



	Under \$50,000	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Security One (A-AS-SPDA (04), A-AS-SPDA ID (04))²	Two-Year Interest Rate¹			
With Bonus³	3.00%	3.30%	3.40%	3.50%
Without Bonus	2.50%	2.80%	2.90%	3.00%
Security Plus (A-AF-FPDA (04), A-AF-FPDA ID (04))⁴	2.50%	2.50%	2.50%	2.50%

Guaranteed minimum rate: 1.25%.¹

Interest rates apply to new contracts and new premiums added to existing Thrivent Financial 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 (A-AS-SPDA (04), A-AS-SPDA ID (04)) and Security Plus (A-AF-FPDA (04), A-AF-FPDA ID (04)) contracts are guaranteed for two years from the premium receipt date. Interest rates on new premiums are subject to change at any time. Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

Surrenders 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.

¹Applies to new contracts only. Guaranteed minimum for existing contracts varies by state.

²The 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.

³Choosing the two-year bonus rate results in a longer surrender charge period and no guaranteed return of premium.

⁴The two-year 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. Interest is compounded daily and continues to apply until a payout is chosen.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents/producers of Thrivent.