

SERFF Tracking Number: THRV-125719184 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: TFFL - Life Insurance Grandfather Amendments
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: TFFL - Life Insurance
Grandfather Amendments

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: THRV-125719184 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Julie Van Beck

Date Submitted: 07/01/2008

State Tr Num: 39496

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 07/03/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/03/2008

State Status Changed: 07/03/2008

Corresponding Filing Tracking Number:

Filing Description:

Life Insurance Filing – New Filing - Amendatory Agreement forms

IRS "Guideline Concerning Use of 2001 CSO Tables Under Section 7702"

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Submitted
07/01/2008

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

We are submitting for your consideration and approval 17 amendments for use with inforce 1980 CSO contracts that have previously been approved by your Department. According to section 5.02 of Internal Revenue Service Notice 2006-95 "Guideline Concerning Use of 2001 CSO Tables Under Section 7702," changes made to a 1980 CSO life

SERFF Tracking Number: THRV-125719184 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: TFFL - Life Insurance Grandfather Amendments
Project Name/Number: /

Minneapolis, MN 55415

(612) 340-5040[FAX]

Filing Company Information

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919-0001
(800) 847-4836 ext. [Phone]

CoCode: 56014
Group Code: 2938
Group Name:
FEIN Number: 39-0123480

State of Domicile: Wisconsin
Company Type: Fraternal
State ID Number:

SERFF Tracking Number: *THR-125719184* State: *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *39496*
Company Tracking Number:
TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
Product Name: *TFFL - Life Insurance Grandfather Amendments*
Project Name/Number: */*

Filing Fees

Fee Required? Yes
Fee Amount: \$340.00
Retaliatory? No
Fee Explanation: Forms filed separately are \$20 for each form. (17 forms X 20 = \$340)
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$340.00	07/01/2008	21196814

SERFF Tracking Number: *THRV-125719184* State: *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *39496*
Company Tracking Number:
TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
Product Name: *TFFL - Life Insurance Grandfather Amendments*
Project Name/Number: */*

Disposition

Disposition Date: 07/03/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-125719184* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *39496*
 Company Tracking Number:
 TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
 Product Name: *TFFL - Life Insurance Grandfather Amendments*
 Project Name/Number: */*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes
Form	Amendatory Agreement		Yes

SERFF Tracking Number: THRV-125719184 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
 Company Tracking Number:
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: TFFL - Life Insurance Grandfather Amendments
 Project Name/Number: /

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LM-GL-WYPS (08)	Policy/Cont ract/Fratern	Amendatory Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		61	Amendatory Agreement LM-GL-WYPS (08).pdf
	LM-GM-JLSL (08)	Policy/Cont ract/Fratern	Amendatory Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		61	Amendatory Agreement LM-GM-JLSL (08).pdf
	LM-GK-KACR (08)	Policy/Cont ract/Fratern	Amendatory Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		61	Amendatory Agreement LM-GK-KACR (08).pdf
	LM-GJ-FCWC (08)	Policy/Cont ract/Fratern	Amendatory Agreement al Certificate: Amendmen	Initial		60	Amendatory Agreement LM-GJ-FCWC (08).pdf

SERFF Tracking Number: THRV-125719184 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
 Company Tracking Number:
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: TFFL - Life Insurance Grandfather Amendments
 Project Name/Number: /

t, Insert
 Page,
 Endorseme
 nt or Rider

25350 N12-08	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	51	Amendantory Agreement 25350 N12- 08.pdf
25351 N12-08	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50	Amendantory Agreement 25351 N12- 08.pdf
25353 N12-08	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	53	Amendantory Agreement 25353 N12- 08.pdf
25352 N12-08	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page,	Initial	53	Amendantory Agreement 25352 N12- 08.pdf

SERFF Tracking Number: THRV-125719184 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
 Company Tracking Number:
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: TFFL - Life Insurance Grandfather Amendments
 Project Name/Number: /

Project Name/Number	Description	Initial	Page	Attachment
UM-GS-SPLU (08)	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	74	Amendantory Agreement UM-GS-SPLU (08).pdf
UM-GF-FTFJ (08)	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	60	Amendantory Agreement UM-GF-FTFJ (08).pdf
UM-GU-UC (08)	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	59	Amendantory Agreement UM-GU-UC (08).pdf
25354 N12-08	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	54	Amendantory Agreement 25354 N12- 08.pdf

SERFF Tracking Number: THRV-125719184 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
 Company Tracking Number:
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: TFFL - Life Insurance Grandfather Amendments
 Project Name/Number: /

UM-GQ-UQ (08)	Policy/Cont ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	58	Amendatory Agreement UM-GQ-UQ (08).pdf
VM-GB-BL (08)	Policy/Cont ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	60	Amendatory Agreement VM-GB-BL (08).pdf
VM-GV-VC (08)	Policy/Cont ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	61	Amendatory Agreement VM-GV-VC (08).pdf
25349 N12- 08	Policy/Cont ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	54	Amendatory Agreement 25349 N12- 08.pdf
VM-GR-VQ (08)	Policy/Cont ract/Fratern Agreement	Initial	59	Amendatory Agreement

SERFF Tracking Number: THRV-125719184 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 39496
Company Tracking Number:
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: TFFL - Life Insurance Grandfather Amendments
Project Name/Number: /

al
Certificate:
Amendmen
t, Insert
Page,
Endorseme
nt or Rider

VM-GR-VQ
(08).pdf

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the Face Amount once in each Contract Year. The decrease is subject to the following:

- 1) You must give Written Notice.
- 2) The Face Amount after the decrease must not be less than the minimum face amount for this contract according to our published rules.
- 3) The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATION provision. The amount of the reduction will be applied to buy Paid-Up Additions on the same basis as in the BASIS OF DIVIDEND COMPUTATION provision or, if you elect, will be paid to you in cash or applied as repayment of a loan on this contract.

The effective date of the decrease will be shown on a supplemental contract schedule page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its premium, if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

AMENDATORY AGREEMENT

(continued)

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section on page 2 of this contract is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after default in payment of premiums, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated or was continued as Paid-Up Insurance or Extended Term Insurance; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

ADDITIONAL PREMIUM OPTION

If this contract includes an **ADDITIONAL PREMIUM OPTION** provision, the sentence in the first requirement for each additional premium:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

SURRENDER VALUE

The **SURRENDER VALUE** provision is amended to include the following:

In lieu of receiving the Surrender Value, you may continue this contract in force under the **PAID-UP INSURANCE** provision.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the Face Amount once in each Contract Year. The decrease is subject to the following:

- 1) You must give Written Notice.
- 2) The Face Amount after the decrease must not be less than the minimum face amount for this contract according to our published rules.
- 3) The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATION provision. The amount of the reduction will be applied to buy Paid-Up Additions on the same basis as in the BASIS OF DIVIDEND COMPUTATION provision or, if you elect, will be paid to you in cash or applied as repayment of a loan on this contract.

The effective date of the decrease will be shown on a supplemental contract schedule page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its premium, if any, will be shown on supplemental contract schedule pages that we will send to you.

REMOVAL OF AVIATION EXCLUSION

REMOVAL OF AVIATION EXCLUSION. If this contract includes an aviation exclusion, you may apply to our Service Center to have the exclusion removed from the contract. Removal is subject to satisfactory evidence of insurability, if and as required by our standards. If removal is approved by us, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

AMENDATORY AGREEMENT

(continued)

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section on page 2 of this contract is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after default in payment of premiums, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated or was continued as Paid-Up Insurance or Extended Term Insurance; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

ADDITIONAL PREMIUM OPTION

If this contract includes an **ADDITIONAL PREMIUM OPTION** provision, the sentence in the first requirement for each additional premium:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

SURRENDER VALUE

The **SURRENDER VALUE** provision is amended to include the following:

In lieu of receiving the Surrender Value, you may continue this contract in force under the **PAID-UP INSURANCE** provision.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the Face Amount once in each Contract Year. The decrease is subject to the following:

- 1) You must give Written Notice.
- 2) The Face Amount after the decrease must not be less than the minimum face amount for this contract according to our published rules.
- 3) The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATION provision. The amount of the reduction will be applied to buy Paid-Up Additions on the same basis as in the BASIS OF DIVIDEND COMPUTATION provision or, if you elect, will be paid to you in cash or applied as repayment of a loan on this contract.

The effective date of the decrease will be shown on a supplemental contract schedule page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its premium, if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

AMENDATORY AGREEMENT

(continued)

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section on page 2 of this contract is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after default in payment of premiums, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated or was continued under Section 5.2b Nonforfeiture - Premium in Default; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

ADDITIONAL PREMIUM OPTION

If this contract includes an **ADDITIONAL PREMIUM OPTION** provision, the sentence in the first requirement for each additional premium:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the Face Amount once in each Contract Year. The decrease is subject to the following:

- 1) You must give Written Notice.
- 2) The Face Amount after the decrease must not be less than the minimum face amount for this contract according to our published rules.
- 3) The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATION provision. The amount of the reduction will be applied to buy Paid-Up Additions on the same basis as in the BASIS OF DIVIDEND COMPUTATION provision or, if you elect, will be paid to you in cash or applied as repayment of a loan on this contract.

The effective date of the decrease will be shown on a supplemental contract schedule page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its premium, if any, will be shown on supplemental contract schedule pages that we will send to you.

REMOVAL OF AVIATION EXCLUSION

REMOVAL OF AVIATION EXCLUSION. If this contract includes an aviation exclusion, you may apply to our Service Center to have the exclusion removed from the contract. Removal is subject to satisfactory evidence of insurability, if and as required by our standards. If removal is approved by us, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

AMENDATORY AGREEMENT

(continued)

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section on page 2 of this contract is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after default in payment of premiums, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated or was continued under Section 5.2b Nonforfeiture - Premium in Default; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

ADDITIONAL PREMIUM OPTION

If this contract includes an **ADDITIONAL PREMIUM OPTION** provision, the sentence in the first requirement for each additional premium:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

SERVICE CENTER

Service Center. The Service Center is the location where this certificate is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to Service Center.

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the face amount once in each certificate year. The decrease is subject to the following:

You must notify us at our Service Center.

The face amount after the decrease must not be less than the minimum face amount for this certificate according to our published rules.

The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATIONS provision. The amount of the reduction will be applied to buy additional paid-up life insurance of the same type as nonforfeiture option 2 or, if you elect, will be paid to you in cash or applied as repayment of a loan on this certificate.

The effective date of the decrease will be shown on a supplemental certificate specifications page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its premium, if any, will be shown on the supplemental certificate specifications page(s) that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the date of your notice or, if the notice is not dated, on the date we receive it at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class if:

Page 3A says "this certificate is in a rated mortality class"; or

Page 3A does not say this certificate is "nonsmoker"; or

This certificate includes an aviation exclusion.

Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental certificate specifications page that we will send to you. The INCONTESTABILITY OF CERTIFICATE provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this certificate are amended:

REINSTATEMENT OF CERTIFICATE

In the REINSTATEMENT OF CERTIFICATE provision, the statement:

The owner may reinstate this certificate within 3 years after termination if:

Is amended to read:

The owner may reinstate this certificate within 3 years after (1) the date the grace period ends if, on that date, the certificate terminated or was continued under a nonforfeiture option or (2) the date the certificate terminated under the TERMINATION OF CERTIFICATE provision in Section 7. LOAN if:

GENERAL DESCRIPTION

In Section 5 PAID-UP INSURANCE OPTION, the sentence in the GENERAL DESCRIPTION provision:

The owner has the option of purchasing paid-up insurance by paying additional premiums, subject to evidence of insurability satisfactory to us and restrictions given in Section 5.4.

Is amended to read:

The owner has the option of purchasing paid-up insurance by paying additional premiums, subject to satisfactory evidence of insurability, if and as required by our standards, and to restrictions given in Section 5.4.

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provision of that rider is amended:

BENEFIT

In the fifth paragraph of the BENEFIT provision, the sentence:

A written application for the new certificate must be completed and sent to us on, or within 60 days before, the option date.

Is amended to read:

Application for the new insurance must be provided to us at our Service Center on or within 60 days before or within 30 days after the option date.

Signed for Thrivent Financial for Lutherans

President

Bruce J. Nielsen

Secretary

Leesa J. Cassmussen

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

SERVICE CENTER

Service Center. The Service Center is the location where this certificate is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to Service Center.

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the face amount once in each certificate year. The decrease is subject to the following:

You must notify us at our Service Center.

The face amount after the decrease must not be less than the minimum face amount for this certificate according to our published rules.

The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATIONS provision. The amount of the reduction will be applied to buy additional paid-up life insurance of the same type as nonforfeiture option 2 or, if you elect, will be paid to you in cash or applied as repayment of a loan on this certificate.

The effective date of the decrease will be shown on a supplemental certificate specifications page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its premium, if any, will be shown on the supplemental certificate specifications page(s) that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the date of your notice or, if the notice is not dated, on the date we receive it at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class if page 3A says "this certificate is in a rated mortality class." Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on the supplemental certificate specifications page that we will send to you. The INCONTESTABILITY OF CERTIFICATE provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this certificate are amended.

REINSTATEMENT OF CERTIFICATE

In the REINSTATEMENT OF CERTIFICATE provision, the statement:

The owner may reinstate this certificate within 3 years after termination if:

Is amended to read:

The owner may reinstate this certificate within 3 years after (1) the date the grace period ends if, on that date, the certificate terminated or was continued under a nonforfeiture option or (2) the date the certificate terminated under the TERMINATION OF CERTIFICATE provision in Section 7. LOAN if:

GENERAL DESCRIPTION

In Section 5 PAID-UP INSURANCE OPTION, the sentence in the GENERAL DESCRIPTION provision:

The owner has the option of purchasing paid-up insurance by paying additional premiums, subject to evidence of insurability satisfactory to us and restrictions given in Section 5.4.

Is amended to read:

The owner has the option of purchasing paid-up insurance by paying additional premiums, subject to satisfactory evidence of insurability, if and as required by our standards, and to restrictions given in Section 5.4.

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provision of that rider is amended:

BENEFIT

In the fifth paragraph of the BENEFIT provision, the sentence:

A written application for the new certificate must be completed and sent to us on, or within 60 days before, the option date.

Is amended to read:

Application for the new insurance must be provided to us at our Service Center on or within 60 days before or within 30 days after the option date.

Signed for Thrivent Financial for Lutherans

President

Bruce J. Nielsen

Secretary

Leesa J. Cassmussen

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

SERVICE CENTER

Service Center. The Service Center is the location where this certificate is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to Service Center.

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the face amount once in each certificate year. The decrease is subject to the following:

You must notify us at our Service Center.

The face amount after the decrease must not be less than the minimum face amount for this certificate according to our published rules.

The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATIONS provision. The amount of the reduction will be applied to buy additional paid-up life insurance of the same type as nonforfeiture option 2 or, if you elect, will be paid to you in cash or applied as repayment of a loan on this certificate.

The effective date of the decrease will be shown on a supplemental certificate specifications page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its premium, if any, will be shown on the supplemental certificate specifications page(s) that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the date of your notice or, if the notice is not dated, on the date we receive it at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class if:

Page 3A says "this certificate is in a rated mortality class"; or

Page 3A does not say this certificate is "nonsmoker"; or

This certificate includes an aviation exclusion.

Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental certificate specifications page that we will send to you. The INCONTESTABILITY OF CERTIFICATE provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this certificate are amended.

REINSTATEMENT OF CERTIFICATE

In the REINSTATEMENT OF CERTIFICATE provision, the statement:

The owner may reinstate this certificate within 5 years after termination, if:

Is amended to read:

The owner may reinstate this certificate within 5 years after (1) the date the grace period ends if, on that date, the certificate terminated or was continued under a nonforfeiture option or (2) the date the certificate terminated under the TERMINATION OF CERTIFICATE provision in Section 6. LOAN if:

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provision of that rider is amended:

BENEFIT

In the fifth paragraph of the BENEFIT provision, the sentence:

A written application for the new certificate must be completed and sent to us on, or within 60 days before, the option date.

Is amended to read:

Application for the new insurance must be provided to us at our Service Center on or within 60 days before or within 30 days after the option date.

Signed for Thrivent Financial for Lutherans

President



Secretary



AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

SERVICE CENTER

Service Center. The Service Center is the location where this certificate is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to Service Center.

DECREASE IN FACE AMOUNT

DECREASE IN FACE AMOUNT. You may decrease the face amount once in each certificate year. The decrease is subject to the following:

You must notify us at our Service Center.

The face amount after the decrease must not be less than the minimum face amount for this certificate according to our published rules.

The guaranteed cash value will be reduced to the amount provided for the new face amount according to the BASIS OF COMPUTATIONS provision. The amount of the reduction will be applied to buy additional paid-up life insurance of the same type as nonforfeiture option 2 or, if you elect, will be paid to you in cash or applied as repayment of a loan on this certificate.

The effective date of the decrease will be shown on a supplemental certificate specifications page that we will send to you. Any premiums paid for insurance no longer provided beyond that date will be refunded to you.

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its premium, if any, will be shown on supplemental certificate specifications pages that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the date of your notice or, if the notice is not dated, on the date we receive it at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class if page 3A says "this certificate is in a rated mortality class." Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental certificate specifications page that we will send to you. The INCONTESTABILITY OF CERTIFICATE provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this certificate are amended.

REINSTATEMENT OF CERTIFICATE

In the REINSTATEMENT OF CERTIFICATE provision, the statement:

The owner may reinstate this certificate within 5 years after termination, if:

Is amended to read:

The owner may reinstate this certificate within 5 years after (1) the date the grace period ends if, on that date, the certificate terminated or was continued under a nonforfeiture option or (2) the date the certificate terminated under the TERMINATION OF CERTIFICATE provision in Section 6. LOAN if:

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provision of that rider is amended:

BENEFIT

In the fifth paragraph of the BENEFIT provision, the sentence:

A written application for the new certificate must be completed and sent to us on, or within 60 days before, the option date.

Is amended to read:

Application for the new insurance must be provided to us at our Service Center on or within 60 days before or within 30 days after the option date.

Signed for Thrivent Financial for Lutherans

President

Rune J. Nielsen

Secretary

Seesh J. Rasmussen

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provision is included as part of this contract:

DEFERRED MATURITY DATE

DEFERRED MATURITY DATE. Before the Maturity Date shown on page 3 of this contract, you may defer the Maturity Date to the first Contract Anniversary on or after the Insured's 121st birthday by giving us Written Notice. We will send you a supplemental contract schedule page showing the changed Maturity Date.

The following provision of this contract is amended:

DEFINITIONS

The **DEFINITIONS** section on page 2 of this contract is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

AMENDATORY AGREEMENT

(continued)

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated before the Maturity Date and within five years after the end of the grace period, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated before the Maturity Date and within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

We will require evidence of insurability which meets our standards;

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards;

Item (3) in the **INCREASE IN FACE AMOUNT** provision:

The increase must be at least \$10,000;

Is amended to read:

Except for the portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us, the increase must be at least \$10,000;

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

PREMIUM PAYMENTS

The **PREMIUM PAYMENTS** provision is amended to include the following:

If the Death Benefit Option is Option B and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the Face Amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the conditions of the INCREASE IN FACE AMOUNT provision. The Premium Class for any increase under this provision will be the same as the Premium Class for the most recent increase made under the INCREASE IN FACE AMOUNT provision or, if there has been no such increase, the Premium Class for this contract on the effective date of the increase under this provision.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after the end of the grace period, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

The **INCREASE IN FACE AMOUNT** provision is amended to include the following:

Items (2) and (3) in the conditions for increase do not apply to:

- 1) The portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us; or
- 2) Any increase applied for under the **PREMIUM PAYMENTS** provision as amended.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its monthly charge(s), if any, will be shown on the supplemental certificate specifications page(s) that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the first deduction date after the date we receive your notice at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class, if available, or to remove any aviation exclusion on this certificate. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental certificate specifications page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

PAID-UP LIFE INSURANCE OPTION

PAID-UP LIFE INSURANCE OPTION. At any time while the insured is living and before Attained Age 100, you may surrender this certificate and apply the surrender value as a single premium to purchase paid-up life insurance on the insured. The purchase is subject to the following:

You must send a request to our Service Center.

Unless you give us satisfactory evidence of insurability, if and as required by our standards, the amount of paid-up life insurance may not exceed the sum of:

- a. The death benefit on the date of surrender; and
- b. The amount applied as a single premium under this option. This amount may not exceed the surrender value;

Less:

- c. The cash value.

The date of issue of the new certificate will be the date this certificate is surrendered. The issue age of the new certificate will be the age of the insured on that date.

The amount of insurance purchased will be based on single premium rates then in effect, as determined by us. However, the rate will not exceed the net single premium using the 2001 CSO ALB Mortality Table and an interest rate of 4% per year.

If this certificate has an exclusion rider, the new certificate will also have such an exclusion rider.

Any surrender value not applied to purchase paid-up life insurance will be paid to you.

The following provisions in the certificate are amended:

DEFINITIONS

The DEFINITIONS provision is amended to include the following:

Whenever the words "service center" appear in this certificate, they mean the location where this certificate is administered. Our service center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to service center.

ADDITIONAL PREMIUM PAYMENTS

The ADDITIONAL PREMIUM PAYMENTS provision is amended to include the following:

If the Death Benefit Option is 1 and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the specified amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the requirements of the INCREASES IN SPECIFIED AMOUNT provision. The risk class for the increase will be the same as the risk class for the most recent increase made under the INCREASES IN SPECIFIED AMOUNT provision or, if there has been no such increase, the risk class for this certificate on the effective date of the increase under this provision.

INCREASES IN SPECIFIED AMOUNT

The second paragraph in the INCREASES IN SPECIFIED AMOUNT provision is amended to read:

Except for the portion of any increase in specified amount that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the insured issued by us and for any increase applied for under the ADDITIONAL PREMIUM PAYMENTS provision as amended:

The minimum increase is \$10,000.

If and as required by our standards, we will require satisfactory evidence of insurability and, if You are not the insured, proof of insurable interest.

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provisions of that benefit rider are amended as follows:

ALTERNATE OPTION DATES

In the ALTERNATE OPTION DATES provision, the statement:

An alternate option date occurs upon each of the following events:

Is amended to read:

An alternate option date occurs 60 days after each of the following events.

OPTION CONDITIONS

In the OPTION CONDITIONS provision, the sentence:

Options must be taken on, or within 60 days before, an option date.

Is amended to read:

Options must be taken on an option date or within:

60 days before or 30 days after a Regular Option Date; or

60 days before an Alternate Option Date.

Signed for Thrivent Financial for Lutherans

President

Bruce J. Nielsen

Secretary

Leesa J. Cassmussen

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the Risk Class to a more favorable Risk Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this contract are amended:

PREMIUM PAYMENTS

The **PREMIUM PAYMENTS** provision is amended to include the following:

If the Death Benefit Option is Option 1 and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the Face Amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the conditions of the INCREASE IN FACE AMOUNT provision. The Premium Class for any increase under this provision will be the same as the Premium Class for the most recent increase made under the INCREASE IN FACE AMOUNT provision or, if there has been no such increase, the Premium Class for this contract on the effective date of the increase under this provision.

AMENDATORY AGREEMENT

(continued)

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within three years after the end of the grace period unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within three years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

You must give us evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

The **INCREASE IN FACE AMOUNT** provision is amended to include the following:

Items (2) and (3) in the conditions for increase do not apply to:

- 1) The portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us; or
- 2) Any increase applied for under the **PREMIUM PAYMENTS** provision as amended.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

PAID-UP LIFE INSURANCE OPTION

PAID-UP LIFE INSURANCE OPTION. At any time while the insured is living and before Attained Age 96, you may surrender this contract and apply the Cash Surrender Value as a single premium to purchase paid-up life insurance on the Insured. The purchase is subject to the following:

- 1) You must send a request to our Service Center.
- 2) Unless you give us satisfactory evidence of insurability, if and as required by our standards, the amount of paid-up life insurance may not exceed the sum of:
 - a) The Death Benefit on the date of surrender; and
 - b) The amount applied as a single premium under this option. This amount may not exceed the Cash Surrender Value;

Less:

- c) The Accumulated Value.
- 3) The date of issue of the new contract will be the date this contract is surrendered. The issue age of the new contract will be the age of the insured on that date.
- 4) The amount of insurance purchased will be based on single premium rates then in effect, as determined by us. However, the rate will not exceed the net single premium using the 2001 CSO ALB Mortality Table and an interest rate of 4% per year.
- 5) If this contract has an exclusion rider, the new contract will also have such an exclusion rider.
- 6) Any Cash Surrender Value not applied to purchase paid-up life insurance will be paid to you.

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

PREMIUM PAYMENTS

The **PREMIUM PAYMENTS** provision is amended to include the following:

If the Death Benefit Option is Option B and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the Face Amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the conditions of the **INCREASE IN FACE AMOUNT** provision. The Premium Class for any increase under this provision will be the same as the Premium Class for the most recent increase made under the **INCREASE IN FACE AMOUNT** provision or, if there has been no such increase, the Premium Class for this contract on the effective date of the increase under this provision.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after the end of the grace period but before the Maturity Date, unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated before the Maturity Date and within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

AMENDATORY AGREEMENT

(continued)

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

The **INCREASE IN FACE AMOUNT** provision is amended to include the following:

Items (2) and (3) in the conditions for increase do not apply to:

- 1) The portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us; or
- 2) Any increase applied for under the **PREMIUM PAYMENTS** provision as amended.

Signed for Thrivent Financial for Lutherans

President [*Rune J. Nielsen*]

Secretary [*Jersey Rasmussen*]

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF PREMIUM CLASS

CHANGE OF PREMIUM CLASS. You may apply to our Service Center to change the Premium Class to a more favorable Premium Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

PAID-UP LIFE INSURANCE OPTION

PAID-UP LIFE INSURANCE OPTION. At any time while the insured is living and before Attained Age 100, you may surrender this contract and apply the Cash Surrender Value as a single premium to purchase paid-up life insurance on the Insured. The purchase is subject to the following:

- 1) You must send a request to our Service Center.
 - 2) Unless you give us satisfactory evidence of insurability, if and as required by our standards, the amount of paid-up life insurance may not exceed the sum of:
 - a) The Death Benefit on the date of surrender; and
 - b) The amount applied as a single premium under this option. This amount may not exceed the Cash Surrender Value;
- Less:
- c) The Accumulated Value.
 - 3) The date of issue of the new contract will be the date this contract is surrendered. The issue age of the new contract will be the age of the insured on that date.
 - 4) The amount of insurance purchased will be based on single premium rates then in effect, as determined by us. However, the rate will not exceed the net single premium using the 2001 CSO ALB Mortality Table and an interest rate of 4% per year.
 - 5) If this contract has an exclusion rider, the new contract will also have such an exclusion rider.
 - 6) Any Cash Surrender Value not applied to purchase paid-up life insurance will be paid to you.

AMENDATORY AGREEMENT

(continued)

The following provisions of this contract are amended:

DEFINITIONS

The **DEFINITIONS** section is amended to include the following:

Service Center. The location where this contract is administered. Our Service Center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this contract to Home Office are changed to Service Center.

PREMIUM PAYMENTS

The **PREMIUM PAYMENTS** provision is amended to include the following:

If the Death Benefit Option is Option B and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the Face Amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the conditions of the **INCREASE IN FACE AMOUNT** provision. The Premium Class for any increase under this provision will be the same as the Premium Class for the most recent increase made under the **INCREASE IN FACE AMOUNT** provision or, if there has been no such increase, the Premium Class for this contract on the effective date of the increase under this provision.

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within five years after the end of the grace period unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within five years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

AMENDATORY AGREEMENT

(continued)

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

We will require evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

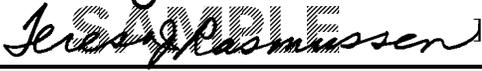
The **INCREASE IN FACE AMOUNT** provision is amended to include the following:

Items (2) and (3) in the conditions for increase do not apply to:

- 1) The portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us; or
- 2) Any increase applied for under the **PREMIUM PAYMENTS** provision as amended.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this certificate:

ADDITION OR CANCELLATION OF BENEFIT RIDERS

ADDITION OR CANCELLATION OF BENEFIT RIDERS. Benefit riders providing additional benefits may be included as part of this certificate. Any riders included on this certificate are shown on the certificate specifications pages. You may add riders to this certificate subject to the following:

The benefit rider must be offered by us and available on this certificate as of the date of application for the rider.

Application for the new rider must be provided to us at our Service Center.

We require satisfactory evidence of insurability, if and as required by our standards.

The date of issue of the benefit rider and its monthly charge(s), if any, will be shown on the supplemental certificate specifications page(s) that we will send to you.

You may cancel any benefit rider on this certificate at any time by sending notice to us at our Service Center. Cancellation will be effective on the first deduction date after the date we receive your notice at our Service Center.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the risk class to a more favorable risk class, if available, or to remove any aviation exclusion on this certificate. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental certificate specifications page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

PAID-UP LIFE INSURANCE OPTION

PAID-UP LIFE INSURANCE OPTION. At any time while the insured is living and before Attained Age 100, you may surrender this certificate and apply the surrender value as a single premium to purchase paid-up life insurance on the insured. The purchase is subject to the following:

You must send a request to our Service Center.

Unless you give us satisfactory evidence of insurability, if and as required by our standards, the amount of paid-up life insurance may not exceed the sum of:

- a. The death benefit on the date of surrender; and
- b. The amount applied as a single premium under this option. This amount may not exceed the surrender value;

Less:

- c. The cash value.

The date of issue of the new certificate will be the date this certificate is surrendered. The issue age of the new certificate will be the age of the insured on that date.

The amount of insurance purchased will be based on single premium rates then in effect, as determined by us. However, the rate will not exceed the net single premium using the 2001 CSO ALB Mortality Table and an interest rate of 4% per year.

If this certificate has an exclusion rider, the new certificate will also have such an exclusion rider.

Any surrender value not applied to purchase paid-up life insurance will be paid to you.

The following provisions in this certificate are amended:

DEFINITIONS

The DEFINITIONS provision is amended to include the following:

Whenever the words "service center" appear in this certificate, they mean the location where this certificate is administered. Our service center address is 4321 North Ballard Road, Appleton, WI 54919-0001. Any references in this certificate to home office are changed to service center.

ADDITIONAL PREMIUM PAYMENTS

The ADDITIONAL PREMIUM PAYMENTS provision is amended to include the following:

If the Death Benefit Option is 1 and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the specified amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the requirements of the INCREASES IN SPECIFIED AMOUNT provision. The risk class for the increase will be the same as the risk class for the most recent increase made under the INCREASES IN SPECIFIED AMOUNT provision or, if there has been no such increase, the risk class for this certificate on the effective date of the increase under this provision.

INCREASES IN SPECIFIED AMOUNT

The second paragraph in the INCREASES IN SPECIFIED AMOUNT provision is amended to read:

Except for the portion of any increase in specified amount that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the insured issued by us and for any increase applied for under the ADDITIONAL PREMIUM PAYMENTS provision as amended:

The minimum increase is \$10,000.

If and as required by our standards, we will require satisfactory evidence of insurability and, if You are not the insured, proof of insurable interest.

LOAN INTEREST

The first paragraph of the LOAN INTEREST provision is amended to read as follows:

The annual interest rate charged to a loan prior to the 15th Certificate Anniversary will not exceed 8 percent. After that Certificate Anniversary, the annual rate charged will not exceed 7.25 percent. Interest accrues daily from the loan issue date. At least once every 12 months but not more often than once in any three month period, we will review the loan interest rates to determine whether an adjustment should be made. We will notify you of any increase.

TERMINATION DUE TO EXCESS LOAN

The TERMINATION DUE TO EXCESS LOAN provision is amended to include the following:

If termination is the sole result of a change in the loan interest rate, this certificate will remain in force until it would otherwise have terminated had there been no change in the interest rate.

GUARANTEED PURCHASE OPTION BENEFIT RIDER

If this certificate includes a GUARANTEED PURCHASE OPTION BENEFIT RIDER, the following provisions of that benefit rider are amended:

ALTERNATE OPTION DATES

In the ALTERNATE OPTION DATES provision, the statement:

An alternate option date occurs upon each of the following events:

Is amended to read:

An alternate option date occurs 60 days after each of the following events.

OPTION CONDITIONS

In the OPTION CONDITIONS provision, the sentence:

Options must be taken on, or within 60 days before, an option date.

Is amended to read:

Options must be taken on an option date or within:

60 days before or 30 days after a Regular Option Date; or

60 days before an Alternate Option Date.

Signed for Thrivent Financial for Lutherans

President



Secretary



AMENDATORY AGREEMENT

Effective Date: December 31, 2008

The following provisions are included as part of this contract:

ADDITIONAL BENEFITS

ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on this contract are shown on the contract schedule pages. You may add riders to this contract subject to the following:

- 1) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 2) Application for the new rider must be provided to us at our Service Center.
- 3) We require satisfactory evidence of insurability, if and as required by our standards.
- 4) The date of issue of the rider and its monthly cost(s), if any, will be shown on supplemental contract schedule pages that we will send to you.

CHANGE OF RISK CLASS

CHANGE OF RISK CLASS. You may apply to our Service Center to change the Risk Class to a more favorable Risk Class, if available, or to remove any aviation exclusion on this contract. Any change is subject to satisfactory evidence of insurability, if and as required by our standards. If we approve the change, its effective date will be shown on a supplemental contract schedule page that we will send to you. The INCONTESTABILITY provision will apply to any change for two years from its effective date with regard to statements made in the application for the change.

The following provisions of this contract are amended:

PREMIUM PAYMENTS

The **PREMIUM PAYMENTS** provision is amended to include the following:

If the Death Benefit Option is Option 1 and you pay an unscheduled, non-billed premium of \$10,000 or more, you may apply to have the Face Amount increased by at least \$10,000 and not more than the amount of the premium paid. Increases under this provision are subject to the conditions of the INCREASE IN FACE AMOUNT provision. The Premium Class for any increase under this provision will be the same as the Premium Class for the most recent increase made under the INCREASE IN FACE AMOUNT provision or, if there has been no such increase, the Premium Class for this contract on the effective date of the increase under this provision.

AMENDATORY AGREEMENT

(continued)

REINSTATEMENT

In the **REINSTATEMENT** provision, the sentence:

This contract may be reinstated within three years after the end of the grace period unless it has been surrendered.

Is amended to read:

Unless this contract has been surrendered, it may be reinstated within three years after:

- 1) The date the grace period ends if, on that date, the contract terminated; or
- 2) The date the contract terminated under the **TERMINATION FROM EXCESS LOAN** provision.

INCREASE IN FACE AMOUNT

Item (2) in the **INCREASE IN FACE AMOUNT** provision:

You must give us evidence of insurability which meets our standards.

Is amended to read:

We will require satisfactory evidence of insurability, if and as required by our standards.

The **INCREASE IN FACE AMOUNT** provision is amended to include the following:

Items (2) and (3) in the conditions for increase do not apply to:

- 1) The portion of an increase that is the result of exercising a purchase option or a term conversion privilege in another contract on the life of the Insured that was issued by us; or
- 2) Any increase applied for under the **PREMIUM PAYMENTS** provision as amended.

DIVIDENDS

In the **DIVIDENDS** provision, the sentence:

This contract's share, if any, will be based on amounts in the Fixed Account and credited as a dividend on the Contract Anniversary.

Is amended to read:

This contract's share, if any, will be credited as a dividend on the Contract Anniversary.

Signed for Thrivent Financial for Lutherans

President []

Secretary []

SERFF Tracking Number: *THR-125719184* State: *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *39496*
Company Tracking Number:
TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
Product Name: *TFFL - Life Insurance Grandfather Amendments*
Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

READABILITY CERTIFICATION

I, Donn Satrom, an officer of Thrivent Financial for Lutherans, hereby certify that the below listed forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms comply with the requirements of Arkansas Code Ann. 23-80-206.

<u>Form</u>	<u>Flesch Score</u>
LM-GL-WYPS (08)	61
LM-GM-JLSL (08)	61
LM-GK-KACR (08)	61
LM-GJ-FCWC (08)	60
25350 N12-08	51
25351 N12-08	50
25353 N12-08	53
25352 N12-08	53
UM-GS-SPLU (08)	74
UM-GF-FTFJ (08)	60
UM-GU-UC (08)	59
25354 N12-08	54
UM-GQ-UQ (08)	58
VM-GB-BL (08)	60
VM-GV-VC (08)	61
25349 N12-08	54
VM-GR-VQ (08)	59



Donn Satrom
Director
Contract Forms and Compliance

July 1, 2008

Date

ARKANSAS

CERTIFICATION OF ARANSAS INSURANCE RULE AND REGULATION 19

I certify, to the best of my knowledge and belief, that this filing meets the provisions of Arkansas Insurance Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.



Donn Satrom
Director
Contract Forms and Compliance

July 1, 2008
Date