



Thrivent Financial for Lutherans is a fraternal benefit society. All beneficiaries must be eligible as required in the Society's bylaws.

The contract will control if any Beneficiary Provision(s) conflict.

Beneficiary Shares

CLASS: Examples of CLASSES of beneficiaries are primary, contingent, second contingent or First Beneficiary, Second Beneficiary, Contingent Beneficiary. Your contract may use different terminology which has the same meaning.

Beneficial Shares: Death proceeds will be paid in equal shares to all beneficiaries of the same CLASS who survive the insured. Instead of equal shares, specific dollar or percentages are permitted with approval.

- **Specific Dollar Amount:** If the death proceeds are less than the sum of specific dollar amount(s) designated, proceeds will be paid in the same proportion that a beneficiary's designated dollar amount has to the sum of all designated dollar amounts for that CLASS. Any beneficiary who is not allocated a specific dollar amount shall not receive proceeds.
- **Percentages:** If a beneficiary predeceases the insured(s), shares will be split pro rata between the remaining beneficiaries of the same CLASS. If beneficiaries of the same CLASS are named to share in a percentage, for example, 25% to John and Jane Doe, the percentage will be paid to the survivor(s) before death proceeds are paid to the CLASS.

Proceeds will be paid to the next CLASS of beneficiaries if all beneficiaries of the same CLASS predecease the insured(s).

If proceeds payable are in excess of the specific dollar amounts you designated in a CLASS and there are no additional designees in that same class, the excess proceeds will be paid to the next CLASS of beneficiaries.

If no beneficiary in any CLASS survives the insured, proceeds shall be paid to the owner or owner's estate as required by your contract.

Spousal Consent

You should consider whether to obtain your spouse's or ex-spouse's (herein "SPOUSE's") signature if you are or ever have been married.

Your SPOUSE's signature may be required in circumstances such as the following:

- You live or have lived in a community property state;
- You have a divorce decree which ordered you to maintain life insurance; or
- You have or ever had a marital property agreement.

It is your sole responsibility, and not that of Thrivent Financial, to determine whether your SPOUSE's signature should be obtained.

If your SPOUSE has a legal claim to proceeds, Thrivent Financial must receive notification of that claim prior to payment of any proceeds. Otherwise, Thrivent Financial will not be liable for paying proceeds to the contract owner or beneficiary.

By agreeing to be bound by these Beneficiary Provisions, you agree to hold Thrivent Financial harmless for accepting your beneficiary designation and payment of any proceeds without your SPOUSE's consent.

Trust Beneficiaries

Trust Owned Contracts: If a contract is owned by a trust, naming a beneficiary other than the trust may cause legal and/or tax issues. Naming a beneficiary other than the trust may prevent the payment of proceeds according to the objectives of the trust. Thrivent Financial assumes no responsibility for administering the terms of the trust or providing tax or legal advice.

Trust Beneficiaries: Trust beneficiaries must qualify as eligible beneficiaries under the bylaws of Thrivent Financial, if applicable, at the time a claim is paid. Proceeds may not be paid to the trust if its beneficiaries are ineligible when a claim is submitted.

Miscellaneous Provisions

Long Term Care Rider: If this beneficiary change is submitted at the same time as a request to issue a Long Term Care Rider on the same contract, approval of this beneficiary change is conditional upon approval of the rider.

Charity as Beneficiary: Thrivent Financial may have the contractual right to prohibit annuitization elected by a charity at time of claim.

Annuitant Exchange: Annuitant Exchange is a contractual option. It allows the contract owner's spouse to become the annuitant and owner of that contract if the annuitant exchange has not been previously exercised. This option is only available if the contract owner's spouse is the sole primary beneficiary of the contract. This election is generally tax free.

Legal and Tax Advice: Neither Thrivent Financial nor its affiliates or representatives provide legal or tax advice. Where appropriate, you should consult with an attorney or tax advisor for specific advice.

Final Services Funding: Thrivent Financial may accept designations to name an entity which will provide for reimbursement to a state recovery program for services or for final services. An example of a state recovery program is Medicaid Estate Recovery. Examples of final services include, but are not limited to, funeral, mortuary, cemetery, cremation, and funeral trust. Any state recovery program or final services entity is permitted to receive only those proceeds necessary to reimburse for services received by the insured or pay the insured's final expenses. Verification of final expenses or reimbursement is required prior to payment of any claim. The balance of any proceeds shall be paid according to the beneficiaries you name.

Minor Beneficiaries

When Naming a Custodian and State: You may wish to delay payment of proceeds directly to minor beneficiaries by naming a custodian. You must elect: 1) the state whose laws will apply to this designation, otherwise, the owner's state of residence will be used; and 2) the custodian who will control property until it is transferred to the beneficiary. You may also elect the age at which proceeds will be transferred to the beneficiary if you wish to use an age other than 21 and such an election is permitted in the state whose laws you elect to use. These designations will be administered under the Uniform Transfers to Minors Act (Uniform Gifts to Minors Act if the Uniform Transfers to Minors Act has not been enacted).

When Not Naming a Custodian and/or State: If any proceeds are payable to a person under age 18 at the time of claim and you did not both elect which state law to use and a custodian, you are deemed to elect to use the state where the minor resides on the date of the insured's death to administer the property under the Uniform Transfers to Minors Act (Uniform Gifts to Minors Act if the Uniform Transfers to Minors Act has not been enacted). You are deemed to have elected the beneficiary's estate guardian (sometimes referred to as a conservator), then an adult family member with whom the minor resides. If more than one person is eligible to serve in the same category, then Thrivent Financial may select any eligible person to serve as custodian.

Simultaneous Death

A beneficiary will be treated as having predeceased the insured if: 1) that beneficiary dies at the same time as the insured; or 2) within 15 days of the insured.

This provision shall not apply if the proceeds have already been paid to the beneficiary.

Your contract may contain a 15 day survival provision. If your contract contains this provision, that provision will control.

Group Designations

Thrivent Financial strongly encourages individuals to be named as this can clarify your intent with regards to beneficiary designations.

Thrivent Financial will only approve the following group designations: 1) children; 2) sons; 3) daughters; 4) brothers; 5) sisters; 6) half-brothers; 7) half-sisters; 8) grandchildren; 9) great-grandchildren; 10) granddaughters; and 11) grandsons.

Unless you specify otherwise, group designations shall only include naturally born or legally adopted members of that group. For example, step-children who you have not legally adopted will not be included in the Children designation.

Per Stirpes

Per Stirpes is a type of group designation that may be added to any designation, group or individual, with approval from Thrivent Financial. All provisions outlined under Group Designations apply to this type of group.

This designation requires proceeds to pass to the children of a beneficiary if that beneficiary predeceases you.

If no children survive the insured, proceeds will pass according to the instructions outlined in the Beneficiary Shares provision.

Signature - A signature is only required for new business applications in the state of New York.

By signing this form, I certify that I have read and agree to all the provisions on this form.

Signature of owner/controller and date signed

X

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