thrivent®

Thrivent Secure Retirement Builder™

Your Wealth—Your Way

Upside potential, down time protection

We help you connect with your goals—and having a steady stream of income can make all the difference when you're ready to retire. Annuities ensure you have the income you need to live the life you want.

By providing protection in down times with the potential for more earnings, Thrivent Secure Retirement Builder™ is a single premium deferred fixed indexed annuity with a guaranteed lifetime withdrawal benefit rider. Allowing you more growth potential than a fixed annuity and less risk than a variable annuity.

You can take advantage of:

Lifetime income
A built-in feature—the guaranteed lifetime withdrawal benefit rider provides guaranteed lifetime income and growth potential for you and your spouse. The current annual charge for this benefit is 0.95% of the benefit base and will never be higher than 1.50%.

Flexibility
Choose your investment options: an index account, a fixed interest rate account, or a combination of both.

Tax deferral
Guaranteed tax-deferred growth used to determine your income.

Protection
Your original deposit is protected and will not decline due to market downturns.

Beneficiary protection
You can assign your invested assets directly to the beneficiaries of your choice.

Creating A Foundation For Guaranteed Future Income

How it works

At its core, Secure Retirement Builder is designed to generate income for your retirement. This guaranteed income is a withdrawal that can be made up of both principal and interest. There are two key values tracked with this product:

Your **accumulated value** is the amount of money in the contract. It is made up of your premium plus any interest credited, less the annual charge and any withdrawals.

Your **benefit base** is the value used to calculate your guaranteed withdrawal amount, which is the income you can use in retirement. At issue, your benefit base is equal to the premium paid. The amount of interest credited throughout the year will be added to the benefit base, giving you the potential for increasing income over time. Each year your benefit base is guaranteed to increase 3%, compounded annually. This will continue for 10 years or until you begin lifetime withdrawals—whichever occurs first.

To help you live the retirement you deserve, Secure Retirement Builder has two distinct phases.

Phase 1: Accumulation	Phase 2: Withdrawal
Begins when the premium is applied to the contact and ends when you decide to start taking your guaranteed income.	Begins when you start taking income, your guaranteed 3% roll up stops.
For the earlier of 10 years or until lifetime withdrawals begin, 3% is added each year to your benefit base, rolled up annually.	We determine your initial income amount by taking the withdrawal percentage (see pg. 5) and multiplying it by your benefit base. This income stream also has the potential to increase over time.
Any interest credited to the index account and the fixed account will then be stacked on top of your benefit base.	Your benefit base will increase by the amount of interest credited to your contract annually. When your benefit base increases, your income will increase as well.
	Even if the market goes down, your income stays the same and will not decrease.

You Have Options

As your life changes, having an annuity that can change along with you is key. Secure Retirement Builder allows you the flexibility to choose between an index account, a fixed account or a combination of both. You can also change how your premium dollars are allocated on your allocation anniversary.

Account options defined

Type	Index	Account Detail	Premium allocation
Indexed Account	S&P 500® Index	• Interest linked to the S&P 500® Index. • If the index performance was positive, you will receive an annual credit up to a cap (which is defined as the maximum interest rate given in a premium allocation year) on the premium allocation anniversary. • The cap is set when the premium is applied to the contract and guaranteed for one year and will not be less than 1.00%. • There is no minimum guaranteed interest.	Up to 100%; no minimum required for either option.
Fixed Account	Not linked to an index	• Interest is credited daily based on the rate set on each premium allocation anniversary. • This interest rate remains in effect until the next anniversary, when it could change. • The rate is guaranteed never to be less than 0.50%.	Up to 100%; no minimum required for either option.

Live More Fully—Together

Important benefits of Secure Retirement Builder include:

- Decide when your income starts.
- Choose who receives the income.
- Cover both you or your spouse, and you don't have to make that decision when the annuity is issued.

Your age when you start taking your withdrawal amounts will determine your guaranteed withdrawal percentage. Income can start as early as age 60.

Your guaranteed lifetime withdrawal percentages by age

Age	Single Income	Joint Income*
60 to 64	4.5%	4.0%
65 to 69	5.0%	4.5%
70 to 74	5.5%	5.0%
75 and older	6.0%	5.5%

*The contract age of the younger covered person will be used.
The annual charge for the guaranteed lifetime withdrawal benefit rider is 0.95% of the benefit base, with a maximum annual charge of 1.50%.

Options for your loved ones

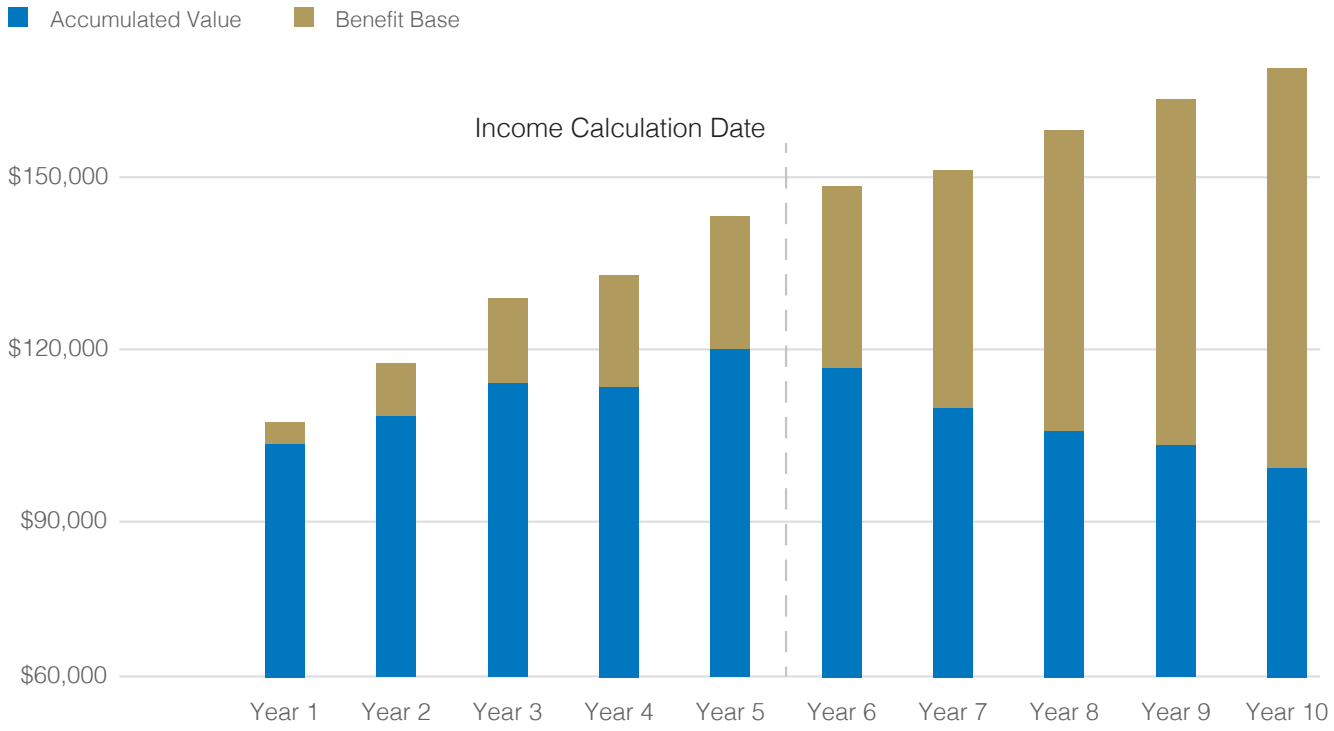
We make it easy to get started, so you can achieve your long-term plans. Secure Retirement Builder also has your beneficiaries' futures covered by guaranteeing they receive no less than your initial premium minus any withdrawals you make. And, if the account value happens to be more than your remaining premium, your beneficiaries will always get the higher amount.

Protection For Your Retirement

Your benefit base and guaranteed lifetime withdrawal amount can potentially increase each year. In the first 10 years, your benefit base is guaranteed to increase by 3%, rolled up (or compounded) annually. If you decide to begin receiving income in the first 10 years though, the 3% roll up stops. In addition to the guaranteed 3% roll up, your benefit base also increases if any interest is credited each year.

How Secure Retirement Builder can potentially increase your guaranteed lifetime withdrawal amounts

Assumptions: $100,000 premium at age 60 allocated to the indexed account; withdrawals begin at age 65. Income payments are shown in the beginning of the premium allocation year; all other values are shown at the end of the premium allocation year.



End of Year		1	2	3	4	5	6	7	8	9	10
Accumulated value	$100,000	$105,077	$110,284	$115,709	$114,487	$120,023	$118,194	$110,784	$107,883	$104,424	$100,383
Benefit base	$100,000	$108,948	$118,459	$128,562	$132,419	$143,185	$149,875	$151,383	$157,490	$163,401	$169,083
Interest credited to indexed account		6%	6%	6%	0%	6%	6%	1.38%	6%	6%	6%
S&P 500® Index return		28.71%	18.40%	31.49%	-4.38%	21.83%	11.96%	1.38%	13.69%	32.39%	16.00%
Income							**$7,159**	**$7,494**	**$7,569**	**$7,875**	**$8,170**

Income increases when interest is credited to the indexed account based on the S&P 500® Index return.

This is a hypothetical example for illustrative purposes only. This chart reflects hypothetical S&P 500® Index performance and S&P 500® Index data over a 10-year period. The hypothetical cap is assumed at 6%. It is determined at issue and may change annually thereafter. The hypothetical charge in this example is 0.95%, but can be a maximum charge of 1.50%.

Your Money– Your Way

It's important to know where you stand with your finances. We can help.

Secure Retirement Builder offers free withdrawals of 10% annually. However, withdrawals do reduce your benefit base and your overall guaranteed income amount.

If you need to withdraw more than 10% of your accumulated value in the first nine years of purchasing your annuity, a surrender charge may apply.

Surrender charge schedule

Year	Surrender charge applied to withdrawal
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10 and beyond	0%

The surrender charge schedule begins on the date that premiums are applied. The surrender charge schedule applies to both the indexed account and the fixed account. Withdrawals may be taxable and, if taken before age 59½, may be subject to a 10% federal tax penalty.

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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Get guidance from someone who gets you.

Your financial professional can discuss the benefits of Thrivent Secure Retirement Builder™ with you in greater detail to see if it's a good fit for your retirement strategy.

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

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

The maximum issue age is 85 and the minimum is age 40. The minimum premium amount is $25,000.

Guarantees based on the financial strength and claims paying ability of the issuer.

Withdrawals will decrease the value of your contract.

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Past performance is not necessarily indicative of future results. An investment cannot be made directly in an index.

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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.

Annual Point-to-Point Indexed Accounts Rider: ICC14 AR-IP-APTP

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