



# THRIVENT® MULTI-YEAR GUARANTEE ANNUITY

## ANNUITY RATES\*

Effective Dec. 1, 2018

### With Return of Premium

	3-year	5-year	7-year	10-year	3-year	5-year	7-year	10-year
<b>Band 3 (\$100,000 and above)</b>	3.10%	3.65%	3.65%	3.75%	2.50%	2.80%	3.25%	3.45%
<b>Band 2 (\$50,000 to \$99,999)</b>	3.05%	3.60%	3.60%	3.70%	2.45%	2.75%	3.20%	3.40%
<b>Band 1 (\$10,000 to \$49,999)</b>	2.90%	3.45%	3.45%	3.60%	2.30%	2.60%	3.05%	3.25%

After initial guarantee period, the minimum guaranteed interest rate is 0.50%.

\*Applies to new contracts only. Rates are effective Dec. 1, 2018, and are subject to change. See [Thrivent.com/MYGARate](http://Thrivent.com/MYGARate) for current rates.

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 Financial.

THRIVENT FINANCIAL IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products underwritten and issued by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. For additional important information, visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

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