

<p><b>About Us</b></p>	<p>Thrivent Financial for Lutherans (“Thrivent,” “we,” “us,” or “our”) is a membership-owned fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients (“you” or “your”). We market life, health, and disability insurance as well as annuities to Christians in all 50 U.S. states and the District of Columbia.</p> <p>Thrivent Investment Management Inc., our affiliate, is a broker-dealer and investment adviser registered with the Securities and Exchange Commission and provides brokerage services to Investors. They also offer other securities directly held with issuers (e.g. our variable annuities) and serve as the primary underwriter of our variable annuities.</p> <p>Please visit <a href="http://thrivent.com">thrivent.com</a> to learn more about our affiliate and us.</p>
<p><b>About Your Financial Professional</b></p>	<p>The products and services your Thrivent financial professional (“Financial Professional”) can offer depends on the insurance licenses and securities registrations he or she holds and those to which we have granted that person to offer. This means your Financial Professional may not be able to offer the full range of products and services issued, sponsored, or managed by us, our affiliates, or third parties. Your Financial Professional will tell you which products and services they can or cannot offer, including but not limited to mutual funds, stocks/bonds, and certificates of deposits.</p> <p>Your Financial Professional may offer fixed or fixed indexed annuities and life insurance. If he or she also holds the appropriate securities registrations, then he or she can also offer variable annuities.</p> <p>Find, learn more about, and connect with a Thrivent Financial Professional near you by visiting <a href="http://connect.thrivent.com">connect.thrivent.com</a>.</p> <p><b>What types of products can Financial Professionals sell you?</b></p> <p>Our Financial Professionals are licensed to sell annuities to clients in accordance with state law. If they recommend that you buy an annuity, it means they believe that it effectively meets your financial situation, insurance needs, and financial objectives. Other financial products, such as life insurance or stocks, bonds and mutual funds, also may meet your needs.</p> <p>Your Financial Professional is contracted and appointed to sell Thrivent products as an agent of Thrivent. Your Financial Professional may also be able to offer annuities from other insurers. Ask your Financial Professional about his or her relationship with Thrivent and the annuities he or she can offer.</p> <p><b>How are Financial Professionals paid for their work?</b></p> <p>It is important for you to understand how your Financial Professional is paid for his or her work. Depending on the particular annuity you purchase, your Financial Professional may be paid a commission or a fee. Commissions are generally paid to your Financial Professional by the insurance company while fees are generally paid to your Financial Professional by the consumer. Ask your Financial Professional about how he or she is paid.</p> <p>Your Financial Professional will be paid commissions by the insurer issuing the annuity, or an insurance agency, or broker-dealer selling the annuity. Commissions are not taken out of your payments into your annuity and, no matter how many people are involved in supporting the recommendation of an annuity, what you pay for the annuity is the same. Your Financial Professional may also receive other cash compensation based on the sale of an annuity to you.</p> <p>Compensation paid to your Financial Professional varies based on a number of factors, which may include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Their relationship with Thrivent and if they have an agreement with Thrivent that makes them eligible for a broader range of compensation.</li> <li>• The insurer and product you select.</li> <li>• The type of annuity you purchase and the length of time you hold the product.</li> <li>• Total volume of product sales, additional payments you make to the product, and the profitability of the products.</li> <li>• If you purchase a proprietary product versus a nonproprietary product.</li> </ul>

<b>About Your Financial Professional</b>	<b><u>If you have questions about the above compensation that your Financial Professional will be paid for this transaction, please ask him or her.</u></b>
	<u>Your Financial Professional may also receive other indirect compensation resulting from this transaction (sometimes called “non-cash compensation”) such as health or retirement benefits, office rent and support, or other incentives from the insurance company or other sources.</u>
	For additional information about your Financial Professional's conflicts of interest, review our Products and Service Cost and Compensation Guide. Visit <a href="http://thrivent.com/disclosures">thrivent.com/disclosures</a> to access these referenced documents.

