



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)

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 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 physical condition that can reasonably be expected to result in death in 24 months or less.

We will determine the amount available as an Accelerated Benefit. If you elect to receive the available amount as an Accelerated Benefit, the contract will terminate.

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 the Accelerated Benefit. The fee of \$150 will be deducted to determine the Accelerated Benefit payable.

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

Contract:	\$100,000 Life Paid-Up at Age 65
Issue Age:	Age 40
Dividend Option:	Paid in Cash
Annual Premium:	\$1,850.00

If the Insured qualifies for an Accelerated Benefit 10 years after the date of issue, the amount available as an Accelerated Benefit would be \$86,576.08. You may elect to have this amount paid as an Accelerated Benefit.

Please keep this form with your contract.