



Thrivent fixed deferred annuity interest rates

Effective November 20, 2023

		Under \$50,000	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Thrivent Multi-Year Guarantee Annuity™ Market Value Adjustment (MVA) ^{1,2,3}	3-year	4.90%	5.15%	5.25%	5.30%
	5-year	5.15%	5.40%	5.50%	5.55%
	7-year	5.30%	5.55%	5.65%	5.70%
	9-year	5.40%	5.65%	5.75%	5.80%
Thrivent Multi-Year Guarantee Annuity™ Return of Premium (ROP) ¹	3-year	4.50%	4.75%	4.85%	4.90%
	5-year	4.80%	5.05%	5.15%	5.20%
	7-year	5.00%	5.25%	5.35%	5.40%
	9-year	5.15%	5.40%	5.50%	5.55%
Security Plus ⁴	Initial interest rate (guaranteed for two years)	3.55%			

Guaranteed minimum interest rate: Multi-Year Guarantee Annuity (MYGA) rate of 0.50%, MYGA issued in New York rate of 1.00%, Security Plus rate of 3.00%.

¹The interest rate depends on current interest rates and whether the MVA or ROP version is selected. Interest rates are banded, which means a higher rate is paid for higher premiums. A current interest rate is applied to the premium and remains in effect for the guarantee period chosen.

²The MYGA MVA version does not include a guaranteed return of premium. If a withdrawal is made during the surrender charge period, a MVA will apply.

³The MYGA MVA version is not available in New York and California.

⁴The two-year annual interest rate is applied to the first premium and remains in effect for at least two years from the premium receipt date. After two years, subsequent interest rates will not change more than once every 12 months. Future premiums will receive credited rates in effect on the premium receipt date.

The Security Plus interest rate is assigned based on the date the premium is allocated to the contract.

The Thrivent Multi-Year Guarantee Annuity interest rate is based on the date the premium is received. The interest rate assigned to the contract will be the greater of what it was on the application sign date or the contract's premium allocation date. The following applies:

- 14-day rate lock:
 - Personal checks or EFT.
 - Thrivent annuity, life, settlement option or death claim proceeds.
 - Thrivent Mutual Funds proceeds.
 - Thrivent Investment Management Inc. brokerage proceeds.
 - Thrivent Federal Credit Union proceeds.
- 45-day rate lock:
 - 1035 exchanges.
 - Transfers.
 - Rollovers.
 - Conversions.
 - Wrap accounts.

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

Surrenders or partial withdrawals/surrenders may be subject to income taxes and/or surrender charges. Surrenders are taxed as ordinary income on the annuity earnings only. Surrenders prior to age 59½ may be subject to a 10% federal tax penalty.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. [Thrivent.com/disclosures](https://www.thrivent.com/disclosures).

If you would like a free buyer's guide for more details, please call 800-847-4836.

Contract Forms: ICC22 A-GM-MYGMVA, ICC22 A-GR-MYGPR, A-AF-FPDA ID (04), A-AF-FPDA (04), A-GM-MYGMVA (22), A-GR-MYGPR (22) Series.

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