNT

Choose your monthly benefit amount from \$500 to \$2,000 in increments of \$100.

¹Elimination period is the amount of time the claimant must be disabled before Thrivent will begin paying benefits. Benefit period is the maximum amount of time Thrivent will pay benefits for a single period of disability.

²Available at an additional cost. Not available for stay-at-home spouse.

³In New York, the rider is called Social Insurance Substitute Benefit. The benefit amount is "all or nothing". It pays the full amount if no social insurance benefits were received, or it pays nothing if any social insurance benefit was received. It does not offset against the Railroad Retirement Act, any civil service or federal employee program, or the Veterans Affairs disability program.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.

OUR VALUES AND STRENGTHS WERE RECOGNIZED



Thrivent was named one of the "World's Most Ethical Companies" by Ethisphere Institute 2012-2018.¹



While it's impossible to predict the future, it's estimated that 1 out of 4 of today's 20-year-olds will become disabled before they retire.*

*U.S. Social Security Administration, Fact Sheet, January 2017.



LET'S START A NEW CONVERSATION ABOUT MONEY.

WHAT'S NEXT?

Talk to your financial representative about your financial goals and how you can best use **disability income insurance** to reach them!

¹"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

²These ratings 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.

³Source: *Fortune* magazine.

Thrivent Disability Income Insurance has conditions, exclusions, reductions of benefits and terms under which the contract may be continued in force or discontinued. Product features may not be available in all states and may vary by age and occupation class.

Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.

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

Contract forms: ICC15 H-IN-NCDI, H-IN-NCDI (15) series; Rider forms: ICC15 HR-IF-FPO, ICC15 HR-IX-COL, ICC15 HR-IO-SIO, ICC15 HR-IU-SDI, ICC15 HR-IR-RDI; HR-IF-FPO (15), HR-IX-COL (15), HR-IO-SIO (15), HR-IU-SDI (15), HR-IR-RDI (15) series



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