

[Name of Plan]

**Investment Options –  
4/30/2018**

This document includes important information to help you compare the investment options under your retirement plan. If you want additional information about your investment options, you can go to the specific Internet Web site address shown below or you can contact [insert name of plan administrator or designee] at [insert telephone number and Website address]. If you want additional information about investment options that are sponsored by Thrivent Financial, you can contact Thrivent at 1-800-847-4836. A free paper copy of the information available on the Website can be obtained by contacting [insert name of plan administrator or designee] at [telephone number].

**Document Summary**

This document has 3 parts. Part I consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II shows you the fees and expenses you will pay if you invest in an option. Part III contains information about the annuity options under your retirement plan.

**Part I. Performance Information**

**Table 1** focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site[s].

**Table 1 – Variable Return Investments**

Name/Type of Option	Average Annual Total Return As of 12/29/2017				Benchmark <sup>1</sup>			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Thrivent Mutual Funds, Class A Shares</b>								
<b>Blended Funds</b>								
Thrivent Aggressive Allocation Fund-A	15.51	10.98	5.61	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate			

<sup>1</sup> Reflects no deduction for fees, expenses or taxes.

					Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderately Aggressive Allocation Fund-A	10.95	9.08	5.24	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderate Allocation Fund-A	7.23	6.95	4.80	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderately	4.18	4.79	4.09	N/A	21.83	15.79	8.50	N/A

Conservative Allocation Fund-A				6/30/2005				6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Balanced Income Plus Fund-A	6.37	7.37	5.08	N/A 12/29/1997	22.40	11.64	5.03	N/A 12/29/1997
					MSCI World Index- USD Net Returns			
					2.47	2.04	3.84	N/A 12/29/1997
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 12/29/1997
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 12/29/1997
					S&P/LSTA Leveraged Loan Index			
Thrivent Diversified Income Plus Fund-A	4.07	4.76	5.40	N/A 1/8/1997	22.40	11.64	5.03	N/A 1/8/1997
					MSCI World Index – USD Net Returns			

					2.47	2.04	3.84	N/A 1/8/1997
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 1/8/1997
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 1/8/1997
					S&P/LSTA Leveraged Loan Index			
<b>Equity Funds</b>								
Thrivent Partner Emerging Markets Equity Fund-A	20.66	-2.13	N/A	-0.05 8/31/2012	37.28	4.35	N/A	6.30 8/31/2012
					MSCI Emerging Markets Index – USD Net Returns			
Thrivent Small Cap Stock Fund-A	15.44	14.60	6.46	N/A 7/1/1996	13.23	15.99	10.43	N/A 7/1/1996
					S&P Small Cap 600 Index			
Thrivent Mid Cap Stock Fund-A	13.17	16.98	9.22	N/A 6/30/1993	16.24	15.01	9.97	N/A 6/30/1993
					S&P Mid Cap 400 Index			
Thrivent Partner Worldwide Allocation Fund-A	17.59	5.52	N/A	2.51 2/29/2008	27.19	6.80	N/A	2.64 2/29/2008
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Large Cap Growth Fund-A	21.92	14.20	6.46	N/A 10/29/1999	27.44	17.00	9.99	N/A 10/29/1999

					S&P 500 Growth Index			
Thrivent Large Cap Value Fund-A	11.95	12.48	6.05	N/A 10/29/1999	15.36	14.24	6.80	N/A 10/29/1999
					S&P 500 Value Index			
Thrivent Large Cap Stock Fund-A	15.41	10.95	4.68	N/A 7/16/1987	22.21	11.53	4.86	N/A 7/16/1987
					MSCI World Large Cap Index – USD Net Returns			
Thrivent Growth and Income Plus-A	8.45	7.08	N/A	4.10 2/29/2008	22.40	11.64	N/A	6.03 2/29/2008
					MSCI World Index – USD Net Returns			
					2.47	2.04	N/A	3.71 2/29/2008
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	N/A	7.78 2/29/2008
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	N/A	5.55 2/29/2008
					S&P/LSTA Leveraged Loan Index			
<b>Bond Funds</b>								
Thrivent High Yield Fund-A	2.16	3.78	6.30	N/A 4/3/1987	7.50	5.78	8.03	N/A 4/3/1987
					Bloomberg Barclays U.S. Corporate High Yield Bond Index			
Thrivent Municipal Bond Fund-A	-0.23	1.65	3.63	N/A 12/3/1976	5.45	3.02	4.46	N/A 12/3/1976
					Bloomberg Barclays Municipal Bond Index			

Thrivent Income Fund-A	1.31	2.41	4.63	N/A 6/1/1972	3.54	2.10	4.01	N/A 6/1/1972
					Bloomberg Barclays U.S. Aggregate Bond Index			
Thrivent Opportunity Income Plus Fund-A	0.13	1.67	3.72	N/A 7/16/1987	2.47	2.04	3.84	N/A 7/16/1987
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 7/16/1987
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 7/16/1987
					S&P/LSTA Leveraged Loan Index			
Thrivent Government Bond Fund-A	0.46	0.56	N/A	2.23 2/26/2010	2.06	1.32	N/A	2.08 2/26/2010
					Bloomberg Barclays U.S. Agency Index			
					2.31	1.27	N/A	2.77 2/26/2010
					Bloomberg Barclays U.S. Treasury Index			
Thrivent Limited Maturity Bond Fund-A	2.16	1.32	2.23	N/A 10/29/1999	0.84	0.84	1.85	N/A 10/29/1999
					Bloomberg Barclays Government/Credit 1-3 Year Bond Index			
Thrivent Money Market Fund-A	0.10	0.02	0.31	N/A 3/10/1988	0.84	0.24	0.34	N/A 3/10/1988
					Citigroup 3-Month Short-Term T-Bill Index			
<b>Thrivent Mutual Funds, Class S Shares</b>								

Name/Type of Option	Average Annual Total Return As of 12/29/2017				Benchmark <sup>1</sup>			
	1 yr.	5 yr.	10 yr.	Since Inception	1 yr.	5 yr.	10 yr.	Since Inception
<b>Blended Funds</b>								
Thrivent Aggressive Allocation Fund-S	21.22	12.44	6.49	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderately Aggressive Allocation Fund-S	16.48	10.47	6.09	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderate Allocation Fund-S	12.56	8.26	5.62	N/A 6/30/2005	21.83	15.79	8.50	N/A 6/30/2005

					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Moderately Conservative Allocation Fund-S	9.33	6.07	4.88	N/A 6/30/2005	11.83	15.79	8.50	N/A 6/30/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 6/30/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 6/30/2005
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Balanced Income Plus Fund-S	11.68	8.79	6.03	N/A 12/29/1997	22.40	11.64	5.03	N/A 12/29/1997
					MSCI World Index- USD Net Returns			
					2.47	2.04	3.84	N/A 12/29/1997



					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 12/29/1997
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 12/29/1997
					S&P/LSTA Leveraged Loan Index			
Thrivent Diversified Income Plus Fund-S	9.20	6.03	6.23	N/A 12/29/1997	22.40	11.64	5.03	N/A 12/29/1997
					MSCI World Index – USD Net Returns			
					2.47	2.04	3.84	N/A 12/29/1997
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 12/29/1997
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 12/29/1997
					S&P/LSTA Leveraged Loan Index			
<b>Equity Funds</b>								
Thrivent Partner Emerging Markets Equity Fund-S	26.81	-0.89	N/A	1.16 8/31/2012	37.28	4.35	N/A	6.30 8/31/2012
					MSCI Emerging Markets Index- USD Net Returns			
Thrivent Small Cap Stock Fund-S	21.29	16.18	7.54	N/A 12/29/1997	13.23	15.99	10.43	N/A 12/29/1997
					S&P Small Cap 600 Index			

Thrivent Mid Cap Stock Fund-S	18.94	18.52	10.23	N/A 12/29/1997	16.24	15.01	9.97	N/A 12/29/1997
					S&P Mid Cap 400 Index			
Thrivent Partner Worldwide Allocation Fund-S	23.70	6.94	N/A	3.38 2/29/2008	27.19	6.80	N/A	2.64 2/29/2008
					MSCI All Country World Index ex-USA – USD Net Returns			
Thrivent Large Cap Growth Fund-S	28.22	15.65	7.36	N/A 10/29/1999	27.44	17.00	9.99	N/A 10/29/1999
					S&P 500 Growth Index			
Thrivent Large Cap Value Fund-S	17.70	13.99	7.06	N/A 10/29/1999	15.36	14.24	6.80	N/A 10/29/1999
					S&P 500 Value Index			
Thrivent Large Cap Stock Fund-S	21.27	12.44	5.64	N/A 12/29/1997	22.21	11.53	4.86	N/A 12/29/1997
					MSCI World Large Cap Index – USD Net Returns			
Thrivent Growth and Income Plus Fund-S	13.86	8.44	N/A	4.94 2/29/2008	22.40	11.64	N/A	6.03 2/29/2008
					MSCI World Index – USD Net Returns			
					2.47	2.04	N/A	3.71 2/29/2008
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	N/A	7.78 2/29/2008

					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	N/A	5.55 2/29/2008
					S&P/LSTA Leveraged Loan Index			
<b>Bond Funds</b>								
Thrivent High Yield Fund-S	7.55	5.09	7.18	N/A 10/31/1997	7.50	5.78	8.03	N/A 10/31/1997
					Bloomberg Barclays U.S. Corporate High Yield Bond Index			
Thrivent Municipal Bond Fund-S	4.70	2.85	4.39	N/A 10/31/1997	5.45	3.02	4.46	N/A 10/31/1997
					Bloomberg Barclays Municipal Bond Index			
Thrivent Income Fund-S	6.25	3.69	5.51	N/A 10/31/1997	3.54	2.10	4.01	N/A 10/31/1997
					Bloomberg Barclays U.S. Aggregate Bond Index			
Thrivent Opportunity Income Plus Fund-S	5.11	2.84	4.50	N/A 12/29/1997	2.47	2.04	3.84	N/A 12/29/1997
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 12/29/1997
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 12/29/1997
					S&P/LSTA Leveraged Loan Index			
Thrivent Government Bond Fund-S	2.60	1.17	N/A	2.75 2/26/2010	2.06	1.32	N/A	2.08 2/26/2010

					Bloomberg Barclays U.S. Agency Index			
					2.31	1.27	N/A	2.77 2/26/2010
					Bloomberg Barclays U.S. Treasury Index			
Thrivent Limited Maturity Bond Fund-S	2.36	1.57	2.49	N/A 10/29/1999	0.84	0.84	1.85	N/A 10/29/1999
					Bloomberg Barclays Government/Credit 1-3 Year Bond Index			
Thrivent Money Market Fund-S	0.42	0.08	0.38	N/A 12/29/1997	0.84	0.24	0.34	N/A 12/29/1997
					Citigroup 3-Month Short-Term T-Bill Index			
<b>Thrivent Series Fund, Inc.</b>								
Name/Type of Option	Average Annual Total Return As of 12/29/2017				Benchmark <sup>1</sup>			
<b>Blended Portfolios</b>								
Thrivent Aggressive Allocation Portfolio	21.51	12.40	6.43	N/A 4/29/2005	21.83	15.79	8.50	N/A 4/29/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 4/29/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 4/29/2005
					MSCI All Country World Index ex-USA- USD Net Returns			
Thrivent Moderately Aggressive Allocation Portfolio	16.79	10.45	6.04	N/A 4/29/2005	21.83	15.79	8.50	N/A 4/29/2005
					S&P 500 Index			

					3.54	2.10	4.01	N/A 4/29/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 4/29/2005
					MSCI All Country World Index ex-USA-USD Net Returns			
Thrivent Moderate Allocation Portfolio	12.95	8.31	5.56	N/A 4/29/2005	21.83	15.79	8.50	N/A 4/29/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 4/29/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 4/29/2005
					MSCI All Country World Index ex-USA-USD Net Returns			
Thrivent Moderately Conservative Allocation Portfolio	9.51	6.06	4.80	N/A 4/29/2005	21.83	15.79	8.50	N/A 4/29/2005
					S&P 500 Index			
					3.54	2.10	4.01	N/A 4/29/2005
					Bloomberg Barclays U.S. Aggregate Bond Index			
					27.19	6.80	1.84	N/A 4/29/2005
					MSCI All Country World Index ex-USA-USD Net Returns			

Thrivent Balanced Income Plus Portfolio	11.67	8.36	5.96	N/A 6/14/1995	22.40	11.64	5.03	N/A 6/14/1995
					MSCI World Index - USD Net Returns			
					2.47	2.04	3.84	N/A 6/14/1995
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 6/14/1995
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 6/14/1995
					S&P/LSTA Leveraged Loan Index			
Thrivent Diversified Income Plus Portfolio	9.34	6.32	6.53	N/A 3/2/1998	22.40	11.64	5.03	N/A 3/2/1998
					MSCI World Index - USD Net Returns			
					2.47	2.04	3.84	N/A 3/2/1998
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 3/2/1998
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 3/2/1998
					S&P/LSTA Leveraged Loan Index			
<b>Equity Portfolios</b>								
Thrivent Partner	19.42	11.31	N/A	9.68	22.47	17.98	N/A	12.98

Healthcare Portfolio				4/30/2008				4/30/2008
					S&P Composite 1500 Health Care Index			
					19.80	13.88	N/A	10.57 4/30/2008
					MSCI World Healthcare Index – USD Net Returns			
Thrivent Partner Emerging Markets Equity Portfolio	27.65	2.19	N/A	4.78 4/30/2008	37.28	4.35	N/A	2.15 4/30/2008
					MSCI Emerging Markets Index – USD Net Returns			
Thrivent Real Estate Securities Portfolio	5.96	9.36	7.54	N/A 4/30/2003	4.58	5.97	3.67	N/A 4/30/2003
					S&P Composite 1500 Equity REITs Index			
					8.67	9.83	7.77	N/A 4/30/2003
					FTSE NAREIT All Equity REITs Index			
Thrivent Small Cap Stock Portfolio	21.23	16.06	7.46	N/A 3/1/2001	13.23	15.99	10.43	N/A 3/1/2001
					S&P SmallCap 600 Index			
Thrivent Small Cap Index Portfolio	13.13	15.68	10.13	N/A 6/14/1995	13.23	15.99	10.43	N/A 6/14/1995
					S&P SmallCap 600 Index			
Thrivent Mid Cap Stock Portfolio	19.00	18.38	9.93	N/A 3/1/2001	16.24	15.01	9.97	N/A 3/1/2001
					S&P MidCap 400 Index			
Thrivent Mid Cap Index Portfolio	15.98	14.61	9.55	N/A 3/1/2001	16.24	15.01	9.97	N/A 3/1/2001
					S&P MidCap 400 Index			
Thrivent Partner	23.85	6.93	N/A	2.96	27.19	6.80	N/A	2.29

Worldwide Allocation Portfolio				4/30/2008				4/30/2008
					MSCI All Country World Index ex-USA-USD Net Returns			
Thrivent Partner All Cap Portfolio	20.24	14.17	6.10	N/A 11/30/2001	21.13	15.74	8.69	N/A 11/30/2001
					S&P Composite 1500 Index			
Thrivent Large Cap Growth Portfolio	28.93	16.22	8.07	N/A 1/9/1987	27.44	17.00	9.99	N/A 1/9/1987
					S&P 500 Growth Index			
Thrivent Partner Growth Stock Portfolio	33.61	17.69	9.81	N/A 11/30/2001	27.44	17.00	9.99	N/A 11/30/2001
					S&P 500 Growth Index			
Thrivent Large Cap Value Portfolio	17.65	13.88	6.93	N/A 11/30/2001	15.36	14.24	6.80	N/A 11/30/2001
					S&P 500 Value Index			
Thrivent Large Cap Stock Portfolio	21.16	12.44	5.67	N/A 3/1/2001	22.21	11.53	4.86	N/A 3/1/2001
					MSCI World Large Cap Index-USD Net Returns			
Thrivent Large Cap Index Portfolio	21.46	15.41	8.15	N/A 6/14/1995	21.83	15.79	8.50	N/A 6/14/1995
					S&P 500 Index			
Thrivent Growth and Income Plus Portfolio	14.01	8.36	N/A	4.81 4/30/2008	22.40	11.64	N/A	5.69 4/30/2008
					MSCI World Index-USD Net Returns			
					2.47	2.04	N/A	3.70 4/30/2008
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			



					6.92	5.45	N/A	7.54 4/30/2008
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	N/A	5.27 4/30/2008
					S&P/LSTA Leveraged Loan Index			
<b>Bond Portfolios</b>								
Thrivent High Yield Portfolio	7.47	5.15	7.34	N/A 11/2/1987	7.50	5.78	8.03	N/A 11/2/1987
					Bloomberg Barclays U.S. Corporate High Yield Bond Index			
Thrivent Income Portfolio	6.28	3.61	5.41	N/A 1/9/1987	3.54	2.10	4.01	N/A 11/2/1987
					Bloomberg Barclays U.S. Aggregate Bond Index			
Thrivent Government Bond Portfolio	2.96	1.82	3.86	N/A 6/14/1995	2.06	1.32	2.85	N/A 6/14/1995
					Bloomberg Barclays U.S. Agency Index			
					2.31	1.27	3.31	N/A 6/14/1995
					Bloomberg Barclays U.S. Treasury Index			
					3.54	2.10	4.01	N/A 6/14/1995
					Bloomberg Barclays U.S. Aggregate Bond Index			
Thrivent Limited Maturity Bond Portfolio	2.61	1.66	2.52	N/A 11/30/2001	0.84	0.84	1.85	N/A 11/30/2001
					Bloomberg Barclays Government/Credit 1-3 Year Bond Index			

Thrivent Opportunity Income Plus Portfolio	4.62	2.57	4.24	N/A 4/30/2003	2.47	2.04	3.84	N/A 4/30/2003
					Bloomberg Barclays U.S. Mortgage-Backed Securities Index			
					6.92	5.45	7.45	N/A 4/30/2003
					Bloomberg Barclays U.S. High Yield Ba/B 2% Issuer Capped Index			
					4.12	4.03	4.85	N/A 4/30/2003
					S&P/LSTA Leveraged Loan Index			
Thrivent Money Market Portfolio	0.50	0.10	0.39	N/A 1/9/1987	0.84	0.24	0.34	N/A 1/9/1987
					Citigroup 3-Month Short-Term T-Bill Index			

**Table 2** focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

**Table 2 – Fixed Return Investments**

Name/Type of Option	Return	Term	Other
<p><b><i>Thrivent Financial for Lutherans –</i></b></p> <p><b><i><u>Fixed Account Option in the Flexible Premium Deferred Variable Annuity (issued since 2005)</u></i></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate from 1.00% - 3.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or by reviewing the prospectus found on the following webpage: <a href="https://www.thrivent.com/annuities/variable/prospectus_reports.html">https://www.thrivent.com/annuities/variable/prospectus_reports.html</a>.</p>	1 year	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates on amounts allocated to a Fixed Period Allocation will be guaranteed for the duration of the period selected. Rates are currently set monthly. Rates are compounded daily. Guaranteed minimum rates dependent upon date and state of issue.</p>
<b><i>Thrivent Financial</i></b>	Guaranteed minimum rate from 1.50% - 3.00%	1 year	Current interest

<p><i>for Lutherans –</i></p> <p><b><u>Fixed Account Option in the Flexible Premium Deferred Variable Annuity (issued 2002 - 2005)</u></b></p> <p>(Features may vary by state.)</p>	<p>Current interest rate information is available by calling 1-800-847-4836 or by reviewing the prospectus found on the following webpage: <a href="https://www.thrivent.com/annuities/variable/prospectus_reports.html">https://www.thrivent.com/annuities/variable/prospectus_reports.html</a>.</p>		<p>rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates on amounts allocated to a Fixed Period Allocation will be guaranteed for the duration of the period selected. Rates are currently set monthly. Rates are compounded daily. Guaranteed minimum rates dependent upon date and state of issue.</p>
<p><i>Thrivent Financial for Lutherans –</i></p> <p><b><u>Fixed Account Option in the Variable Annuity Account A (issued by Aid Association for Lutherans, 1995-2003)</u></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate is 3.50%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or by reviewing the prospectus found on the following webpage: <a href="https://www.thrivent.com/annuities/variable/prospectus_reports.html">https://www.thrivent.com/annuities/variable/prospectus_reports.html</a>.</p>	<p>1 year</p>	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates are currently set monthly. Rates are compounded daily.</p>
<p><i>Thrivent Financial for Lutherans –</i></p> <p><b><u>Fixed Account Option in the Variable Annuity Account B (issued by Lutheran Brotherhood, 1994-2003)</u></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate is 3.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or by reviewing the prospectus found on the following webpage: <a href="https://www.thrivent.com/annuities/variable/prospectus_reports.html">https://www.thrivent.com/annuities/variable/prospectus_reports.html</a>.</p>	<p>1 year</p>	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates are currently set monthly. Rates are compounded daily.</p>
<p><i>Thrivent Life Insurance Company –</i></p> <p><b><u>Fixed Account Option in the Variable Annuity</u></b></p>	<p>Guaranteed minimum rate is 4.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or by reviewing the prospectus found on the following webpage: <a href="https://www.thrivent.com/annuities/variable/prospectus_reports.html">https://www.thrivent.com/annuities/variable/prospectus_reports.html</a>.</p>	<p>1 year</p>	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12</p>

<p><b><u>(issued by Lutheran Brotherhood Variable Insurance Products, 1988-2003)</u></b></p> <p>(Features may vary by state.)</p>			<p>months. Rates are currently set monthly. Rates are compounded daily.</p>
<p><b><u>Thrivent Financial for Lutherans – Security Plus Flexible Premium Deferred Annuity</u></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate from 1.00% - 3.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or reviewing the PDF document entitled “Fixed Annuity Rates,” which can be found on the right-hand side of the following webpage:  <a href="https://www.thrivent.com/annuities/index.html">https://www.thrivent.com/annuities/index.html</a></p>	<p>1 year</p>	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates are currently set monthly. Rates are compounded daily. Guaranteed minimum rates depend upon date and state of issue.</p>
<p><b><u>Thrivent Financial for Lutherans – Security One Single Premium Deferred Annuity</u></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate from 1.00% - 3.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or reviewing the PDF document entitled “Fixed Annuity Rates,” which can be found on the right-hand side of the following webpage:  <a href="https://www.thrivent.com/annuities/index.html">https://www.thrivent.com/annuities/index.html</a></p>	<p>1 year</p>	<p>Current interest rates will remain in effect for at least one year. Subsequent rates are set no more than once every 12 months. Rates are currently set monthly. Rates are compounded daily. Guaranteed minimum rates depend upon date and state of issue.</p>
<p><b><u>Thrivent Financial for Lutherans – Multi-Year Guarantee Series Annuity (MYG)</u></b></p> <p>(Features may vary by state.)</p>	<p>Guaranteed minimum rate from 1.00% - 3.00%</p> <p>Current interest rate information is available by calling 1-800-847-4836 or reviewing the PDF document entitled “Fixed Annuity Rates,” which can be found on the right-hand side of the following webpage:  <a href="https://www.thrivent.com/annuities/index.html">https://www.thrivent.com/annuities/index.html</a></p>	<p>3, 4, 5, 6, 7, 8, 9, &amp; 10-yr allocation periods have been offered since the inception of this product.</p>	<p>If the first-year bonus is not selected, current interest rate will remain in effect for the duration of the guarantee period. If the first-year bonus is selected, the initial rate will remain in effect for one year. After the first year, the</p>

			<p>corresponding non-bonus rate will remain in effect for the remaining duration of the guarantee period. Rates are currently set monthly. Rates are compounded daily. Guaranteed minimum rates depend upon date and state of issue.</p> <p>Not all allocation periods may be available.</p>
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**Part II. Fee and Expense Information**

Table 3 shows fee and expense information for the investment options listed in Table 1 and Table 2. Table 3 shows the Total Annual Operating Expenses of the options in Table 1. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Table 3 also shows Shareholder-type fees. These fees are in addition to Total Annual Operating Expenses.

**Table 3 – Fees and Expenses**

Name/Type of Option	Total Annual Operating Expenses		Shareholder-type Fees
	As a %	Per \$1000	
<b>Thrivent Mutual Funds, Class A Shares</b>			
<b>Blended Funds</b>			
Thrivent Aggressive Allocation Fund-A	1.50	\$ 15.00	Appendix A, C, D and E
Thrivent Moderately Aggressive Allocation Fund-A	1.39	\$ 13.90	Appendix A, C, D and E
Thrivent Moderate Allocation Fund-A	1.28	\$ 12.80	Appendix A, C, D and E
Thrivent Moderately Conservative Allocation Fund-A	1.19	\$ 11.90	Appendix A, C, D and E
Thrivent Balanced Income Plus Fund-A	1.09	\$ 10.90	Appendix A, C, D and E
Thrivent Diversified Income Plus Fund-A	1.05	\$ 10.50	Appendix A, C, D, and E
<b>Equity Funds</b>			

Thrivent Partner Emerging Markets Equity Fund-A	3.39	\$ 33.90	Appendix A, C, D and E
Thrivent Small Cap Stock Fund-A	1.17	\$ 11.70	Appendix A, C, D and E
Thrivent Mid Cap Stock Fund-A	1.06	\$ 10.60	Appendix A, C, D and E
Thrivent Partner Worldwide Allocation Fund-A	1.51	\$ 15.10	Appendix A, C, D and E
Thrivent Large Cap Growth Fund-A	1.26	\$ 12.60	Appendix A, C, D and E
Thrivent Large Cap Value Fund-A	0.91	\$ 9.10	Appendix A, C, D and E
Thrivent Large Cap Stock Fund-A	1.01	\$ 10.10	Appendix A, C, D and E
Thrivent Growth and Income Plus Fund-A	1.44	\$ 14.40	Appendix A, C, D and E
<b>Bond Funds</b>			
Thrivent High Yield Fund-A	0.80	\$ 8.00	Appendix A, C, D and E
Thrivent Municipal Bond Fund-A	0.74	\$ 7.40	Appendix A, C, D and E
Thrivent Income Fund-A	0.77	\$ 7.70	Appendix A, C, D and E
Thrivent Opportunity Income Plus Fund-A	0.96	\$ 9.60	Appendix A, C, D and E
Thrivent Government Bond Fund-A	1.00	\$ 10.00	Appendix B, C, D and E
Thrivent Limited Maturity Bond Fund-A	0.61	\$ 6.10	Appendix D and E
Thrivent Money Market Fund-A	0.67	\$ 6.70	Appendix D and E
<b><u>Thrivent Mutual Funds, Class S Shares</u></b>			

<b>Blended Funds</b>			
Thrivent Aggressive Allocation Fund-S	1.20	\$ 12.00	No such fees
Thrivent Moderately Aggressive Allocation Fund-S	1.14	\$ 11.40	No such fees
Thrivent Moderate Allocation Fund-S	1.01	10.10	No such fees
Thrivent Moderately Conservative Allocation Fund-S	0.92	\$ 9.20	No such fees
Thrivent Balanced Income Plus Fund-S	0.76	\$ 7.60	No such fees
Thrivent Diversified Income Plus Fund-S	0.78	\$ 7.80	No such fees
<b>Equity Funds</b>			
Thrivent Partner Emerging Markets Equity Fund-S	3.24	\$ 32.40	No such fees
Thrivent Small Cap Stock Fund-S	0.81	\$ 8.10	No such fees
Thrivent Mid Cap Stock Fund-S	0.72	\$ 7.20	No such fees
Thrivent Partner Worldwide Allocation Fund-S	0.96	\$ 9.60	No such fees
Thrivent Large Cap Growth Fund-S	0.82	\$ 8.20	No such fees
Thrivent Large Cap Value Fund-S	0.53	\$ 5.30	No such fees
Thrivent Large Cap Stock Fund-S	0.65	\$ 6.50	No such fees
Thrivent Growth and Income Plus Fund-S	1.23	\$ 12.30	No such fees
			No such fees

Thrivent Low Volatility Equity Fund-S	3.74	\$ 37.40	
Thrivent Small Cap Growth Fund-S	4.12	\$ 41.20	No such fees
<b>Bond Funds</b>			
Thrivent High Yield Fund-S	0.57	\$ 5.70	No such fees
Thrivent Municipal Bond Fund-S	0.50	\$ 5.00	No such fees
Thrivent Income Fund-S	0.45	\$ 4.50	No such fees
Thrivent Opportunity Income Plus Fund-S	0.71	\$ 7.10	No such fees
Thrivent Government Bond Fund-S	0.79	\$ 7.90	No such fees
Thrivent Limited Maturity Bond Fund-S	0.42	\$ 4.20	No such fees
Thrivent Multidimensional Income Fund-S	1.69	\$ 16.90	No such fees
Thrivent High Income Municipal Bond Fund-S	3.00	\$ 30.00	No such fees
Thrivent Money Market Fund-S	0.53	\$ 5.30	No such fees
<b>Thrivent Series Fund, Inc.</b>			
<b>Blended Portfolios</b>			
Thrivent Aggressive Allocation Portfolio	0.97	\$ 9.70	Appendix F
Thrivent Moderately Aggressive Allocation Portfolio	0.94	\$ 9.40	Appendix F
Thrivent Moderate Allocation Portfolio	0.81	\$ 8.10	Appendix F
Thrivent Moderately	0.73	\$ 7.30	Appendix F



Conservative Allocation Portfolio			
Thrivent Balanced Income Plus Portfolio	0.68	\$ 6.80	Appendix F
Thrivent Diversified Income Plus Portfolio	0.54	\$ 5.40	Appendix F
<b>Equity Portfolios</b>			
Thrivent Partner Healthcare Portfolio	0.93	\$ 9.30	Appendix F
Thrivent Partner Emerging Markets Equity Portfolio	1.37	\$ 13.70	Appendix F
Thrivent Real Estate Securities Portfolio	0.85	\$ 8.50	Appendix F
Thrivent Small Cap Growth Portfolio	3.61	\$ 36.10	Appendix F
Thrivent Small Cap Stock Portfolio	0.73	\$ 7.30	Appendix F
Thrivent Small Cap Index Portfolio	0.27	\$ 2.70	Appendix F
Thrivent Mid Cap Stock Portfolio	0.67	\$ 6.70	Appendix F
Thrivent Mid Cap Index Portfolio	0.27	\$ 2.70	Appendix F
Thrivent Partner Worldwide Allocation Portfolio	0.88	\$ 8.80	Appendix F
Thrivent Partner All Cap Portfolio	0.81	\$ 8.10	Appendix F
Thrivent Large Cap Growth Portfolio	0.44	\$ 4.40	Appendix F
Thrivent Partner Growth Stock Portfolio	0.79	\$ 7.90	Appendix F

Thrivent Large Cap Value Portfolio	0.64	\$ 6.40	Appendix F
Thrivent Large Cap Stock Portfolio	0.66	\$ 6.60	Appendix F
Thrivent Large Cap Index Portfolio	0.25	\$ 2.50	Appendix F
Thrivent Low Volatility Equity Portfolio	3.06	\$ 30.60	Appendix F
Thrivent Growth and Income Plus Portfolio	0.99	\$ 9.90	Appendix F
<b>Bond Portfolios</b>			
Thrivent Multidimensional Income Portfolio	1.59	\$ 15.90	Appendix F
Thrivent High Yield Portfolio	0.45	\$ 4.50	Appendix F
Thrivent Income Portfolio	0.44	\$ 4.40	Appendix F
Thrivent Government Bond Portfolio	0.45	\$ 4.50	Appendix F
Thrivent Limited Maturity Bond Portfolio	0.45	\$ 4.50	Appendix F
Thrivent Opportunity Income Plus Portfolio	0.69	\$ 6.90	Appendix F
Thrivent Money Market Portfolio	0.45	\$ 4.50	Appendix F
<b>Fixed-Return Investments</b>			
<i>Thrivent Financial for Lutherans – Fixed Account Option in the Flexible Premium Deferred Variable Annuity (issued since 2005)</i>	N/A	N/A	Appendix F
<i>Thrivent Financial for Lutherans – Fixed Account Option in the Flexible Premium Deferred</i>	N/A	N/A	Appendix F

<u>Variable Annuity (issued 2002 - 2005)</u>			
<u>Thrivent Financial for Lutherans – Fixed Account Option in the Variable Annuity Account A (issued by Aid Association for Lutherans)</u>	N/A	N/A	Appendix F
<u>Thrivent Financial for Lutherans – Fixed Account Option in the Variable Annuity Account B (issued by Lutheran Brotherhood)</u>	N/A	N/A	Appendix F
<u>Thrivent Life Insurance Company – Fixed Account Option in the Variable Annuity (issued by Lutheran Brotherhood Variable Insurance Products)</u>	N/A	N/A	Appendix F
<u>Thrivent Financial for Lutherans – Security Plus Flexible Premium Deferred Annuity</u>	N/A	N/A	Appendix G
<u>Thrivent Financial for Lutherans – Security One Single Premium Deferred Annuity</u>	N/A	N/A	Appendix G
<u>Thrivent Financial for Lutherans – Multi-Year Guarantee Series Annuity (MYG)</u>	N/A	N/A	Appendix G

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor’s Web site for an example showing the long-term effect of fees and expenses at [http://www.dol.gov/ebsa/publications/401k\\_employee.html](http://www.dol.gov/ebsa/publications/401k_employee.html). Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

### Part III. Annuity Information

**Table 4** focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

**Table 4 – Annuity Options**

Name	Objectives/Goals	Pricing Factors	Restrictions/Fees
<b><i>Thrivent Financial for Lutherans – Flexible Premium Deferred Variable Annuity</i></b>	The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.	The value of your annuity depends on the premiums paid into the contract and the allocations of those premiums to the investment options. In addition to the investment	The maximum surrender charge is 7%. The surrender charge declines by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender)

<p><i>Issued:</i></p> <p><i>2005 – present</i></p> <p><i>(Features may vary by state.)</i></p>	<p><i>Optional features:</i></p> <p><i>Guaranteed Lifetime Withdrawal Benefit (GLWB) – allows withdrawal up to a guaranteed withdrawal amount each contract year for as long as the benefit is in force, even if the value of your annuity is depleted. The GLWB rider is not available on certain employer-sponsored plans.</i></p> <p><i>Return Protection Allocation (RPA) – guarantees a minimum amount of Accumulated Value of a specified period (7 or 10 years). This benefit can no longer be added to contracts.</i></p> <p><i>Optional Death Benefits – guarantee a certain amount payable at death (may be greater than the basic death benefit).</i></p>	<p>options, the Fixed Account Option is also available. The value of the contract will generally be a function of the performance and/or interest generated from the investment options and the Fixed Account. The investment options are featured in Table 1 under Thrivent Series Fund, Inc. and in Table 2 (the Fixed Account Option).</p> <p>If you elect to receive an annuity income, your payments will depend on the amount accumulated and the income option you choose.</p> <p>There is a basic death benefit payable to your beneficiary if death occurs before annuity payments begin. The basic death benefit is the greater of the contract’s value or premiums paid less any withdrawals.</p> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using a rate that is 0.25% higher than the interest rate used to determine the annuity payments.</p>	<p>each contract year without a surrender charge.</p> <p>The current Mortality &amp; Expense Risk Charge is 1.25% of average contract value (included as annual operating expense) for the first seven contract years and then drops to 1.00% at the 8<sup>th</sup> contract year. After the first seven contract years, this charge is guaranteed not to exceed 1.15%. When annuity payments begin, the Mortality &amp; Expense Risk Charge will be 1.25%.</p> <p>There is a Transfer Charge of \$25 per transfer after 12 free transfers per contract year.</p> <p>The amount transferred from the Fixed Account in any Contract Year may not exceed the greater of \$500 and 25% of the accumulated value in the Fixed Account at the time the first transfer is made in that Contract Year.</p> <p>The amount allocated or transferred to a Fixed Period Allocation cannot be less than \$1,000. Transfers from a Fixed Period Allocation must be at least \$200, unless the total value is less than \$200. Transfers from a Fixed Period Allocation may be made only within 30 days before the end of its allocation period.</p> <p>A Market Value Adjustment (MVA) is made for amounts surrendered from a Fixed Period Allocation more than 30 days before the end of the Fixed Period Allocation period. The</p>
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			<p>MVA is calculated using Treasury rates and yields a positive or negative adjustment (but can never reduce interest to less than the guaranteed minimum rate). Fixed period allocations that extend past the maturity date will not be permitted.</p> <p>For full or partial surrender of annuity payments, the commuted value is the present value of remaining payments in the guaranteed period. The lump sum payable is calculated by using an interest rate of up to 0.25% above the rate that is used to determine the annuity payments.</p> <p>There is an Annual Administrative Charge of up to \$30 (generally for contracts less than \$15,000).</p> <p>Maximum charges for Optional Benefits as a percentage of average contract value:</p> <p>Guaranteed Lifetime Withdrawal Benefit (GLWB) – 1.25%</p> <p>Return Protection Allocation (RPA) – 0.75%</p> <p>Optional Death Benefits:</p> <ul style="list-style-type: none"> <li>• Maximum Anniversary Death Benefit (MADB) – 0.20%</li> <li>• Premium Accumulation Death Benefit (PADB) – 0.40%</li> <li>• Earnings Addition Death Benefit</li> </ul>
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			(EADB) – 0.25%  There is a 0.10% reduction if any 2 death benefits are selected and a 0.20% reduction if all 3 optional death benefits are selected.
<p><b><i>Thrivent Financial for Lutherans –</i></b></p> <p><b><u><i>Flexible Premium Deferred Variable Annuity</i></u></b></p> <p><i>Issued:</i></p> <p>2002 - 2005</p> <p><i>(Features may vary by state.)</i></p>	<p>The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.</p> <p><i>Optional features:</i></p> <p><i>Return Protection Allocation (RPA)</i> – guarantees a minimum amount of Accumulated Value of a specified period (7 or 10 years). This benefit can no longer be added to contracts.</p> <p><i>Optional Death Benefits</i> – guarantee a certain amount payable at death (may be greater than the basic death benefit).</p>	<p>The value of your annuity depends on the premiums paid into the contract and the allocations of those premiums to the investment options. In addition to the investment options, the Fixed Account Option is also available. The value of the contract will generally be a function of the performance and/or interest generated from the investment options and the Fixed Account. The investment options are featured in Table 1 under Thrivent Series Fund, Inc. and in Table 2 (the Fixed Account Option).</p> <p>If you elect to receive an annuity income, your payments will depend on the amount accumulated and the income option you choose.</p> <p>There is a basic death benefit payable to your beneficiary if death occurs before annuity payments begin. The basic death benefit is the greater of the contract’s value or premiums paid less any withdrawals.</p> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which</p>	<p>The maximum surrender charge is 6%. The surrender charge declines by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge.</p> <p>The current Mortality &amp; Expense Risk Charge is 1.10%. This charge is guaranteed not to exceed 1.25%.</p> <p>There is a Transfer Charge of \$25 per transfer after 12 free transfers per contract year.</p> <p>The amount allocated or transferred to a Fixed Period Allocation cannot be less than \$1,000. The amount transferred from the Fixed Account in any contract year may not exceed the greater of \$500 and 25% of the value at the time of the first transfer. Transfers from the Fixed Account are not permissible after annuity payments begin.</p> <p>A Market Value Adjustment (MVA) is made for amounts surrendered from a Fixed Period Allocation more than 30 days before the end of the Fixed Period Allocation period. The MVA is calculated using Treasury rates and yields a positive or negative adjustment (but can never reduce interest to less than</p>

		<p>represents the commuted value of the remaining payments calculated using a rate that is 0.25% higher than the interest rate used to determine the annuity payments.</p>	<p>the guaranteed minimum rate). Fixed period allocations that extend past the maturity date will not be permitted.</p> <p>For full or partial surrender of annuity payments, the commuted value is the present value of remaining payments in the guaranteed period. The lump sum payable is calculated by using an interest rate of up to 0.25% above the rate that is used to determine the annuity payments.</p> <p>There is no an Annual Administrative Charge.</p> <p>Maximum charges for Optional Benefits as a percentage of average contract value:</p> <p>Return Protection Allocation (RPA) – 0.75%</p> <p>Optional Death Benefits:</p> <ul style="list-style-type: none"> <li>• Maximum Anniversary Death Benefit (MADB) – 0.10%</li> <li>• Premium Accumulation Death Benefit (PADB) – 0.25%</li> <li>• Earnings Addition Death Benefit (EADB) – 0.20%</li> </ul> <p>There is a 0.05% reduction if any 2 death benefits are selected and a 0.10% reduction if all 3 optional death benefits are selected.</p>
<p><b><i>Thrivent Financial for Lutherans –</i></b></p>	<p>The contract allows for the accumulation of assets (generally for retirement)</p>	<p>The value of your annuity depends on the premiums paid into the contract and</p>	<p>The maximum surrender charge is 7%. The surrender charge declines</p>

<p><b><u>Variable Annuity Account A (issued by Aid Association for Lutherans)</u></b></p> <p><i>Issued:</i></p> <p>1995 - 2003</p> <p><i>(Features may vary by state.)</i></p>	<p>and the option of taking a stream of income for your life or some other period of time.</p>	<p>the allocations of those premiums to the investment options. In addition to the investment options, the Fixed Account Option is also available. The value of the contract will generally be a function of the performance and/or interest generated from the investment options and the Fixed Account. The investment options are featured in Table 1 under Thrivent Series Fund, Inc. and in Table 2 (the Fixed Account Option).</p> <p>If you elect to receive an annuity income, your payments will depend on the amount accumulated and the income option you choose.</p> <p>There is a basic death benefit payable to your beneficiary if death occurs before annuity payments begin. The basic death benefit is the greater of:</p> <ul style="list-style-type: none"> <li>• the contract's value,</li> <li>• premiums paid less any withdrawals, and</li> <li>• the contract's value on the preceding minimum death benefit date (occurs every six years on the contract anniversary) plus premiums received less any partial surrenders since that date.</li> </ul> <p>After annuity payments begin, a death benefit may be available to the</p>	<p>by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge.</p> <p>The Mortality &amp; Expense Risk Charge is currently set to 1.25% of average contract value (included as annual operating expense). This charge is guaranteed to never be greater than 1.25%.</p> <p>Any transfer cannot be less than \$500 or, if less, the total value of the Subaccount or Fixed Account from which you are making the transfer. Only one transfer from the Fixed Account is allowed in a contract year, and transfers from the Fixed Account and cannot exceed \$500 or 25% of the Fixed Account value at the time of transfer.</p> <p>For full or partial surrender of annuity payments, the commuted value is the present value of remaining payments in the guaranteed period. The lump sum payable is calculated by using the interest rate that is used to determine the annuity payments.</p> <p>There is an Annual Administrative Charge of up to \$25 (generally for contracts less than \$1,500).</p>
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		beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using the interest rate used to determine the annuity payments.	
<p><b><i>Thrivent Financial for Lutherans –</i></b></p> <p><b><u><i>Variable Annuity Account B (issued by Lutheran Brotherhood)</i></u></b></p> <p><i>Issued:</i></p> <p><i>1994 - 2003</i></p> <p><i>(Features may vary by state.)</i></p>	<p>The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.</p>	<p>The value of your annuity depends on the premiums paid into the contract and the allocations of those premiums to the investment options. In addition to the investment options, the Fixed Account Option is also available. The value of the contract will generally be a function of the performance and/or interest generated from the investment options and the Fixed Account. The investment options are featured in Table 1 under Thrivent Series Fund, Inc. and in Table 2 (the Fixed Account Option).</p> <p>If you elect to receive an annuity income, your payments will depend on the amount accumulated and the income option you choose.</p> <p>There is a basic death benefit payable to your beneficiary if death occurs before annuity payments begin. The basic death benefit is the greater of:</p> <ul style="list-style-type: none"> <li>• the contract's value,</li> <li>• premiums paid less any withdrawals, and</li> <li>• the contract's</li> </ul>	<p>The maximum surrender charge is 6%. The surrender charge declines by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge.</p> <p>The Mortality &amp; Expense Risk Charge is currently set to 1.10% of average contract value (included as annual operating expense). This charge is guaranteed to never be greater than 1.25%.</p> <p>Any transfer cannot be less than the smaller of \$200 and the subaccount or Fixed Account value from which the transfer is being made. Only one transfer from the Fixed Account is allowed in a contract year, and transfers from the Fixed Account must be made within 45 days of a contract anniversary.</p> <p>For full or partial surrender of annuity payments, the commuted value is the present value of remaining payments in the guaranteed period. The lump sum payable is calculated by using the interest rate that is used to determine the annuity payments.</p>

		<p>value on the preceding minimum death benefit date (occurs every six years on the contract anniversary) plus premiums received less any partial surrenders since that date.</p> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using the interest rate used to determine the annuity payments.</p>	<p>There is an Annual Administrative Charge of up to \$30 (generally for contracts less than \$5,000).</p>
<p><b><i>Thrivent Life Insurance Company –</i></b></p> <p><b><i><u>Variable Annuity (issued by Lutheran Brotherhood Variable Insurance Products)</u></i></b></p> <p><i>Issued:</i></p> <p><i>1988- 2003</i></p> <p><i>(Features may vary by state.)</i></p>	<p>The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.</p>	<p>The value of your annuity depends on the premiums paid into the contract and the allocations of those premiums to the investment options. In addition to the investment options, the Fixed Account Option is also available. The value of the contract will generally be a function of the performance and/or interest generated from the investment options and the Fixed Account. The investment options are featured in Table 1 under Thrivent Series Fund, Inc. and in Table 2 (the Fixed Account Option).</p> <p>If you elect to receive an annuity income, your payments will depend on</p>	<p>The maximum surrender charge is 6%. The surrender charge declines by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge.</p> <p>The Mortality &amp; Expense Risk Charge is currently set to 1.10% of average contract value (included as annual operating expense). This charge is guaranteed to never be greater than 1.25%.</p> <p>Any transfer cannot be less than the smaller of \$200 and the subaccount or Fixed Account value from which the transfer is being made. Only one transfer from the Fixed Account is</p>

		<p>the amount accumulated and the income option you choose.</p> <p>There is a basic death benefit payable to your beneficiary if death occurs before annuity payments begin. The basic death benefit is the greater of:</p> <ul style="list-style-type: none"> <li>• the contract’s value,</li> <li>• premiums paid less any withdrawals, and</li> <li>• the contract’s value on the preceding minimum death benefit date (occurs every six years on the contract anniversary) plus premiums received less any partial surrenders since that date.</li> </ul> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using the interest rate used to determine the annuity payments.</p>	<p>allowed in a contract year, and transfers from the Fixed Account must be made within 45 days of a contract anniversary.</p> <p>For full or partial surrender of annuity payments, the commuted value is the present value of remaining payments in the guaranteed period. The lump sum payable is calculated by using the interest rate that is used to determine the annuity payments.</p> <p>There is an Annual Administrative Charge of up to \$30 (generally for contracts less than \$5,000).</p>
<p><b><i>Thrivent Financial for Lutherans – Security Plus Flexible Premium Deferred Annuity</i></b>  <i>Issued:</i></p>	<p>The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.</p>	<p>The contract allows for the accumulation of value through premiums paid into the contract and the crediting of interest.</p> <p>If you elect to receive an annuity income, your annuity payments will</p>	<p>A separate surrender charge schedule applies to each premium. The surrender charge for each premium starts at 7% and then declines by 1% each contract year. You may surrender up to 10% (calculated as of the date</p>

<p>2004 – present</p> <p>(Features may vary by state.)</p>		<p>depend on the amount accumulated and the income option you choose.</p> <p>A death benefit is payable to your beneficiary if death occurs before annuity payments begin. The amount of death benefit is the value of the contract.</p> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using a rate that is 0.25% higher than the interest rate used to determine the annuity payments.</p>	<p>of first surrender) each contract year without a surrender charge.</p> <p>After the 3<sup>rd</sup> contract anniversary, there is an annual small contract administrative charge of up to \$30 (generally for contracts valued less than \$5,000).</p>
<p><b>Thrivent Financial for Lutherans –</b></p> <p><b><u>Security One Single Premium Deferred Annuity</u></b></p> <p>Issued:</p> <p>2004 – present</p> <p>(Features may vary by state.)</p>	<p>The contract allows for the accumulation of assets (generally for retirement) and the option of taking a stream of income for your life or some other period of time.</p>	<p>The contract allows for the accumulation of value from a single premium paid into the contract at issue and the crediting of interest.</p> <p>If you elect to receive an annuity income, your annuity payments will depend on the amount accumulated and the income option you choose.</p> <p>A death benefit is payable to your beneficiary if death occurs before annuity payments begin. The amount of death benefit is the value of the contract.</p> <p>After annuity payments begin, a death benefit may be available to the beneficiary if the annuitant dies during the guaranteed period. The beneficiary may choose to continue</p>	<p>A surrender charge schedule starts at 7% and then declines by 1% each contract anniversary.</p> <p>If the first year interest rate bonus is selected, the surrender charge schedule is for 9 years (7% for the first three years and then declines by 1% each contract anniversary). You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge. With the Enhanced Surrender Benefit, you can also let your withdrawal benefit accumulate and you may surrender 20% the second year or up to 25% the third year without a surrender charge.</p>

		the annuity payments or receive a lump sum which represents the commuted value of the remaining payments calculated using a rate that is 0.25% higher than the interest rate used to determine the annuity payments.	
<p><b><i>Thrivent Financial for Lutherans –</i></b></p> <p><b><u>Multi-Year Guarantee Series Annuity (MYG)</u></b></p> <p><i>Issued:</i></p> <p><i>2004 – present</i></p> <p><i>(Features may vary by state.)</i></p> <p><a href="http://www.thrivent.com">www.thrivent.com</a></p>	To provide a guaranteed stream of income for your life or some other period of time.	<p>The contract allows for the accumulation of value through premiums paid into the contract and the crediting of interest.</p> <p>Each premium is placed in a fixed period allocation with its own interest rate and duration.</p> <p>If you elect to receive an annuity income, your annuity payments will depend on the amount accumulated and the income option you choose.</p> <p>A death benefit is payable to your beneficiary if death occurs before annuity payments begin. The amount of death benefit is the value of the annuity. Any death benefit after annuity payments begin will depend on the income option you selected.</p>	<p>A separate surrender charge schedule applies to each premium and rollover of a maturing fixed period allocation to a new guaranteed period. The surrender charge starts at 7% and then declines by 1% each contract year. You may surrender up to 10% (calculated as of the date of first surrender) each contract year without a surrender charge. The surrender charge is waived within 30 days prior to the end of the allocation period.</p> <p>A Market Value Adjustment (MVA) is made for amounts surrendered while in a fixed period allocation more than 30 days before the end of the allocation period. Adjustment is a calculation using Treasury rates. Adjustment may yield a positive or negative adjustment.</p>

Please visit [Website] for a glossary of investment terms relevant to the investment options under this plan. This glossary is intended to help you better understand your options.

## Appendix

- A 4.5% sales charge subtracted from amount invested. Participant gets benefit of a breakpoint if plan assets in Thrivent Mutual Funds (other than Limited Maturity Bond Fund and Money Market Fund) reach breakpoint level.
- B 2.0% sales charge subtracted from amount invested. Participant gets benefit of a breakpoint if plan assets in Thrivent Mutual Funds (other than Limited Maturity Bond Fund and Money Market Fund) reach breakpoint level.
- C 1% deferred sales charge subtracted from amount withdrawn within 12 months of purchase if total plan assets in Thrivent Mutual Funds (other than Limited Maturity Bond Fund and Money Market Fund) are \$1 million or greater.
- D A participant that invests in Thrivent Mutual Funds through a 403(b) plan is assessed an annual \$15 custodial fee, whether the participant has one or more accounts.
- E A participant in a 403(b) plan is assessed a \$20 redemption fee when s/he closes out all his/her accounts in Thrivent Mutual Funds.
- F Fees assessed at the variable annuity level. See Table 4 – Annuity Options.
- G See Table 4 – Annuity Options for fees relating to fixed annuities.