thrivent

Qualified Charitable Distribution Request

Only use when IRA owner is 70 1/2 or older.

Thrivent ID _____

Select only one *(Thrivent is not able to support cross product aggregation):*

- ☐ Mutual Fund
- ☐ Fixed Deferred Annuity
- ☐ Variable Deferred Annuity
- ☐ Settlement Option

1. General Information

Name of owner _____

Thrivent account/contract number _____

Annuities only: Each form may include only one contract number. Additional contracts require separate forms.

2. One-Time Distribution instructions

Choose one option below:

- ☐ My Required Minimum Distribution (RMD) Amount
- ☐ One-Time Distribution Amount - $ _____

3. Recurring Systematic Distribution Instructions

- ☐ Add a new systematic distribution.
- ☐ Change my existing systematic distribution

(All previously established Qualified Charitable Distribution (QCD) instructions will be revoked and replaced by the new instructions provided on this form.)

Choose one option below:

- ☐ My Required Minimum Distribution (RMD) Amount
- ☐ Recurring Distribution Amount $ _____ *This amount will be distributed based on the frequency selected below.*

Payout frequency

☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

Start date - _____ *Use only days 1-28. If 29-31 is chosen, the 28th will be used.*

4. Subaccount/Fund Specific Instructions

Subaccount Name	Fund/Account Number	Amount	Amount Type *(select one)*
			☐ Dollars ☐ Percent
			☐ Dollars ☐ Percent
			☐ Dollars ☐ Percent
			☐ Dollars ☐ Percent

For Annuities only: *unless indicated in section 4, annuity distributions will be taken proportionately from all sub accounts.*

For Mutual Funds only: *RMD will be made proportionately from each fund/account. Specific fund/accounts cannot be selected for the distribution from mutual fund accounts.*

If you leave the above table blank, the distribution will be taken proportionately based on the amount and the current market value of your fund holdings. If you choose a distribution in a dollar amount greater than the market value of your fund holdings, we will make a FULL distribution on the selected fund (this will only affect the selected fund, not the entire account)

5. Distribution Options

Assets will be distributed by check to other payee.

Name of payee (Charity's name) _____

Amount $ _____ **or** Percentage _____ %

On behalf of _____

Send to address of the charity below:

Address _____

City _____ State _____ ZIP code _____

Name of payee (Charity's name) _____

Amount $ _____ **or** Percentage _____ %

On behalf of _____

Send to address of the charity below:

Address _____

City _____ State _____ ZIP code _____

Name of payee (Charity's name) _____

Amount $ _____ **or** Percentage _____ %

On behalf of _____

Send to address of the charity below:

Address _____

City _____ State _____ ZIP code _____

Name of payee (Charity's name) _____

Amount $ _____ **or** Percentage _____ %

On behalf of _____

Send to address of the charity below:

Address _____

City _____ State _____ ZIP code _____

Name of payee (Charity's name) _____

Amount $ _____ **or** Percentage _____ %

On behalf of _____

Send to address of the charity below:

Address _____

City _____ State _____ ZIP code _____

If more than five payees are needed, attach a letter of instruction signed by the account/contract owner.
For annuities only, a maximum of five charities are allowed for recurring distributions.

6. Additional Information

7. Agreements and Signatures

I certify I have received, read, and agree to the Disclosures at the end of this form and any other disclosures contained in this form.

If you are signing in a capacity other than the owner, your name and title (trustee, attorney-in-fact, guardian, conservator, etc.) must be provided next to “Title”.

Signature of primary owner _____ Date signed _____

Print name _____ Title (if applicable) _____

Submit completed form to:

Submit this completed form to the appropriate address below based on the product that you own. Submitting this form to the wrong location may result in a delay in processing of the transaction.

For Thrivent Annuities, mail this form to:

Regular Mail:
Thrivent
PO Box 8075
Appleton, WI 54912-8075

Express Mail:
Thrivent
4321 N Ballard Rd
Appleton, WI 54919-3400

Fax:
800-225-2264

For Thrivent Mutual Funds, mail this form to:

Regular Mail:
Thrivent Funds
PO Box 219348
Kansas City, MO 64121-9348

Express Mail:
Thrivent Funds
801 Pennsylvania Ave
Suite 219348
Kansas City, MO 64105

Fax:
866-278-8363

Disclosures and important information regarding Qualified Charitable Distributions (QCD)

It is your responsibility to ensure the distributions made with this form comply with IRS rules. All transactions made using this form are reported to the IRS on the 1099-R. The amount of the distribution will appear in box 1 ("Gross distribution") and box 2b will reflect "Taxable amount not determined". No tax withholding will be completed on this request.

The IRS defines QCD as an otherwise taxable distribution from an IRA (other than an ongoing SEP or SIMPLE IRA) owned by an individual who has attained the required age that is paid directly from the IRA to a qualified charity.

The maximum annual exclusion for a QCD per individual is $111,000 or if taken to fund a Charitable Remainder UniTrust, Charitable Remainder Annuity Trust, or Charitable Gift Annuity up to a maximum one-time amount of $54,000.

The charity must qualify as a 501(c)(3) organization and be eligible to receive tax-deductible contributions. Certain charities do not qualify: sponsoring charities of donor-advised funds, private foundations, and supporting organizations.

A QCD from any non-inherited IRA will be reported on the 1099-R as a normal distribution and distributions from an inherited IRA or inherited Roth IRA will be reported as a death distribution.

Consult your tax advisor to determine if the distribution satisfies the QCD requirements and how to complete your tax return.

Recurring Systematic Distribution

Any payouts that occur on a weekend or nonbusiness day will be processed using the following business day's unit/share price.

Distributions will be adjusted so the annual required amount is distributed by December 31.

RMD will be calculated using your prior year end account balance. The value will be divided by the applicable divisor from the Internal Revenue Service (IRS) Uniform Distribution Table. If your spouse is your sole beneficiary and is more than 10 years younger than you, the applicable divisor from the IRS Joint Life Expectancy Table will be used. If you change your beneficiary in the future so your spouse is no longer the sole primary beneficiary, you understand that you need to separately request to have your RMD calculation changed to use the IRS Uniform Distribution Table. Inherited fund/accounts use the IRS Single Table.

The applicable divisor from the IRS Joint Life Expectancy Table will be used.

If you change your beneficiary in the future so your spouse is no longer the sole primary beneficiary, you understand that you need to separately request to have your RMD calculation changed to use the IRS Uniform Distribution Table.

If we receive this form in good order after your selected start date, the start date shall be deemed the first business day that occurs on or after the date of receipt. Subsequent transactions requested pursuant to this form shall be based upon your selected start date.

You understand that this distribution represents only the minimum amount which must be distributed annually and you can receive more than the minimum either now or in the future.

You acknowledge that distributions made under the above requested RMD will result in the reporting of a taxable amount to the IRS and it cannot be reversed.

If the payment frequency is blank, you are deemed to have elected annual distribution. If annual distribution is elected, but the month is left blank, illegible or invalid, you are deemed to have elected December. If the date of the distribution is left blank, illegible or invalid, you are deemed to have elected the 7th for mutual funds or the 15th for an annuity and for distributions to begin when this date next occurs.

Disclosures for Annuities Only

Unless otherwise requested, the distribution will be taken proportionately based on the current market values of your fund holdings. If a specific subaccount is chosen, the percentage requested will be based on the specific subaccount, not the entire contract value.

If funds are being removed from a specific subaccount, and the value of that subaccount is insufficient to cover the requested distribution amount, the value in that subaccount will be depleted and the balance will be taken proportionately from the remaining subaccounts. Subsequent payouts will be removed proportionately from all the remaining subaccounts, until otherwise instructed.

For all products with a Guaranteed Lifetime Withdrawal Benefit (GLWB) rider, if the distribution results in a GLWB Excess Surrender (as defined by the GLWB rider), all GLWB guaranteed values will be reduced in accordance with the rider's provisions.

For Retirement Choice with an Income Builder (GLWB) rider, the first distribution will lock in the withdrawal percentage and set the Guaranteed Annual Withdrawal Amount, as defined by the GLWB rider.

For Multi-Year Guarantee products, the withdrawal will be made proportionately from each subaccount or allocation period.

For Fixed Indexed products, the withdrawal will be taken from the Fixed Account first and will only be taken from the Indexed Account when the accumulated value in the Fixed Account is not sufficient.

A market value adjustment (MVA) may apply to distributions from a Fixed Period Allocation.

To fully surrender your contract as a QCD, form 10438 is required.

Minimum withdrawal amounts, and surrender charges may apply.

Please see your product prospectus or contract pages for variable contracts, or contract pages for fixed contracts, for details.

Disclosures for Mutual Funds Only

If you choose a distribution in a dollar amount greater than the market value of your fund holdings, we will make a FULL distribution on the selected fund (this will only affect the selected fund, not the entire account).