



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)

You are applying for an Accelerated Death Benefit for Terminal Illness Rider to be included with your life insurance contract. The Accelerated Death Benefit for Terminal Illness Rider allows you to receive benefits of your life insurance contract that would otherwise be payable upon the death of the Insured. **IF WE PAY YOU AN ACCELERATED BENEFIT, THE AMOUNT OF INSURANCE AND THE CASH/ACCUMULATED VALUE OF THE CONTRACT WILL BE REDUCED OR ELIMINATED. RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT ELIGIBILITY FOR MEDICAID OR OTHER PUBLIC ASSISTANCE PROGRAMS AND MAY, IN LIMITED SITUATIONS, BE TAXABLE. PRIOR TO APPLYING FOR BENEFITS, YOU SHOULD CONSULT A QUALIFIED TAX ADVISOR.**

Accelerated Benefits are available if the Insured has an illness or condition that can reasonably be expected to result in death in 12 months or less. Proof of terminal illness must include certification by a doctor.

We will determine the amount available as an Accelerated Benefit. You may elect to receive all or part of the available amount as an Accelerated Benefit. If you elect to receive the entire amount, the contract will terminate. If you elect to receive only a portion of the available amount as an Accelerated Benefit, the contract will remain in force. **THE AMOUNT OF INSURANCE, LOAN AMOUNT AND CASH/ACCUMULATED VALUE OF THE CONTRACT WILL BE REDUCED BY THE SAME PERCENTAGE AS THE PERCENTAGE OF THE AVAILABLE AMOUNT THAT YOU ELECT TO RECEIVE AS AN ACCELERATED BENEFIT. THE NEW PREMIUM OR COST OF INSURANCE WILL BE DETERMINED BASED ON THE REDUCED AMOUNT OF INSURANCE.** See reverse side for an example of Accelerated Benefits. Insurance not included in the determination of the available amount is not affected.

If a rider on the contract provides life insurance on a person who is not the Insured under the contract, the insurance under the rider may be used to provide an Accelerated Benefit on that person subject to the same provisions and conditions as for the Insured.

There is no additional premium charged for this rider. However, we will charge an administrative fee if you elect to receive an Accelerated Benefit. The fee of \$150 will be deducted from the lump sum Accelerated Benefit which is determined by discounting future benefits.

If you elect to receive an Accelerated Benefit, we will give you a notice showing the amount of the benefit and the effect that payment of the Accelerated Benefit will have on the contract's death benefit, loan amount, cash/accumulated value and premium.

THIS RIDER WILL TERMINATE UPON TERMINATION OR MATURITY OF THE CONTRACT.

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 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)



Example of Accelerated Death Benefit for Terminal Illness

Face Amount: \$100,000
 Issue Age: Age 45
 Dividend Option: Paid in Cash
 Annual Premium: \$1,850.00

If an Insured qualifies for an Accelerated Benefit 10 years after the date of issue, the amount available would be \$92,999.53 (maximum amount available). You may elect to have all or part of this amount paid as an Accelerated Benefit provided that the amount payable must not be less than the smaller of (1) 25% of the amount of insurance and (2) \$50,000. If a 50% Accelerated Benefit were elected, contract values before and after acceleration would be:

	<u>Before Election of Accelerated Benefit</u>	<u>After Payment of Accelerated Benefit</u>
Accelerated Benefit	---	\$46,499.76
Face Amount	\$100,000.00	50,000.00
Death Benefit	100,000.00	50,000.00
Available Amount	92,999.53	46,404.76
Cash/Accumulated Value	14,300.00	7,150.00
Available Loan	13,240.74	6,620.37
Annual Premium	1,850.00	945.00

Please keep this form with your contract.