



Thrivent Multi-Year Guarantee Annuity™ (MYGA) annuity interest rates

Effective October 5, 2026 - October 18, 2026

		Under \$50,000	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Thrivent Multi-Year Guarantee Annuity™ Market Value Adjustment (MVA) ^{1,2,3}	3-year	4.95%	5.20%	5.30%	5.35%
	5-year	5.30%	5.55%	5.65%	5.70%
	7-year	5.35%	5.60%	5.70%	5.75%
	9-year	5.45%	5.70%	5.80%	5.85%
Thrivent Multi-Year Guarantee Annuity™ Return of Premium (ROP) ¹	3-year	4.70%	4.95%	5.05%	5.10%
	5-year	5.05%	5.30%	5.40%	5.45%
	7-year	5.10%	5.35%	5.45%	5.50%
	9-year	5.20%	5.45%	5.55%	5.60%

Guaranteed minimum interest rate: Multi-Year Guarantee Annuity (MYGA) rate of 0.50%, MYGA issued in New York rate of 1.00%.

¹The interest rate depends on current interest rates and whether the MVA or ROP version is selected. 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 guarantee period chosen.

²The MYGA MVA version does not include a guaranteed return of premium. Withdrawals of taxable amounts are subject to ordinary income tax and, if made prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals taken during the surrender charge period may be subject to surrender charges and, if applicable, a Market Value Adjustment (MVA). When applied, MVA may result in an increase or decrease to amounts withdrawn from your contract.

³The MYGA MVA version is not available in New York and California.

With the return of premium benefit, Thrivent guarantees that if the contract is terminated, it will pay in cash no less than the premium paid less the sum of any previous surrenders.

The Thrivent Multi-Year Guarantee Annuity interest rate is based on the date the premium is received. The interest rate assigned to the contract will be the greater of what it was on the application sign date or the contract's premium allocation date. The following applies:

- 30-day rate lock:
 - Personal checks or EFT.
 - Thrivent annuity, life, settlement option or death claim proceeds.
 - Thrivent Mutual Funds proceeds.
 - Thrivent Investment Management Inc. brokerage proceeds.
 - Thrivent Federal Credit Union proceeds.
- 60-day rate lock:
 - 1035 exchanges.
 - Transfers.
 - Rollovers.
 - Conversions.
 - Wrap accounts.

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

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. thrivent.com/disclosures.

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

Contract Forms: ICC22 A-GM-MYGMVA, ICC22 A-GR-MYGPR, A-GM-MYGMVA (22), and A-GR-MYGPR (22) Series.

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