

Loan Instructions

Loans can be taken from life contracts if allowed by the contract and the contract has sufficient cash value. The interest rate may vary by product. Failure to repay the loan with interest may result in the loss of your contract and a taxable gain.

Important Notes:

- **Contact your Financial Representative if you have any questions or concerns.**
- **If this form is incomplete or not legible when returned, your request may be delayed.**
- **Once this transaction has been processed it cannot be reversed.**
- **Send completed forms to: 4321 N. Ballard Road, Appleton WI, 54919 or fax them to 800-225-2264. For your own security, do not e-mail the completed forms to Thrivent, as e-mailed forms will not be accepted.**

Page 1 – General Information

- Complete the Name of the Insured.
- Insured's Social Security Number
- Insured's Contract Number
 - **Note:** Only one contract per form.
- Complete the address and phone number of the owner.

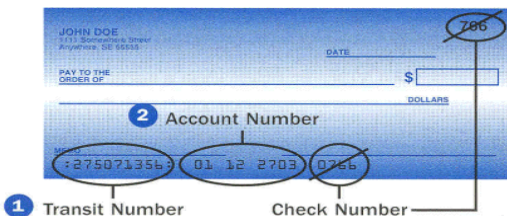
Page 1 – Type of Distribution

- Check the box titled Loan.
- Enter the amount of the distribution requested.
 - **Note:** For Variable Universal Life contracts; a Medallion Signature Guarantee is required for the following transactions:
 - Withdraw a value of more than \$100,000.
 - Sent to address other than address of record.
 - Make the proceeds payable to someone other than the current owner(s).

Page 1 – Distribution Option Desired

- Check the method by which you want to receive the distribution; by check, or Direct Deposit to your financial institution.
 - For Direct Deposit, the bank information in the section provided must be completed.
 - The *Account Number* is your bank account number.
 - The *Transit Number* is the 9 digit number at the bottom of your checks found in the lower left corner. This number begins with a 0, 1, 2 or 3. See Sample check below.
 - To ensure accuracy of the account information, please enclose a copy of a voided check.

- 1 Locate the transit number
- 2 Locate the account number



- 1 Transit Number
 - 2 Account Number
 - 3 Check Number
- If you want the funds sent applied to another contract, check the box titled “Apply proceeds of \$_____” (found at the bottom of page 1).
 - Enter the contract number(s) funds should be applied to.
 - Enter the amount you want applied as premium, loan or both.
 - If funds are to be sent to a third party or transferred to a third party personal or business bank account, we require a Notary Public Stamp on this form. This can be obtained from most financial institutions.

Page 2 – Disclosures of Distribution Request

- Read the disclosures for loan requests.

Page 3 – Taxable Gain

- A taxable gain may occur on loans taken from a Modified Endowment Contract.
 - To determine if this applies, call your financial representative or customer service at 800-847-4836, Monday – Friday 7am-9pm CST, or Saturday from 9 am-1pm.
- **Note:** Be sure the Social Security number is completed on page 1. This is required for filing taxation with the IRS.

Page 3 – Notification for Federal and State Income Tax Withholding

- **This section only needs to be complete if there is a taxable gain on the transaction.**
- If there is a taxable event, your request will be subject to Federal and State Income Taxes. By **not checking** any box, Thrivent will automatically withhold 10% federal and possibly state income taxes.
- Complete the Federal Tax Withholding Options. Check one of the following:
 - Do not withhold for federal income tax.
 - Withhold federal income tax.
- Complete the State Tax Withholding Options. Check one of the following:
 - Do not withhold for state income tax.
 - Withhold state income tax.

Page 3 – Signatures

- Signature from the owner(s) is required to complete this request.
- Required signatures:
 - **Owner**
 - **Applicant for juvenile contracts**
 - **Absolutely assigned** to a corporation, church, or partnership:
 - Two officers' signatures and their titles
 - **Collaterally assigned** to a bank:
 - One officer's signature and title, and the contract owner's signature
 - **Owned by a trust:**
 - All trustees signatures and titles
 - Certification of Trust, form 24143.
 - **POA, guardian or conservator:**
 - Signature of the POA, guardian, or conservator along with the title of capacity in which they are acting
 - Copy of the legal documents supporting this capacity
 - **Contract has an irrevocable beneficiary:**
 - The owner(s) signature
 - The irrevocable beneficiary's signature (and title if applicable)