



Thrivent Financial for Lutherans
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Accelerated Death Benefit for Terminal Condition Disclosure Statement

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

The Accelerated Death Benefit for Terminal Condition 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 physical condition that can reasonably be expected to result in death in 12 months or less.

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. 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 to determine the Accelerated Benefit payable.

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 Condition

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 available amount would be \$91,917.73 (maximum amount available). This amount is calculated as the discounted value of the current death benefit less the present value of future premiums or charges required to keep the contract in force for 12 months less any loan interest less an administrative fee of \$150. Death proceeds are reduced by any outstanding loans on the contract. Present values will be based on a rate that does not exceed 8% or the current yield on 90-day Treasury bills, if greater.

You may elect to have all or part of this amount paid as an Accelerated Benefit provided that (1) the benefit payable must be at least \$10,000 or, if smaller, the entire available amount and (2) if you elect to have only part of the available amount paid, 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. 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	---	\$45,958.87
Face Amount	\$100,000.00	50,000.00
Death Benefit	98,940.74	49,470.37
Available Amount	91,917.73	45,863.86
Cash/Accumulated Value	14,300.00	7,150.00
Contract Loan	1,059.26	529.63
Annual Premium	1,850.00	945.00

Please keep this form with your contract.