



# Thrivent Secure Retirement Builder™

## Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit Rider Rate Sheet

### Rate Sheet Effective:

June 13 through June 28, 2026

If your application is signed between the dates listed above, you will receive the initial index caps and interest rates no lower than the ones listed below (if the rate lock requirements are met). The index cap and interest rates are subject to change annually – but they will never be less than the guaranteed minimums.

Surrender Charge Schedule	Cap for S&P 500® Index Annual Point-to-Point Indexed Account	Interest Rate for Fixed Account
9-Year	9.00%	4.40%

Fixed Account Guaranteed Minimum Interest Rate: 0.50%    Guaranteed Minimum Index Cap: 1.00%  
Current Rider Charge: 0.95%    Guaranteed Maximum Rider Charge: 1.50%

### Rate Lock Information

For Thrivent-Affiliated or Personal Funds 30-Day Rate Lock	For Other Funds 60-Day Rate Lock
<p>For the following funding sources, if your premium is received within 30 days of the sign date, the rates and caps assigned to the contract will be the greater of what they were on the sign date or the contract's premium allocation date.</p> <ul style="list-style-type: none"> <li>• Personal checks/EFT/CDs.</li> <li>• Thrivent annuity, life, settlement option, or death claim proceeds.</li> <li>• Thrivent Mutual Fund proceeds.</li> <li>• Thrivent Investment Management Brokerage proceeds.</li> <li>• Thrivent Federal Credit Union proceeds.</li> </ul>	<p>For the following funding sources, if your premium is received within 60 days of the sign date, the rates and caps assigned to the contract will be the greater of what they were on the sign date or the contract's premium allocation date.</p> <ul style="list-style-type: none"> <li>• 1035 exchanges</li> <li>• Transfers</li> <li>• Rollovers</li> <li>• Conversions</li> <li>• Wrap accounts</li> </ul> <p>If Thrivent didn't request the funds, a copy of transfer paperwork may be required in order to qualify for the 60-day rate lock.</p>

**If your premiums are not received within the applicable rate lock periods, the indexed account cap and fixed account rate in effect on your premium allocation date will apply. Not available in New York.**

Withdrawals will decrease the value of your contract. Surrender charges apply. Surrenders are taxed as ordinary income on the gain portion only. Surrenders taken prior to age 59½ may be subject to a 10% federal tax penalty.

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If you would like a free buyer's guide for more details, please call 800-847-4836.

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Contract Forms: ICC16 A-NX-SDFIA, A-NX-SDFIA (16) Series. Rider Forms: ICC16 AR-NX-GLWB, AR-NX-GLWB (16) Series.