



# Thrivent fixed deferred annuity interest rates

Effective December 1, 2023

		Under \$50,000	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
<b>Security One</b> with bonus rate <sup>1,2</sup>	Initial interest rate (guaranteed for two years)	5.15%	5.45%	5.55%	5.65%
<b>Security One</b> without bonus rate <sup>1</sup>	Initial interest rate (guaranteed for two years)	3.65%	3.95%	4.05%	4.15%
<b>Security Plus<sup>3</sup></b>	Initial interest rate (guaranteed for two years)	3.55%			

**Guaranteed minimum interest rate: 3.00%.<sup>4</sup>**

<sup>1</sup>The interest rate depends upon current interest rates and whether the bonus rate is chosen. The bonus rate provides a higher interest rate for two full contract years. 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 at least 24 months. After 24 months, 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.

<sup>2</sup>Choosing the bonus rate results in a longer surrender charge period and no guaranteed return of premium.

<sup>3</sup>The two-year annual interest rate is applied to the first premium and remains in effect for at least 24 months. After 24 months, subsequent interest rates will not change more often than once every 12 months. Annual interest is compounded daily and continues to apply until a payout is chosen. Future deposits will receive credited rates in effect on the date of deposit.

<sup>4</sup>Guaranteed minimum interest rate is based on the contract issue date (application signed date).

Interest rates apply to new contracts and new premiums added to existing Thrivent contracts (if greater than the guaranteed minimum). They do not apply to formerly sold contracts for SPFA-IGA, LB FPDA or LB FPDA-82. Interest rates for new Security One and Security Plus contracts are guaranteed for two years from the premium receipt date. Interest rates on new premiums are subject to change at any time.

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

Surrender charges apply. Surrenders are taxed as ordinary income on the gain portion only. Surrenders prior to age 59½ may be subject to a 10% federal tax penalty.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. [thrivent.com/disclosures](https://www.thrivent.com/disclosures).

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

Contract Forms: A-AF-FPDA (04), A-AS-SPDA (04) Series, A-AF-FPDA ID (04), A-AS-SPDA ID (04), A-AS-SPDAN TX (06), A-AS-SPDAB TX (06), A-AS-SPDANI WA (04), A-AS-SPDABI WA (04)