

# THRIVENT MULTI-YEAR GUARANTEE ANNUITY

## RATES AND FEATURES

### 3-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	1.45%	\$104,413
\$50k	1.40%	\$52,130
\$10k	1.25%	\$10,380

### 5-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	2.00%	\$110,408
\$50k	1.95%	\$55,069
\$10k	1.80%	\$10,933

### 7-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	2.00%	\$114,869
\$50k	1.95%	\$57,237
\$10k	1.80%	\$11,330

### 10-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	2.05%	\$122,498
\$50k	2.00%	\$60,950
\$10k	1.90%	\$12,071

## With Return of Premium Option

### 3-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	0.95%	\$102,877
\$50k	0.90%	\$51,362
\$10k	0.75%	\$10,227

### 5-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	1.20%	\$106,146
\$50k	1.15%	\$52,942
\$10k	1.00%	\$10,510

### 7-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	1.60%	\$111,752
\$50k	1.55%	\$55,684
\$10k	1.40%	\$11,022

### 10-YEAR

Premium	Interest Rate	End of Guaranteed Period Value
\$100k	1.75%	\$118,944
\$50k	1.70%	\$59,181
\$10k	1.55%	\$11,663

All rates are effective March 1, 2020, and are subject to change. Visit [Thrivent.com/MYGARate](http://Thrivent.com/MYGARate) for current rates.

Interest rates apply to new contracts only. After initial guarantee period, the minimum guaranteed interest rate is 0.50%.  
 Figures are hypothetical and meant to be used for illustrative purposes only.

**Issue ages:** 18–85

**Premiums:** \$10,000 to \$5 million. Amounts from \$1 million to \$5 million require Thrivent approval.

**Plan types:** Non-qualified, Traditional IRA, Roth IRA

Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits.

**Interest crediting:** Daily

**Guarantee periods:** Three-, five-, seven- or 10-year terms.

### Return of Premium option

An optional Return of Premium rider may be added that guarantees the return of your initial premium upon full surrender in the guaranteed period. The interest rate credited will be less than if the option is not elected.

**Free look:** Minimum of 10 days from contract receipt with some state variations.

### Joint annuitants

- Only available on non-qualified plan type.
- Must be spouses.
- Must be joint owners.

The maximum issue age rule is based on the older of the two annuitants (e.g., if annuitant is 83 and joint annuitant is 87, the age of 87 would be compared to the maximum issue age of 85 and therefore wouldn't be allowed).

**Minimum account value:** After withdrawals, account value cannot fall below \$5,000.

### Liquidity

- In year one, any withdrawal is subject to the surrender charge.
- Starting in year two, you can withdraw up to 10% of your cash value each year free of charge. Amounts greater than the 10% free amount will be subject to a surrender charge.
- No surrender charge after the guaranteed period.

### Surrender charges

3-Year: 8%, 8%, 7%

5-Year: 8%, 8%, 7%, 6%, 5%

7-Year: 8%, 8%, 7%, 6%, 5%, 4%, 3%

10-Year: 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

### Surrender charge waivers<sup>4</sup>

- Nursing home confinement (available after first contract year).
  - Surrender charges are waived after 30 consecutive days in a licensed nursing home.
- Terminal illness (available after first contract year).
  - Surrender charges are waived after being diagnosed by a licensed physician with life expectancy of less than one year.

**Death benefit:** Accumulated value as of the date of death of an annuitant, less any withdrawals taken after the date of death. No surrender charges apply.

## Strength and Stability Reflected by

**A++**

A.M. Best

**SUPERIOR**

Highest of 16 ratings  
May 2019  
AMBEST.com

**AA+**

Fitch Ratings

**VERY STRONG**

Second highest of 19 ratings  
May 2019  
FitchRatings.com

**Comdex**

Ranking

**99 OUT OF 100**

Top 1% of insurance companies  
May 2019  
Ebixlife.com

**2019** **WORLD'S MOST** <sup>TM</sup>  
**ETHICAL**  
**COMPANIES** <sup>®</sup>  
[WWW.ETHISPHERE.COM](http://WWW.ETHISPHERE.COM)

<sup>1</sup>Ratings based on Thrivent's financial strength and claims-paying ability. The rating refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

<sup>2</sup>Reported May 2019 by VitalSales Suite, EbixExchange. The Comdex score is the average ranking a company receives from the following four ratings agencies: A.M. Best, Standard & Poor's, Moody's Investors Services and Fitch Ratings. The Comdex score itself is not a rating, but rather a ranking. A company must receive ratings from at least two of the four ratings agencies in order to receive a Comdex score. For more information visit [Thrivent.com/whatiscomdex](http://Thrivent.com/whatiscomdex).

<sup>3</sup>Thrivent was named one of the "World's Most Ethical Companies" by Ethisphere Institute for our leadership in promoting ethical business standards and introducing innovative ideas to benefit the public. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. Visit [worldsmoethicalcompanies.ethisphere.com/honoree](http://worldsmoethicalcompanies.ethisphere.com/honoree).

<sup>4</sup>Surrender charge waivers not available in California.

This document outlines certain aspects of this product. However, it is not intended to be a complete depiction of all aspects.

The interest rate on new premiums depends upon current interest rates. 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 initial interest rate guarantee period chosen. The interest rate for each fixed period allocation depends upon the duration of the period chosen, and the contract. After the initial interest rate guarantee period ends, subsequent interest rates will not change more often than once every 12 months and will not be less than the guaranteed minimum rate. Interest is compounded daily and continues to apply until a payout is chosen.

Interest rates for the MYGA contract ICC16 A-XG-SDMYG, A-XG-SDMYG (16) Series are guaranteed for the entire guaranteed period.

Surrender charges may apply. Surrenders may be taxed as ordinary income. Surrenders prior to age 59½ may be subject to a 10% federal tax penalty.

Guarantees are backed by the financial strength and claims-paying ability of Thrivent.

Insurance products issued by Thrivent Financial for Lutherans. Not available in California or New York. [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

Not FDIC/NCUA insured. May lose value. No bank/credit union guarantee. Not a deposit. Not insured by any federal government agency.



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