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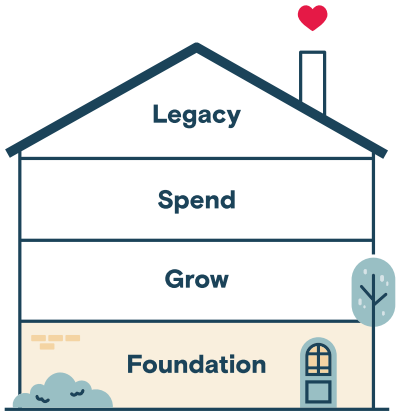
Disability Income Insurance

Help protect your family and your future



For most people, their income is their most valuable asset, and protecting that cash flow is the first step in creating a solid financial plan. You can't achieve financial goals, including retirement, without positive cash flow.

We use the financial house as a blueprint to prioritize important goals and illustrate the many ways we can help you build a financial plan. **Thrivent's Disability Income Insurance** is a key factor to the foundational coverage within that plan.



Your financial house and how Thrivent's Disability Income Insurance may fit

Build your financial strategy

Your financial strategy helps empower you to meet your family's needs and work toward your goals. Part of that strategy includes being able to pay for housing, groceries, utilities and transportation. Another part is the capability to save for things like retirement and your kids' college education.

Consider these questions:

- How would I cover my current expenses if I was unable to work?
- Would I be able to continue saving for my long-term goals if I couldn't work?

Thrivent Disability Income Insurance can provide income when you can't work, making it an effective part of an income-replacement strategy.

Empower yourself and your family

Having a source of income from Thrivent Disability Income Insurance can help in several ways:

+ Financially: It will provide a source of income so you can continue to pay your expenses.
+ Emotionally: Having a steady source of income will help your family as they adapt to a new reality.
+ Physically: If a disability requires your family to become caregivers for you, a steady source of income could be helpful.

Pair it with other plans

You may already have some income protection in place through your employer, or perhaps you plan to rely on other options if you become disabled. Thrivent Disability Income Insurance complements these sources, so you can have maximum income protection in place.

Do you have—or would you qualify for—any of the following options?

- **Employer-sponsored group disability income insurance**

  Employer-sponsored group disability benefits typically replace about half of your income. If premiums are paid by your employer, your benefits will be taxable.

- **Social Security disability benefits**

  If you qualify, the benefits usually replace only a fraction of your income.

- **Savings**

  It's good to have savings you can count on should you become disabled. Even a short-term disability could deplete years of savings. Consider if you save 10% of your income each year, would a one-year illness wipe out 10 years of saving?

- **Workers' compensation**

  If your disabling illness or injury is job-related, workers' compensation may replace a portion of your income.



Thrivent Disability Income Insurance can replace a portion of your income should you become disabled and unable to work. It helps create a safety net for what matters most—your family and your life goals. And, it may be more affordable than you think.

> A 2019 study of consumer bankruptcy filings found that 77.8% of debtors cited income loss as a contributor to their bankruptcy. This included 44.3% specifically citing medically related work loss as a contributor.*

*Medical Bankruptcy: Still Common Despite the Affordable Care Act, American Journal of Public Health 109, no. 3. March 2019. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6366487/.

"Thrivent financial advisors and professionals have general knowledge of the Social Security tenets. For complete details on your situation, contact the Social Security Administration."

Customize your contract to meet your needs

Thrivent Disability Income Insurance offers several contract options that allow you to customize income protection to suit your unique needs.

Once a contract is in place, your premiums will not change, and your insurance is noncancelable (meaning we won't cancel it). It's guaranteed to be renewed until the contract anniversary on or after age 67.

Choose your monthly benefit amount

It can range from $500 to $18,000 per month, depending on your current income, existing coverage and occupation.

Choose your benefit period

The benefit period is the maximum amount of time Thrivent will pay you benefits for a single period of disability. Select your benefit period from these options:

- 12 months
- 24 months
- 60 months
- 10 years
- To age 67

Choose your elimination period

The elimination period is the amount of time you must be disabled before Thrivent will begin paying you benefits. Select from these options:

- 1 month
- 2 months
- 3 months
- 6 months
- 12 months
- 24 months

Here's how Thrivent Disability Income Insurance can help if you become unable to work. It can:



Replace income



Preserve your savings



Pay expenses

Enhance your coverage

For an additional cost, you can add these optional riders:

+ **Future Purchase Option Benefit:** It allows you to increase the amount of coverage within financial guidelines and without medical evidence of insurability.
+ **Cost of Living Indexing Benefit:** The benefit adjusts on the anniversary date of your disability (for a 60-month benefit or greater).
+ **Residual Disability Benefit:**[1] The benefit paid is 20% to 80% of your total disability benefit, based on the portion of your income lost due to disability.
+ **Social Insurance Offset Benefit:**[2] You receive an additional amount if the total paid under any social insurance plan (provided by the government) is less than the Social Insurance Offset Benefit amount.
+ **Supplemental Disability Income Benefit:** This is a fixed amount to wrap around other in-force disability income insurance, such as what your employer may provide.

[1]In California, this is called Extended Partial Disability Benefit.
[2]In New York this is called Social Insurance Substitute Benefit.

Strong and stable

For over 120 years, Thrivent has helped people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving more than 2 million clients, as well as the communities in which they live and work.

Rated by:
AM Best, Moody's Investors Service and S&P Global Ratings[1]

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[1]Ratings are based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For information on each rating, visit the individual rating agency's website.

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Prepare for tomorrow—beginning today.

Contact your financial advisor to discuss how disability income insurance can help you plan ahead with confidence.

Don't have a financial advisor yet? Contact us at 800-847-4836 or visit thrivent.com.

This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Thrivent Disability Income Insurance has exclusions, limitations and terms under which the benefits may be reduced, or the contract may be discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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Contract forms: ICC15 H-IN-NCDI, H-IN-NCDI (15) series. Rider forms: ICC15 HR-IF-FPO, ICC15 HR-IX-COL, ICC15 HR-IO-SIO, ICC15 HR-IU-SDI, ICC15 HR-IR-RDI; HR-IF-FPO (15), HR-IX-COL (15), HR-IO-SIO (15), HR-IU-SDI (15), HR-IR-RDI (15) series.

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