

SERFF Tracking Number: THRV-126139998 State: Arkansas
 Filing Company: Thrivent Life Insurance Company State Tracking Number: 42283
 Company Tracking Number:
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Thrivent Life - SEC Amendment 2009
 Project Name/Number: /

Filing at a Glance

Company: Thrivent Life Insurance Company

Product Name: Thrivent Life - SEC Amendment SERFF Tr Num: THRV-126139998 State: Arkansas
 2009

TOI: A03I Individual Annuities - Deferred
 Variable

SERFF Status: Closed-Approved-
 Closed

State Tr Num: 42283

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Author: Julie Panaro

Disposition Date: 05/11/2009

Date Submitted: 05/05/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/11/2009

Explanation for Other Group Market Type:

State Status Changed: 05/11/2009

Deemer Date:

Created By: Julie Panaro

Submitted By: Julie Panaro

Corresponding Filing Tracking Number:

Filing Description:

We are submitting for your consideration and approval a new amendment form VM-VD-FVDP (09) to replace amendment form VM-VD-FVDP (05) that was approved by your Department on 08/30/2005.

This amendment is for use with inforce Flexible Premium Deferred Variable Annuity contract form V2-FV-FPVA-1 that was approved by your Department on 01/20/1988. We have not issued this contract since 1991. The amendment is to revise the contracts to comply with the Security and Exchange Commission requirement that, when there are multiple beneficiaries, each beneficiary's share of death proceeds must remain invested in the separate account until that beneficiary elects to receive proceeds.

SERFF Tracking Number: THRV-126139998 State: Arkansas
Filing Company: Thrivent Life Insurance Company State Tracking Number: 42283
Company Tracking Number:
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Thrivent Life - SEC Amendment 2009
Project Name/Number: /

Fee Required? Yes
Fee Amount: \$75.00
Retaliatory? Yes
Fee Explanation: Minnesota charges \$75 per form filing.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Life Insurance Company	\$75.00	05/05/2009	27645332

SERFF Tracking Number: THRV-126139998 State: Arkansas
Filing Company: Thrivent Life Insurance Company State Tracking Number: 42283
Company Tracking Number:
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Thrivent Life - SEC Amendment 2009
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/11/2009	05/11/2009

SERFF Tracking Number: *THR-126139998* *State:* *Arkansas*
Filing Company: *Thrivent Life Insurance Company* *State Tracking Number:* *42283*
Company Tracking Number:
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Thrivent Life - SEC Amendment 2009*
Project Name/Number: /

Disposition

Disposition Date: 05/11/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-126139998* *State:* *Arkansas*
Filing Company: *Thrivent Life Insurance Company* *State Tracking Number:* *42283*
Company Tracking Number:
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Thrivent Life - SEC Amendment 2009*
Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Amendatory Agreement		Yes

SERFF Tracking Number: THRV-126139998 State: Arkansas
 Filing Company: Thrivent Life Insurance Company State Tracking Number: 42283
 Company Tracking Number:
 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Thrivent Life - SEC Amendment 2009
 Project Name/Number: /

Form Schedule

Lead Form Number: VM-VD-FVDP (09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VM-VD-FVDP (09)	Policy/Cont Amendantory ract/Fratern Agreement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: VM-VD-FVDP (05) Previous Filing #: 30400	0.000	Amendantory Agreement VM-VD-FVDP (09).pdf

AMENDATORY AGREEMENT

This Flexible Premium Deferred Variable Annuity contract is amended as follows:

2.6 DEATH PROCEEDS

Section 2.6 DEATH PROCEEDS is amended to read:

We will pay the Death Proceeds to the beneficiary upon receiving proof that the death of the Annuitant occurred before the Maturity Date. Death Proceeds are calculated at the end of the Valuation Period during which we receive at our Service Center satisfactory proof of the death of the Annuitant.

The amount of Death Proceeds is the greatest of:

- 1) The Accumulated Value on the date Death Proceeds are calculated;
- 2) The sum of the premiums received by us, less the amount of any Partial Surrenders; and
- 3) The Accumulated Value on the preceding Minimum Death Benefit Date plus the sum of premiums received by us since that date, less the amount of any Partial Surrenders since then. The first Minimum Death Benefit Date is the Date of Issue of this contract. Thereafter, Minimum Death Benefit Dates occur every 6 years on the Contract Anniversary.

Once calculated, Death Proceeds may continue to be subject to the investment experience of the Variable Account. When based on the investment experience of the Variable Account, Death Proceeds may increase or decrease daily and are not guaranteed as to minimum dollar amount.

Beneficiaries who are natural persons may elect to receive Death Proceeds in a lump sum or according to Section 7.3 Election of an Option.

Death Proceeds are not less than the minimum values required by law.

2.10 FILING A DEATH CLAIM.

Section 2 GENERAL PROVISIONS is amended to include the following provision:

2.10 FILING A DEATH CLAIM. Notification of death must be given to us at our Service Center. We will provide a claim form upon receiving the death claim notice. After we have received satisfactory proof of death, we will begin processing a beneficiary's claim when we receive that beneficiary's completed claim form.

2.11 ANNUITANT EXCHANGE.

Section 2 GENERAL PROVISIONS is amended to include the following provision:

2.11 ANNUITANT EXCHANGE. If Death Proceeds become payable and the owner's spouse is the sole primary beneficiary, then the spouse may elect, in lieu of receiving Death Proceeds and to the extent permitted by law, to continue this contract in force as the Annuitant and owner effective on the date that Death Proceeds are calculated (the Exchange Date). Any excess of Death Proceeds over Accumulated Value on that day will be added to the Accumulated Value. This amount will be allocated to subaccounts of the Variable Account and to the Fixed Account according to the ratio of the accumulated value in each to the total Accumulated Value. This election by a spouse may be made only once in this contract.

The spouse will have 60 days from the date we receive proof of death of the owner in which to elect to receive proceeds or to continue the contract. If election to receive the Accumulated Value or to continue the contract is not made within 60 days, election to continue the contract will be deemed to have been made on the Exchange Date.

3.5 SHARE OF PROCEEDS

Section 3.5 SHARE OF PROCEEDS is amended to include the following sentence:

Once calculated, Death Proceeds may continue to be subject to the investment experience of the Variable Account. Death Proceeds and Annuity Income payments, when based on the investment experience of the Variable Account, may increase or decrease daily and are not guaranteed as to minimum dollar amount.

7.1 PAYMENT OF PROCEEDS

Section 7.1 PAYMENT OF PROCEEDS is amended to include the following sentence:

If any payee dies after annuity payments have begun and before the entire interest in the settlement agreement has been distributed, the entire remaining interest must be distributed at least as rapidly as under the method of payment in effect as of the date of the payee's death.

7.3 ELECTION OF AN OPTION

In Section 7.3 ELECTION OF AN OPTION, the second paragraph is amended to read:

If Death Proceeds are payable, a beneficiary may elect a settlement option provided that:

- 1) The Death Proceeds have not been paid;
- 2) In accordance with Internal Revenue Service regulations or rulings, either:
 - a) The principal and earnings are completely distributed within 5 years after the date of death; or
 - b) If you have designated a natural person as beneficiary, distribution of the principal and earnings is made by means of a periodic payment which:
 - i) Begins within one year after the date of death; and
 - ii) Is made over the life of the beneficiary or over a period not extending beyond the life expectancy of the beneficiary; and
- 3) The manner of settlement has not been restricted before the Annuitant's death. However, if any such restriction is in conflict with the requirements of (2) above, the requirements of (2) will control.

Section 7.3 ELECTION OF AN OPTION is amended to include the following paragraph:

If any beneficiary does not receive proceeds or elect a settlement option within 5 years after the date of death, this contract will terminate and the portion of the Death Proceeds payable to that beneficiary will be paid.

Signed for Thrivent Life Insurance Company

President []

Secretary []

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: This amendment is for use with a flexible premium variable annuity contract which is a security subject to federal jurisdiction and thus is exempt from readability requirements.		

Comments:

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable to this amendment filing.		
Comments:		