

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.

Neither Thrivent nor its affiliates or representatives provide legal or tax advice. Where appropriate, you should consult with an attorney or tax advisor for advice.

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:**

- Specified dollar amounts shall be deducted first from death proceeds. Remaining proceeds shall be paid to other beneficiaries of the same CLASS in equal shares unless a different percentage is designated.
- If proceeds are insufficient to pay all specified amount designations in a CLASS, amounts paid will be in pro rata shares.

- **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 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, to determine whether your SPOUSE's signature should be obtained.

If your SPOUSE's signature was required but not obtained:

- If your SPOUSE believes s/he has a claim to proceeds, Thrivent must receive notice of that claim no later than the date it pays the contract proceeds; or
- You agree to hold Thrivent 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.

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

Miscellaneous Provisions

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

Final Services Funding: Thrivent 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. If there are no named beneficiaries, then the balance of any proceeds shall be paid to the insured's estate.

Irrevocable Beneficiary: To designate a primary or contingent beneficiary as irrevocable, indicate "irrevocable" in the beneficiary designation. After an irrevocable beneficiary is named any changes to the contract can only be made with the consent of the irrevocable beneficiary. These changes include beneficiary changes, loans, withdrawals, contract surrender, dividend option changes, and long-term care claim payments for Care Forward contracts

Minor Beneficiaries

When Naming a Custodian: You may wish to direct payment of proceeds to minor beneficiaries by naming a custodian. You may designate: a custodian who will control property until it is transferred to the beneficiary. These designations will be administered under the Uniform Transfers to Minors Act (or similar law) of the state where the minor resides unless another state is designated.

When Not Naming a Custodian: If any proceeds are payable to a person under age 18 at the time of claim and you did not designate 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 (or similar state law). Thrivent may pay, as custodian, any adult family member with whom the client resides.

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

Thrivent 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 a group designation of Children.

Per Stirpes

Per Stirpes is a stipulation directing that proceeds pass to the children of a beneficiary if that beneficiary pre-deceases the insured. If none survive the insured, proceeds will pass according to the instructions outlined in the Beneficiary Shares provision.

This stipulation may be added to any group or individual with approval from Thrivent. All provisions outlined under Group Designations will also apply to a Per Stirpes stipulation.

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
