

1. Insured Information

Thrivent ID _____ Contract number _____ Email _____
 Name _____

2. Surrender Type

a. Value Distribution

- Full Surrender (*this will close the contract and terminate coverage*)
- Partial Surrender (*Universal Life/Variable Universal Life only*) \$ _____

b. Loan

Loan \$ _____

c. Dividend Surrender/Change (Traditional Life only)

- Dividend/Surplus Refund Release \$ _____
- Dividend/Surplus Refund Option Change

3. Delivery of Payment

- Check
- Direct Deposit

Complete bank information for direct deposit

Full name of bank account owner(s) _____

Full name of bank _____

Account type Checking Savings
 Routing number _____ Account number _____

Apply to another Thrivent contract/account.

Contract number	Premium amount	Loan repayment
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

4. Withholding and Charges

Surrender Charges and Tax Withholding Amount

Any surrender/decrease charges or tax withholding should be selected below.

- Add to amount requested. *Your distribution will be for the amount requested. Your account balance will be reduced by this amount plus, any applicable surrender charges, federal/state tax withholding.*
- Subtract from amount requested. *Your distribution will be for the amount requested less any applicable surrender charges, federal/state tax withholding. Your account balance will be reduced by the amount requested.*

Unless otherwise indicated on this form, any surrender charges and/or withholding will be added to the distribution amount requested.

Federal and State Withholding Election

Under current federal income tax law, we are required to withhold 10% of the taxable portion of the cash surrender value and pay it to the IRS unless you tell us in writing not to withhold the tax. Some states also require us to withhold state income tax if we withhold federal tax.

If you do not want to withhold or would like a percentage other than the required withholding percentage, indicate below.

- Do not withhold federal income tax Other federal withholding _____ %
- Do not withhold state income tax Other state withholding _____ %

Complete **only** if you selected '**Loan**' in section 2, b.

5. Loan Repayment Information

Loan Repayment Amount \$ _____ Payment frequency Monthly Quarterly
 Semiannually Annually

Complete bank information for monthly electronic withdrawal

Full name of bank _____

Account type Checking Savings Routing number _____ Account number _____

Name of account owner _____ Withdrawal date _____

Address of account owner _____

City _____ State _____ ZIP code _____

Name of joint account owner _____

Address of joint account owner _____

City _____ State _____ ZIP code _____

For new business initial payments, I authorize Thrivent to make an **immediate** electronic withdrawal from the bank account listed upon receipt of this form.

I authorize Thrivent to 1) make electronic deposits, withdrawals, and corrections to my bank account that comply with U.S. law; 2) act on this authorization until I revoke it by contacting Thrivent; 3) apply this authorization to any future bank accounts I may designate; 4) make administrative changes to this authorization which I request such as date and amount changes, or adding or removing contracts for automatic payment; 5) release any and all information related to this authorization to the bank account owner or third party account owner; and 6) act upon electronic deposit, withdrawal, and administrative instructions I provide to my representative.

If this form is received less than 10 days prior to the withdrawal date you entered, your authorization shall take effect on the second occurrence of the mode you have selected. You further acknowledge that if you have selected a deduction to occur on day 29, 30, or 31, Thrivent will make the withdrawal on day 28.

Signature of bank account owner _____

Date signed _____

Signature of joint bank account owner _____

Date signed _____

Complete **only** if you selected a divided option change in section 2, c.

6. Dividend/Surplus Refund Option Change

Dividend/surplus refunds have the potential for creating a tax liability for the owner. Tax withholding may apply. Complete the tax withholding information in section 4 and complete a W9 form.

Select one:

- Paid in Cash** - A check is mailed to the contract owner/controller when the dividends/surplus refund is earned.
- Accumulate at Interest** - Dividends/surplus refund is left to accumulate at interest which is paid annually at the rate established by the Board of Directors.
- Paid-up Additions** - Dividend/surplus refund purchases paid-up additional insurance (or retirement annuity) which is in addition to the benefit provided by the basic contract.
- Reduce Premium/Excess to Paid-up Additions** - Dividend/surplus refund is used to pay premiums due and any excess is used to purchase paid-up additional insurance.
- Reduce Premium/Excess in Cash** - Dividends/surplus refund is used to pay premiums due and any excess is sent by check.
- Reduce Premium/Excess to Reduce Loan** - Dividend/surplus refund is used to pay premiums due and any excess is used to reduce the existing loan, if any.
- Reduce Premium/Excess to Paid-up Additions/Surrender Paid-up Additions** - Dividend/surplus refund is used to pay premiums due, any excess is used to purchase paid-up additional insurance or any remaining premium due is paid by surrendering paid-up additional insurance.

- Reduce Loan/Excess to Cash** - Dividend/surplus refund is used to reduce the existing loan and any excess is sent by check.
- Reduce Loan/Excess to Paid-up Additions** - Dividend/surplus refund is used to reduce the existing loan and any excess is used to purchase paid-up additional insurance.

The following two options are available only on Presidential Plus, Partner Presidential Plus, Survivor Presidential Plus, Survivor Whole Life and Whole Life Plus plans.

- Adjustable Yearly Term - Reduce Premiums and Surrender Paid-Up Additions** - This option is available only when changing the option from Adjustable Yearly Term. Dividends are used to pay premiums due in addition to Dividend Term or One Year Term Insurance. Any excess dividend is used to purchase paid-up additional insurance.
- Adjustable Yearly Term** - This option is available only when changing the option from Adjustable Yearly Term - Reduce Premiums and Surrender Paid-up Additions. Dividends purchase a combination of Dividend Term or One Year Term Insurance and paid-up additional insurance to maintain the insurance target amount.

7. Additional Information

8. Validation (see validation requirements in disclosure section)

Medallion Signature Guarantee Seal or Notary Seal

9. Agreements and Signatures

I authorize Thrivent to process the requested distribution and I certify: 1) I have received, read, and agree to the Disclosures (pages 4-5 of this form) and any other disclosures contained in this form; 2) I understand this transaction may be taxable and subject to surrender charges; 3) I understand I have the opportunity to request a quote of the taxable gain and surrender charges prior to requesting this transaction; and 4) I understand this transaction, including any distribution of taxable gain or assessment of surrender charges, cannot be reversed.

If you are signing in any capacity other than the owner/controller/assignee, a title (power-of-attorney, conservator, guardian, trustee, authorized person, etc.) must be provided.

Signature of owner/controller/assignee _____

Date signed _____

Title _____

Signature of joint owner/controller/assignee _____

Date signed _____

Title _____

Send completed form to:

Fax: 800-225-2264

Thrivent
PO Box 8075
Appleton WI 54912-8075

Disclosures

Surrender Type

Taxable Amount - The distribution may result in reporting taxable amount as ordinary income.

Penalty Tax - If this contract is a Modified Endowment Contract, an IRS penalty tax may apply to the taxable portion of my distribution if I am under age 59 1/2.

Surrender/decease charges may apply.

Any distribution request or dividend/surplus refund option change processed will invalidate any previous sales illustrations. Contact your representative for an illustration that shows the effects of this request on your death benefit and cash value.

If the distribution amount requested is more than the amount available and an internal product to product transfer is not involved, the distribution will be processed for the maximum amount available without terminating the contract. Does not apply to complete surrenders/entire values.

I understand that any taxable gain resulting from this distribution cannot be reversed once the distribution is processed. Such taxable gain will be subject to federal and state income tax withholding unless the Notification for Federal and State Income Tax Withholding is completed. I also understand the distribution I am requesting cannot be reversed once it is processed.

Loan Requests

I understand that:

- The contract is security for any contract loan.
- A contract loan bears interest from the date of disbursement at the rate provided for in said contract, or at the rate of 6 percent if no rate is provided. Interest is payable annually and if not paid will be added to the loan and bear interest at the same rate. If the interest rate is adjustable, contact the Thrivent Customer Interaction Center at 800-847-4836 to obtain the current rate being charged.
- Refer to your prospectus for information on how Variable Universal Life loans affect the subaccounts or fixed account, if available.
- A loan may result in the termination of the Death Benefit Guarantee, Lapse Protection Balance or No Lapse Guarantee, as applicable.

Full Surrender

I understand that:

- All insurance coverage provided by this contract and the rights of the beneficiaries under this contract cease.

Partial Surrender

I understand that:

- The partial surrender will reduce the cash value of the contract so there may be insufficient amounts to pay the monthly deductions and increased risk of lapse of the coverage.
- It may become necessary that additional premiums be paid in order to provide adequate cash value for future monthly deductions.
- The partial surrender may result in the reduction of the specified face amount by the amount of cash value withdrawn which could reduce the payable death benefit.
- As a result of the partial surrender, in addition to the risk of current tax liabilities, there is also an increased risk of future tax liabilities associated with the contract.
- Minimum surrender amounts may apply.
- A partial surrender may result in the termination of the Death Benefit Guarantee, Lapse Protection Balance or No Lapse Guarantee, as applicable.

Delivery of Payment

Direct Deposit - I authorize Thrivent to make this electronic deposit and, if necessary, corrections to my financial institution account. My authorization is valid for electronic deposits and corrections that comply with U.S. law. U.S. law grants me certain rights when I request an electronic deposit. These laws also regulate how electronic deposits and corrections are made to my financial institution account. This authorization shall remain in full force and effect until I revoke it by giving 10 days prior notice to Thrivent.

When providing bank information on this form, you authorize Thrivent to use a Third-Party Service Provider to verify account and account owner information. Account and/or account owner information that cannot be verified may result in a delay in processing. This Third-Party Service Provider is a consumer reporting agency under the Fair Credit Reporting Act. By signing this form, you understand and agree that a consumer report, including credit reports, criminal records and driving records, among other forms of information obtained from private and public record sources, may be obtained on you as part of this transaction.

Checks - For contracts with multiple owners, disbursement checks may be made payable to only the primary owner. If only the primary owner's name appears as the payee on a disbursement check from a contract with multiple owners, it is the responsibility of the primary owner to obtain signatures of the other owners prior to cashing the check. If the disbursement results in taxable income, the tax information will be reported to all owners.

For internal product-to-product transfers only - Unless otherwise indicated herein, I intend the requested transfer(s) from the distributing contract(s) to become effective only if and when:

- Thrivent (including its subsidiaries and affiliates) has approved the first application of the amount(s) requested to the receiving contract(s), as described above, or, if not, as I subsequently agree to accept; and
- with respect to any receiving contract(s) that I have applied for, as described above, Thrivent (including its subsidiaries and affiliates) has approved the issuance of the receiving contract(s), as applied for or, if not, as I subsequently agree to accept.

Withholding and Charges

You are liable for federal and state income tax, where applicable, on the taxable portion of your distribution even if you elect no withholding. Except where prohibited by federal and/or state law, you can elect: 1) no withholding; 2) withholding at the minimum federal and state rates; or 3) withholding at a rate higher than the minimum rates. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. Check with your tax advisor to determine if withholding is necessary.

Residents of Connecticut - submit the Form CT-W4P to indicate your withholding election with this form. If you do not submit Form CT-W4P with this form, Thrivent will use your most recently-submitted CT-W4P, if one is on file. If you do not submit Form CT-W4P with this form and you have not previously submitted Form CT-W4P, the maximum rate will be withheld.

Dividend/Surplus Refund Option Change

This option will be effective on the next contract anniversary date. Refer to your contract for information about the availability of options. Dividend/surplus refunds are not guaranteed.

If you select Reduce Loan and your contract does not allow for this dividend option, then you are authorizing Thrivent to set your dividend option to Cash and to apply that cash dividend as a loan repayment to this contract.

Validation

For your protection, validation of your identity is requested for certain variable and non-variable contract transactions. Surrender/disbursement transactions:

- a. Greater than \$499,999 will require a Medallion Signature Guarantee for variable contract transactions and a Notary Public for non-variable contract transactions.
- b. Greater than \$99,999 and up to \$499,999 will require one of the following forms of validation:
 - Attestation by a Thrivent representative
 - A Notary Public
 - A Medallion Signature Guarantee (not available for fixed contracts)
- c. Greater than \$10,000, less than \$99,999, and the address of record changed within the prior 15 days will require a Notary Public or attestation by a Thrivent representative.
- d. Greater than \$10,000, less than \$99,999, and the bank information provided has been on record for less than 15 days will require a voided check from the bank account, a Notary Public, or attestation by a Thrivent representative.
- e. Requesting special distribution instructions will also require one of the three forms of validation listed in (b) above. Examples include: Request to send proceeds to an address other than the one listed on your contract and/or request to make proceeds payable to someone other than the current owner.
A Notary Public or Medallion Signature Guarantee may generally be obtained at any national bank.