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**Contribution and Distribution Limitations**

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- Thrivent Financial is not currently offering Roth 403(b) accounts.
- Employer and participant pre-tax contributions can be co-mingled in the same mutual fund account, but must be placed in separate annuity contracts unless the participant waives the right to withdraw employer contributions without a triggering event.
- All employer contributions are made on a pre-tax basis.

Amounts contributed under this 403(b) Contribution Agreement shall be subject to the limitations under Internal Revenue Code Sections 402(g), 403(b) and 415, and the distribution restrictions under Internal Revenue Code Sections 402A and 403(b) (e.g. distributions cannot be made unless I have attained the age of 59 1/2, suffered a hardship, become disabled, severance from employment or died).

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**Variable Annuity Deposit Notice**

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The funds requested on this form will be applied based on the most recent premium allocation instructions on record at Thrivent Financial. Complete the Variable Products Allocation Change/Remittance Request (V6406) to change allocations within a variable annuity subaccount.

**This form may be used for Thrivent Life Insurance Company (Minneapolis, MN 55415), a wholly owned subsidiary of Thrivent Financial for Lutherans.**

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**Employee Responsibilities**

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- I am eligible as an employee of either an educational organization (pursuant to Internal Revenue Code Section 170(b) (1)(A)(ii)) or a tax exempt organization (pursuant to Internal Revenue Code Section 501(c)(3)), to elect salary reductions under a 403(b) plan and consent to Thrivent Financial acting as joint payment agent for both annuities and mutual funds.
- I request that my current employer remit my 403(b) contributions for purchase of an annuity contract or mutual fund shares as indicated above.
- I have verified that the information on this form is correct and I have determined that the sum of all salary deferrals to all 403(b), 401(k), SIMPLE or SARSEP IRA I participate in is at or below IRS salary deferral limits for the current year. Neither Thrivent Financial for Lutherans, Thrivent Investment Management Inc., Thrivent Life Insurance Company nor the Custodian (if applicable) shall have the responsibility in this regard.
- I make this agreement to take advantage of Internal Revenue Code Section 403(b).
- I understand that employee 403(b) contributions are in lieu of the compensation payable directly to me.
- I understand and consent that mutual fund contributions will be invested when received in good form by the funds transfer agent and that variable annuity contributions will be invested when received in good form by the Annuity Products Service Center.
- I agree that if instructions on this agreement are inconsistent with the application, this agreement will control.

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**Employee Acknowledgement**

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By signing below, I acknowledge that I have read, understand, and agree to the terms and conditions listed in this form. I will provide a copy of this agreement to my employer sponsoring my 403(b) plan.

Employee signature and date signed (mm/dd/yyyy)

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Distribution: Employer, Ballard Operations, Member, Financial Representative

Financial representative name and code number
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