



Thrivent Financial for Lutherans  
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## Accelerated Death Benefit for Terminal Illness Disclosure Statement

Name of insured (print title, first, middle, last name and suffix, as applicable)

### Limitations of the Accelerated Benefit

This Accelerated Death Benefit for Terminal Illness rider may provide benefits to pay for long-term care services, but it is NOT part of a long-term care or nursing home insurance contract and the amount the rider pays you may not be enough to cover your medical, nursing home or other bills. You may use the money you receive under the rider for any purpose. Unlike conventional life insurance proceeds, accelerated benefits payable under the rider COULD BE TAXABLE IN LIMITED SITUATIONS. We recommend you contact a tax advisor when making tax-related decisions about electing to receive and use benefits from an Accelerated Benefits rider.

### Consequences of this Benefit

Receipt of accelerated benefits MAY AFFECT MEDICAID AND SUPPLEMENTAL SECURITY INCOME (“SSI”) ELIGIBILITY. The mere fact that you own a contract with an Accelerated Benefits rider may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

### Medical Condition Enabling Accelerating of Life Benefit

Terminal Illness which means an illness or physical condition that a physician certifies will reasonably be expected to result in death in 24 months or less.

### Options

The amount available as an Accelerated Benefit is the total death benefit adjusted for an applicable actuarial discount, and is less than the amount that would be payable upon the death of the insured.

1. You may elect to receive 100% of the available amount in a lump sum.
2. You may elect to receive a portion of the available amount in a lump sum. The portion of the available amount must be at least \$10,000 or, if smaller, the entire available amount. The amount of insurance remaining in force after payment of the benefit must be at least \$10,000, or if greater, the minimum amount of insurance, if any, stated in the contract.

### Premium for Accelerated Benefits

There is no additional premium charge for the Accelerated Death Benefit for Terminal Illness rider.

### Administrative Expense Charge

An administrative fee of \$150 will be deducted when determining the Accelerated Benefit payable.

Signature of owner and date signed (mm/dd/yyyy)	Signature of owner and date signed (mm/dd/yyyy)
Signature of owner and date signed (mm/dd/yyyy)	Signature of representative and date signed (mm/dd/yyyy)