

Understanding your life insurance options

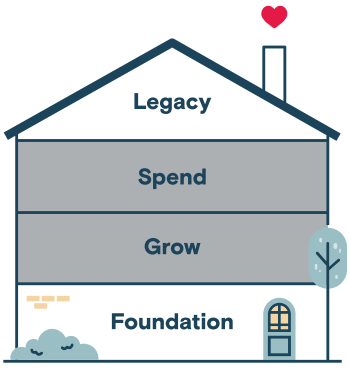
Life insurance is an important part of a financial strategy, but it's complex, and making sense of it often requires guidance. Its primary purpose is to protect your loved ones in the event of your death; however, depending on the type you choose, life insurance can provide additional benefits such as cash accumulation. Thrivent offers a variety of life insurance options based on your goals, needs and budget.

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Thrivent life insurance product spectrum

Explore the degree to which you can manage various aspects of your policy, including premiums, uses, accumulation options and potential returns.

LESS FLEXIBLE

Product	Term	Whole Life
Death Benefit	Guaranteed with payment of premiums	Guaranteed with payment of premiums
Cash Value	None	Guaranteed accumulation throughout life of contract as long as premiums are paid
Dividends Dividends are not guaranteed.	Possible, but unlikely	Possible
Premium Flexibility	None	None
Section of Financial House Life insurance is a cornerstone to a strong financial foundation. To help ensure your financial plan and goals are protected, you need to have adequate life insurance coverage. We use the financial house as a blueprint to prioritize important goals, illustrate the many ways we can help you build a financial plan and revisit your financial plan to track your progress over time. The white areas show the level of the financial house reflected in each type of life insurance.	Foundation, potentially Legacy 	All levels 
Considerations	• Lowest cost • Temporary coverage Uses • Final expenses • Provide income to a beneficiary • Convert into permanent life insurance option • Charitable giving	• Highest required premium • Highest level of guarantees Uses* • Final expenses • Income for beneficiary • Cash when you need it[1] • Retirement income for insured • Fund long-term care • Charitable giving

Additional considerations: The cash value of a permanent life insurance policy can provide non-taxable* liquidity during your life through surrenders and policy loans.

MORE FLEXIBLE

Whole Life Plus Term	Universal Life	Variable Universal Life
Base amount guaranteed with payment of premiums; Term portion supported by company dividend	Guaranteed up to 20 years contingent on specified premiums being paid; then contingent on cash value in policy	Guaranteed up to 20 years contingent on specified premiums being paid; then contingent on cash value in policy
Guaranteed accumulation throughout life of contract as long as premiums are paid	Accumulation based on interest crediting rate applied in policy, less contract charges as long as premiums are paid	Accumulation based on returns received from separate accounts selected in policy, less contract charges as long as premiums are paid and the contract retains its value
Possible	Possible, but unlikely	Possible, but unlikely
Flexibility can be built in with use of Additional Premium Option	Complete flexibility	Complete flexibility
All levels 	All levels 	All levels 
• Adjustable cost with mix of base and term coverage • Guarantees for death benefit and cash value • Ability to fund above required premium Uses* • Final expenses • Income for beneficiary • Cash when you need it[1] • Retirement income for insured • Fund long-term care • Charitable giving	• Flexible premiums • Ability to fund above required premium Uses* • Final expenses • Income for beneficiary • Cash when you need it[1] • Retirement income for insured • Fund long-term care • Charitable giving	• Grants exposure to stock market • Flexible premiums • Ability to fund above required premium Uses* • Final expenses • Income for beneficiary • Cash when you need it[1] • Retirement income for insured • Fund long-term care • Charitable giving

*If funded according to IRC guidelines, the value within permanent life insurance may be accessible tax-free.

Strong and stable

For over 120 years, Thrivent has helped people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving more than 2 million clients, as well as the communities in which they live and work.

Rated by:
AM Best, Moody's Investors Service and S&P Global Ratings[2]

2026 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 15-TIME HONOREE

[2]Ratings are based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For information on each rating, visit the individual rating agency's website. 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.
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Learn more

Thrivent offers several types of life insurance to fit most needs and comfort levels. Connect with your financial advisor to find out which one may be right for you.

[**Name**, Designation(s)
Title
Team Name
Email Address
Website
Street Address
City, State ZIP
Phone Number(s)
AR License #######
CA Insurance #######]

[**Name**, Designation(s)
Title
Team Name
Email Address
Website
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City, State ZIP
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AR License #######
CA Insurance #######]

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Investing involves risk, including the possible loss of principal. The prospectus and summary prospectuses of the variable universal life contract and underlying investment options contain information on investment objectives, risks, charges and expenses, which investors should read carefully and consider before investing. Available at thrivent.com.

[1]Loans and surrenders will decrease the death proceeds and the value available to pay insurance costs which may cause the contract to terminate without value. Surrenders may generate an income tax liability and charges may apply. A significant taxable event can occur if a contract terminates with outstanding debt. Contact your tax advisor for further details. Loaned values may accumulate at a lower rate than unloaned values. Loans and partial surrenders on contracts classified as Modified Endowment Contracts (MEC) are taxed on gains-coming out first and may be subject to a 10 percent penalty tax if made prior to age 59½.

Paying large additional premiums may cause your contract to become a modified endowment contract (MEC) as defined in the Internal Revenue Code (IRC). This will affect the taxation of any distributions from your contract. In addition, the IRC limits the amount of premiums that can be paid into your contract.

Reducing premiums or skipping a premium payment will affect your accumulated value.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

Under current tax law [IRC Sec. 101(a)(1)], death proceeds are generally excludable from the beneficiary's gross income. However, death proceeds may be subject to state and federal estate and/or inheritance tax.

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

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

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

This contract has exclusions, limitations and terms under which the benefits may be reduced, or the contract may be discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Registered representative of Thrivent Investment Management Inc. Thrivent.com/disclosures.

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Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit Thrivent.com or FINRA's BrokerCheck for more information about our financial advisors.

Contract Forms: ICC18 L-CT-LT, L-CT-LT (18) Series, ICC19 L-LZ-WL, L-LZ-WL (19) Series, ICC19 L-PZ-WLP, L-PZ-WLP (19) Series, ICC19 U-UZ-UL, U-UZ-UL (19) Series, ICC19 V-VZ-VUL, V-VZ-VUL (19) Series.

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