

SERFF Tracking Number: THRV-126177717 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 42733
Company Tracking Number:
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: TERM (2009)
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: TERM (2009)

TOI: L04I Individual Life - Term

SERFF Tr Num: THRV-126177717 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 42733

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Author: Karen Guyette

Reviewer(s): Linda Bird

Date Submitted: 06/23/2009

Disposition Date: 07/22/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: 09/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

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: 07/22/2009

Explanation for Other Group Market Type:

State Status Changed: 06/24/2009

Deemer Date:

Created By: Karen Guyette

Submitted By: Karen Guyette

Corresponding Filing Tracking Number:

Filing Description:

We are submitting for your review and approval a level term life insurance contract and one rider. Each of these forms is described below.

Form L-LX-LT (09) Term Life Insurance To Age 95 Contract

This is a new contract form that replaces contract form AR4224 that was approved by your Department on 10/20/1999. This contract provides level term life insurance to age 95. The minimum issue amount is \$50,000. Premiums are

SERFF Tracking Number: *THR-126177717* State: *Arkansas*
Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *42733*
Company Tracking Number:
TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life*
Product Name: *TERM (2009)*
Project Name/Number: */*
Thrivent Financial for Lutherans \$50.00 06/23/2009 28747220

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/22/2009	07/22/2009
Approved-Closed	Linda Bird	06/24/2009	06/24/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Term Life Insurance To Age 95 Contract	Karen Guyette	07/22/2009	07/22/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Re-Open Filing to Make Correction	Note To Filer	Linda Bird	07/22/2009	07/22/2009
Request to Re-Open Filing to Make Correction	Note To Reviewer	Karen Guyette	07/21/2009	07/21/2009

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Disposition

Disposition Date: 07/22/2009

Implementation Date:

Status: Approved-Closed

Comment: Company has corrected Section 2.10 Delay of Payment which was inadvertently omitted from page 6 of the previously approved contract.

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-126177717* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *42733*
 Company Tracking Number:
 TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*
 Product Name: *TERM (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 - Actuarial Memo		No
Supporting Document	Statement of Variability		No
Supporting Document	Consent to Submit Rates and/or Cost Bases for Approval		No
Form (revised)	Term Life Insurance To Age 95 Contract		No
Form	Term Life Insurance To Age 95 Contract	Replaced	No
Form	Disability Waiver of Premium Benefit Rider		No
Rate	Current and Guaranteed Premiums		No

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Disposition

Disposition Date: 06/24/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *THR-126177717* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *42733*
 Company Tracking Number:
 TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*
 Product Name: *TERM (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 - Actuarial Memo		No
Supporting Document	Statement of Variability		No
Supporting Document	Consent to Submit Rates and/or Cost Bases for Approval		No
Form (revised)	Term Life Insurance To Age 95 Contract		No
Form	Term Life Insurance To Age 95 Contract	Replaced	No
Form	Disability Waiver of Premium Benefit Rider		No
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SERFF Tracking Number: THRV-126177717 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 42733
 Company Tracking Number:
 TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: TERM (2009)
 Project Name/Number: /

Amendment Letter

Submitted Date: 07/22/2009

Comments:

Dear Ms. Bird:

Section 2.10 Delay of Payment was inadvertently omitted from page 6 of the approved contract (this contract has not yet been issued). Attached is the corrected contract. No other changes have been made to the corrected contract.

Please contact me if you have any questions.

Karen Guyette
 Compliance Specialist II

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
L-LX-LT (09)	Policy/Contr	Term Life	Revised			AR4224	55.000	Contract L-LX-LT (09).pdf
	act/Fraternal	Insurance To						
	Certificate	Age 95						
		Contract						

SERFF Tracking Number: THRV-126177717

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TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Note To Filer

Created By:

Linda Bird on 07/22/2009 08:14 AM

Last Edited By:

Linda Bird

Submitted On:

07/22/2009 08:14 AM

Subject:

Request to Re-Open Filing to Make Correction

Comments:

Filing has been reopened in order for correction to be made.

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L041 Individual Life - Term

Sub-TOI: L041.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Note To Reviewer

Created By:

Karen Guyette on 07/21/2009 09:18 AM

Last Edited By:

Karen Guyette

Submitted On:

07/21/2009 09:19 AM

Subject:

Request to Re-Open Filing to Make Correction

Comments:

Dear Ms. Bird:

We have discovered an error in the contract approved with this filing. Section 2.10 Delay of Payment was inadvertently omitted from the contract. Can you re-open this filing so that the corrected contract can be approved. The contract approved with this filing has not yet been issued.

I look forward to hearing from you.

Karen Guyette

Compliance Specialist II

SERFF Tracking Number: THRV-126177717 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 42733
 Company Tracking Number:
 TOI: L041 Individual Life - Term Sub-TOI: L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life
 Product Name: TERM (2009)
 Project Name/Number: /

Form Schedule

Lead Form Number: L-LX-LT (09)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	L-LX-LT (09)	Policy/Cont Term Life Insurance ract/Fratern To Age 95 Contract al Certificate	Revised	Replaced Form #: AR4224 Previous Filing #:	55.000	Contract L-LX-LT (09).pdf
	LR-XW-DWP (09)	Policy/Cont Disability Waiver of ract/Fratern Premium Benefit al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: LR-XW-DWP (08) Previous Filing #: THRV-125595289	51.000	Rider LR-XW-DWP (09).pdf

This certificate of membership and term life insurance is a legal contract between you and Thrivent Financial for Lutherans. We issue this contract based on the Application signed by the applicant and the payment of the initial premium shown on page 3. Upon receiving due proof of the Insured's death, we will pay the Death Proceeds (see Section 5.1) to the beneficiary according to the provisions of this contract.

Right to Cancel. Please read this contract carefully. You may cancel the contract for any reason before midnight of the 10th day after you first receive it. Do this by (1) mailing or delivering notice of cancellation to our Service Center or to the representative through whom you bought it, and (2) returning the contract. Notice given by mail and return of the contract by mail are effective on being postmarked, properly addressed and postage prepaid. If you cancel the contract, it will be deemed void from the beginning. Within 10 days after we receive notice of cancellation and the returned contract, we will refund all premiums paid (with no deductions for any fees or charges).

Term Life Insurance to Age 95.
Premiums payable as shown on page 3.
Premiums subject to change after Premium Guarantee Period.
Renewable annually to age 95 after Premium Guarantee Period.
Convertible on or before Last Conversion Date shown on page 3.
Eligible for annual dividends.
[Accidental Death Benefit rider excludes war risks.]

Service Center:
Thrivent Financial for Lutherans
[4321 North Ballard Road]
[Appleton, WI 54919-0001]
Telephone [(800) 847-4836]
www.thrivent.com

Signed for the Society

President []

Secretary []

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

CONTRACT NUMBER: [1234567]

DATE OF ISSUE: [SEPTEMBER 1, 2009]

FACE AMOUNT: [\$100,000]

Table of Contents

Cover Page
Index, Definitions
Contract Schedule, Contract Data
Table of Annual Premiums
Section 1 Definitions
Section 2 General Provisions
Section 3 Membership and Ownership
Section 4 Premiums and Reinstatement
Section 5 Death Proceeds
Section 6 Decrease in Face Amount
Section 7 Conversion
Section 8 Dividends
Section 9 Beneficiary
Section 10 Settlement Provisions
Additional Benefits, Amendments, Application

Index

	Section		Section
Beneficiary	9	Maintenance of Solvency	2
Change of Contract	2	Membership	3
Conversion Privilege	7	Misstatement of Age or Sex	2
Decrease in Face Amount	6	Ownership	3
Death Proceeds	5	Premium in Default and Grace Period	4
Delay of Payment	2	Premiums	4
Dividends	8	Reinstatement	4
Entire Contract	2	Settlement Options	10
Filing a Death Claim	2	Suicide	2
Grace Period	4	Transfer and Assignment	3
Incontestability	2		

Contract Schedule

INITIAL
ANNUAL
PREMIUM

BASIC BENEFIT

TERM LIFE INSURANCE TO AGE 95

[\$140.00]@

PREMIUMS PAYABLE AS SHOWN ON PAGE 4.

PREMIUM GUARANTEE PERIOD:[10]YEARS

LAST CONVERSION DATE: [SEPTEMBER 1, 2019]

EXPIRATION DATE: [SEPTEMBER 1, 2069]

RISK CLASS: [RATED NON-TOBACCO]

MINIMUM FACE AMOUNT: [\$50,000]

[ADDITIONAL BENEFITS

[DISABILITY WAIVER OF PREMIUM FORM LR-XW-DWP (09)

[\$13.00]

[PREMIUMS PAYABLE TO THE CONTRACT ANNIVERSARY AFTER AGE 65

[SEE PAGE 4 FOR TABLE OF ANNUAL PREMIUMS

[DETAILS OF THE FOLLOWING ADDITIONAL BENEFIT RIDERS ARE
[GIVEN ON SEPARATE SCHEDULE PAGES:

TOTAL ANNUAL PREMIUM

[\$153.00]

INTERVAL OF PAYMENT

[ANNUAL]

INITIAL PREMIUM

[\$153.00]

@ INCLUDES CONTRACT FEE OF \$75[AND ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS AS SHOWN ON PAGE 4.]

THIS CONTRACT IS ELIGIBLE FOR ANNUAL DIVIDENDS, BUT IT IS NOT EXPECTED THAT ANY DIVIDENDS WILL BE CREDITED.

THE INSURANCE DEPARTMENT OF THE STATE IN WHICH THIS CONTRACT WAS ISSUED MAY BE CONTACTED BY CALLING [(999) 999-9999].

INSURED: [JOHN DOE]

AGE: [35]

SEX: [MALE]

CONTRACT NUMBER: [1234567]

DATE OF ISSUE: [SEPTEMBER 1, 2009]

FACE AMOUNT: [\$100,000]

Date of Issue: [SEPTEMBER 1, 2009]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

TERM LIFE INSURANCE TO AGE 95

TABLE OF ANNUAL PREMIUMS

PREMIUMS FOR TERM LIFE INSURANCE ARE SUBJECT TO CHANGE AFTER[10]YEARS. HOWEVER, THE TERM LIFE INSURANCE ANNUAL PREMIUM IN ANY GIVEN YEAR WILL NEVER BE GREATER THAN THE MAXIMUM ANNUAL PREMIUM SHOWN FOR THAT YEAR (SEE SECTION 4.3).

CONTRACT ANNIVERSARY [SEP 1,]	ATTAINED AGE	SCHEDULED ANNUAL PREMIUM FOR TERM LIFE INSURANCE[#]	MAXIMUM ANNUAL PREMIUM FOR TERM LIFE INSURANCE	[ANNUAL PREMIUM FOR WAIVER OF PREMIUM*]
[2009]	[35]	[\$ 140.00]	[\$ 140.00]	[13.00]
[2010]	[36]	[140.00]	[140.00]	[13.00]
[2011]	[37]	[140.00]	[140.00]	[13.00]
[2012]	[38]	[140.00]	[140.00]	[13.00]
[2013]	[39]	[140.00]	[140.00]	[13.00]
[2014]	[40]	[140.00]	[140.00]	[13.00]
[2015]	[41]	[140.00]	[140.00]	[13.00]
[2016]	[42]	[140.00]	[140.00]	[13.00]
[2017]	[43]	[140.00]	[140.00]	[13.00]
[2018]	[44]	[140.00]	[140.00]	[13.00]
[2019]	[45]	[598.00]	[807.00]	[60.00]
[2020]	[46]	[640.00]	[876.00]	[69.00]
[2021]	[47]	[689.00]	[933.00]	[80.00]
[2022]	[48]	[742.00]	[978.00]	[92.00]
[2023]	[49]	[803.00]	[1,035.00]	[107.00]
[2024]	[50]	[854.00]	[1,110.00]	[125.00]
[2025]	[51]	[911.00]	[1,206.00]	[146.00]
[2026]	[52]	[981.00]	[1,323.00]	[170.00]
[2027]	[53]	[997.00]	[1,458.00]	[196.00]
[2028]	[54]	[1,025.00]	[1,629.00]	[225.00]
[2029]	[55]	[1,109.00]	[1,821.00]	[258.00]
[2030]	[56]	[1,208.00]	[2,019.00]	[294.00]
[2031]	[57]	[1,357.00]	[2,211.00]	[333.00]
[2032]	[58]	[1,523.00]	[2,403.00]	[375.00]
[2033]	[59]	[1,707.00]	[2,628.00]	[421.00]
[2034]	[60]	[1,908.00]	[2,901.00]	[472.00]
[2035]	[61]	[2,124.00]	[3,234.00]	[530.00]
[2036]	[62]	[2,361.00]	[3,621.00]	[594.00]
[2037]	[63]	[2,631.00]	[4,044.00]	[663.00]
[2038]	[64]	[2,937.00]	[4,485.00]	[739.00]

[# PREMIUMS SHOWN INCLUDE THE FOLLOWING ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS:

[PERCENTAGE RATING PAYABLE TO 10/01/2028 [XXX%]

[FLAT EXTRA PREMIUM PAYABLE TO 10/01/2018 [\$XX.XX]

[FLAT EXTRA PREMIUM PAYABLE TO 10/01/2011 [\$XX.XX]

* PREMIUMS FOR DIABILITY WAIVER OF PREMIUM INCLUDE A RATING OF [XXX%] PAYABLE FOR TWENTY YEARS.

Date of Issue: [SEPTEMBER 1, 2009]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35]

SEX: [MALE]

TERM LIFE INSURANCE TO AGE 95

TABLE OF ANNUAL PREMIUMS (CONTINUED)

CONTRACT ANNIVERSARY [SEP 1,]	ATTAINED AGE	SCHEDULED ANNUAL PREMIUM FOR TERM LIFE INSURANCE	MAXIMUM ANNUAL PREMIUM FOR TERM LIFE INSURANCE
[2039]	[65]	\$ [3,274.00]	\$ [4,944.00]
[2040]	[66]	[3,624.00]	[5,409.00]
[2041]	[67]	[3,967.00]	[5,895.00]
[2042]	[68]	[4,288.00]	[6,408.00]
[2043]	[69]	[4,595.00]	[6,984.00]
[2044]	[70]	[4,906.00]	[7,656.00]
[2045]	[71]	[5,249.00]	[8,472.00]
[2046]	[72]	[5,658.00]	[9,426.00]
[2047]	[73]	[6,155.00]	[10,431.00]
[2048]	[74]	[6,769.00]	[11,511.00]
[2049]	[75]	[7,519.00]	[12,687.00]
[2050]	[76]	[8,388.00]	[14,013.00]
[2051]	[77]	[9,389.00]	[15,555.00]
[2052]	[78]	[10,516.00]	[17,346.00]
[2053]	[79]	[11,756.00]	[19,353.00]
[2054]	[80]	[13,102.00]	[21,591.00]
[2055]	[81]	[14,557.00]	[24,024.00]
[2056]	[82]	[16,120.00]	[26,601.00]
[2057]	[83]	[17,801.00]	[29,415.00]
[2058]	[84]	[19,610.00]	[32,544.00]
[2059]	[85]	[21,554.00]	[36,024.00]
[2060]	[86]	[23,584.00]	[39,852.00]
[2061]	[87]	[25,766.00]	[43,989.00]
[2062]	[88]	[28,114.00]	[48,387.00]
[2063]	[89]	[30,649.00]	[53,001.00]
[2064]	[90]	[33,382.00]	[57,597.00]
[2065]	[91]	[36,320.00]	[62,121.00]
[2066]	[92]	[39,462.00]	[66,861.00]
[2067]	[93]	[42,804.00]	[71,859.00]
[2068]	[94]	[46,344.00]	[77,124.00]

1. DEFINITIONS

Additional Benefits. Benefits provided by riders, if any, attached to this contract.

Application. The application(s) and all amendments and supplements to the application. This includes applications made for changes to this contract after the Date of Issue.

Attained Age. Attained Age on any day is the Insured's age on the Contract Anniversary on or immediately prior to that day.

Contract Anniversary. The same month and day of each year after issue as in the Date of Issue on page 3.

Contract Year. The first Contract Year is the period of time from the Date of Issue until the first Contract Anniversary. Thereafter, Contract Year is the period of time from one Contract Anniversary to the next Contract Anniversary.

Date of Issue. The Date of Issue as shown on page 3.

Face Amount. The amount of life insurance provided by this contract exclusive of any Additional Benefits. The Face Amount on the Date of Issue is shown on page 3. Decreases in Face Amount will be shown on supplemental contract schedule pages that we will send to you.

Insured. The person named as Insured on page 3.

Issue Age. The Insured's age on the Date of Issue.

Notice. A request signed by you and received in good order by us at our Service Center.

Premium Guarantee Period. The number of years after the Date of Issue during which premiums are guaranteed not to increase. The Premium Guarantee Period is shown on page 3.

Renewal Period. The period after the Premium Guarantee Period during which the contract may be renewed annually. During the Renewal Period, premiums are subject to change annually.

Service Center. The location where this contract is administered. The Service Center address is shown on page 1.

we, our, us, Society. Thrivent Financial for Lutherans.

you, your, yours. The owner(s) of this contract.

2. GENERAL PROVISIONS

2.1 ENTIRE CONTRACT. The Entire Contract consists of:

- 1) This contract including any attached riders, amendments, or endorsements;
- 2) The Application attached to this contract; and
- 3) The Articles of Incorporation and Bylaws of the Society and all amendments to them. Benefits will not be reduced or eliminated by any future amendments to our Articles of Incorporation or Bylaws.

2.2 ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on the Date of Issue are shown on page 3. After the Date of Issue, you may add riders to this contract subject to the following:

- 1) You must submit an application to us at our Service Center.
- 2) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 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 the supplemental contract schedule page that we will send to you.

2.3 CHANGE OF CONTRACT. No change to the provisions of this contract is valid unless it is made in writing and signed by our President or Secretary. We reserve the right to amend this contract as necessary to comply with any changes in federal laws, rules or regulations regarding qualification of this contract as life insurance.

2.4 STATEMENTS IN THE APPLICATION. We will not use any statement to contest a claim or to have this contract declared invalid unless the statement is contained in the Application. All statements made in the Application are, in the absence of fraud, considered representations, not warranties.

2.5 INCONTESTABILITY. We will not contest the validity of this contract after it has been in force during the Insured's lifetime for two years from the Date of Issue except for:

- 1) Any provisions granting benefits in the event of total disability; and
- 2) Fraud in the procurement of this contract.

2.6 MISSTATEMENT OF AGE OR SEX. If the Insured's age or sex has been misstated, then:

- 1) If misstatement is discovered upon the Insured's death, the Death Proceeds payable will be the amount that premiums paid would have provided using the correct age and sex.
- 2) If misstatement is discovered while the Insured is living, the Face Amount will be changed to be the amount that would have been provided if the contract had been issued based on the correct age and sex. The Minimum Face Amount requirement does not apply to this provision.

These methods will be revised as necessary for the contract to continue to qualify as life insurance under federal tax law.

2.7 EXCLUSION: SUICIDE. If the Insured dies by suicide, while sane or insane, within two years after the Date of Issue, the Death Proceeds payable will be the premiums paid.

2.8 EXEMPTIONS FROM CLAIMS OF CREDITORS. To the extent permitted by law, the proceeds of this contract and any payments we make under it will not be subject to the claims of creditors or to any legal proceedings.

2.9 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 due proof of death, we will begin processing a beneficiary's claim when we receive that beneficiary's completed claim form.

2.10 DELAY OF PAYMENT. Except when used to pay premiums due on contracts with us, we may defer for not more than six months the withdrawal of any amounts left with us.

2. GENERAL PROVISIONS

(continued)

2.11 MAINTENANCE OF SOLVENCY. If the solvency of the Society becomes impaired, you may be required to make an extra payment. The Board of Directors will determine the amount of any extra payment. It will be based on each member's fair share of the deficiency.

You may make the extra payment by an equivalent reduction in benefits or by a payment in cash. If you do not make the extra payment within 60 days from the date we notify you of your share of the deficiency, the amount will be charged as a loan against the contract with interest compounded at the rate of 5% per year. Any unpaid loan plus accrued interest will be deducted from any amount payable.

2.12 TERMINATION. This contract will terminate on the earliest of the following dates:

- 1) The Expiration Date for this contract shown on Page 3.
- 2) The date all Term Insurance is converted.
- 3) The date a premium remains in default at the end of the grace period.
- 4) The date we receive Notice to cancel this contract.

We will refund the premium paid for any period beyond the date of termination. Any Accumulated Dividends will be paid to you.

3. MEMBERSHIP AND OWNERSHIP

3.1 MEMBERSHIP. The person(s) who applied for this contract and is named in the Application as a member is a benefit member of the Society. Rights and privileges of membership are set forth in the Articles of Incorporation and Bylaws of the Society or in the Application. These rights and privileges are separate from the ownership of this contract.

3.2 OWNERSHIP. The Insured is the owner of this contract unless another owner is named in the Application or ownership is transferred under Section 3.4. While the Insured is living, the owner may exercise all rights set out in this contract. If there are multiple owners, all must act in concert to exercise ownership rights.

3.3 SUCCESSOR OWNER. If you are an owner who is not the Insured, you may name a successor owner who will become the owner of this contract if you die before the Insured. If you do not name a successor owner or no successor owner survives you, then your estate will be the owner upon your death. You may name or change a successor owner by giving Notice. The successor owner must be eligible under our Bylaws. Any designation of successor owner will be effective as of the date you sign the Notice or, if the Notice is not dated, on the date the Notice is received at our Service Center.

3.4 TRANSFER AND ASSIGNMENT. You may transfer ownership of this contract, if the new owner is eligible under our Bylaws, or assign this contract as collateral while the Insured is living by giving Notice. Transfer of ownership will be effective as of the date you sign the Notice or, if the Notice is not dated, on the date the Notice is received at our Service Center. We are not responsible for the validity or effect of any assignment, and we are not liable for any payment made or action taken by us before we receive Notice. Society membership rights and privileges cannot be transferred or assigned.

4. PREMIUMS AND REINSTATEMENT

4.1 PREMIUM PAYMENTS. The initial premium amount and its interval of payment are shown on page 3. The initial premium is due on or before the Date of Issue. Each subsequent premium is due and payable on the first day of its interval of premium payment. Premiums are payable at our Service Center.

4.2 PREMIUM BILLING. We will send premium billings based on the interval of premium payments that you requested at the time of application. Subject to our published rules, you may change the interval of payment or the method of billing.

4.3 RENEWAL PERIOD - PREMIUMS MAY CHANGE. You may renew this contract annually during the Renewal Period by paying the premium due. During the Renewal Period, we may change the scheduled premiums for Term Life Insurance. However, the Term Life Insurance premium in any given year will never be more than the maximum annual premium shown for that year (see page 4).

Any change in scheduled premiums:

- 1) Will be based on changes in expected mortality, investment earnings, expenses and persistency;
- 2) Will be effective on the first Contract Anniversary on or after the date of change;
- 3) Will not be made more often than annually;
- 4) Will not affect the premiums for any Additional Benefits;
- 5) Will apply to all insureds of the same Risk Class, sex and Attained Age; and
- 6) Will apply to all contracts issued on this form.

4.4 PREMIUM IN DEFAULT AND GRACE PERIOD. Any premium not paid on or before the date it is due is a premium in default. Except for the initial premium, you may pay the premium in default within a grace period of 31 days after the date it is due. During the grace period, this contract will remain in force. If the premium in default is not paid within the grace period, this contract will terminate at the end of the grace period.

4.5 REINSTATEMENT. This contract may be reinstated within three years after the date the grace period ends.

To reinstate we require:

- 1) An application for reinstatement submitted to us at our Service Center;
- 2) Satisfactory evidence of insurability, if and as required by our standards;
- 3) Payment of all overdue premiums from the date of default (see Section 4.4) to the date of reinstatement with interest compounded at the rate of 6% per year; and
- 4) Payment of any premium due.

The effective date of a reinstatement will be the date the application for reinstatement is approved by us. Reinstatement will include any Additional Benefits that were in force at the end of the grace period and not scheduled to terminate before the effective date of reinstatement.

Section 2.5 INCONTESTABILITY will apply for two years from the date the contract is reinstated with regard to statements made in the application for reinstatement. The two-year limit will not apply in the event of fraud in the procurement of the reinstated contract.

5. DEATH PROCEEDS

5.1 DEATH PROCEEDS. The Death Proceeds payable upon the death of the Insured while this contract is in force is the sum, on the date of death, of:

- 1) The Face Amount;
- 2) Any Accumulated Dividends;
- 3) Any insurance on the Insured's life provided by Additional Benefits in this contract; and

- 4) The portion of premium paid for any period beyond the date of death;

Less:

- 5) The portion of any due and unpaid premiums for the period up to the date of death.

Death Proceeds will be reduced by any amounts paid by us after the date of death and before we were notified of the death.

6. DECREASE IN FACE AMOUNT

6.1 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 Notice.
- 2) The Face Amount after the decrease must not be less than the Minimum Face Amount shown on page 3.

- 3) The effective date of the decrease will be shown on the 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.

- 4) The premium after the decrease will be based on the Issue Age and the new Face Amount.

7. CONVERSION

7.1 CONVERSION PRIVILEGE. Before the Last Conversion Date shown on page 3, you may convert some or all of the Term Life Insurance to:

- 1) Any life insurance contract, other than term insurance, that we offer for conversion at the time of conversion. We guarantee that we will offer at least one contract for conversion. The new contract will be on the life of the Insured with no evidence of insurability required for the converted amount; or
- 2) An increase in the face amount of a contract on the life of the Insured that includes provision for increasing the Face Amount. Conversion to an increase in face amount is subject to the conditions of increase in that provision except that no evidence of insurability will be required for the converted amount.

Conversion is subject to the following:

- 1) You must submit an application to us at our Service Center.
- 2) Conversion must be made while this contract is in force.
- 3) No premium may be in default at the time of conversion.
- 4) If not all of the Term Life Insurance is converted, the amount of Term Life Insurance remaining in force after conversion must be at least equal to the Minimum Face Amount shown on page 3.

(continued)

7. CONVERSION

(continued)

- 5) The amount of the new contract or increase in face amount may not be less than the minimum amount that we require to issue the new insurance.
- 6) If you convert to a new contract, the date of issue will be the date of conversion and the issue age will be the Insured's age on that date. If you convert to an increase in face amount on an existing contract, the effective date of the increase will be the date of conversion and the issue age will be the Insured's age on the date of the increase according to the provisions of that contract. Premiums or costs of insurance will be based on rates in effect on the date of conversion.
- 7) The first premium for new insurance will be due on the date of issue of the new insurance.
- 8) The risk class for the new insurance will be the same as for this contract or, if that class is not offered by us, the most comparable risk class then available. If any exclusion rider applies to this rider, the new insurance will also have such an exclusion rider.
- 9) The new contract or face amount will have its own Incontestability and Suicide provisions measured from the date of issue. As used in those provisions, the date of issue of the coverage resulting from conversion from this contract will be the Date of Issue of this contract.
- 10) The new insurance may contain a disability waiver of premium, disability waiver of monthly deduction or disability waiver of selected amount benefit rider only if:
 - a) This contract has a disability waiver of premium benefit rider;
 - b) For conversions to an increase in face amount on an existing contract, the existing contract has a disability waiver benefit rider;
 - c) Conversion is made before the Contract Anniversary after the Insured's 60th birthday; and

- d) Premiums on the new insurance are payable to at least age 85.

If conversion is to a new contract that includes a disability waiver of premium benefit rider and premiums for this contract are being waived at the time of conversion, premiums for the new contract will continue to be waived while disability continues according to Section 7.4.

No other additional benefits will be allowed on the new contract unless evidence of insurability that meets our standards is provided.

7.2 CONVERSION CREDIT. If you exercise the Conversion Privilege in Section 7.1 of this contract after the third Contract Anniversary, we will apply a credit toward the first premium payable for the new insurance. The amount of the credit will not be less than \$1 per \$1000 of Term Life Insurance that is converted.

7.3 AUTOMATIC DISABILITY CONVERSION. If the first Contract Anniversary after the Insured's 60th birthday occurs before the Last Conversion Date shown on page 3 and premiums are being waived under a disability waiver benefit rider on that date, then we will convert this contract to a new life insurance contract on the life of the Insured that includes a disability waiver benefit rider. While disability continues, premiums for the new contract will continue to be waived according to Section 7.4.

Automatic conversion is subject to the following:

- 1) The new contract will be the lowest premium life insurance contract, other than term insurance, that we offer on the date of conversion.
- 2) The amount of the new contract will be the amount of Term Life Insurance.

(continued)

7. CONVERSION**(continued)**

- 3) The date of issue of the new contract will be the date of conversion. The issue age will be age 60. Premiums will be based on rates in effect on the date of conversion.
- 4) The risk class for the new contract will be the same as for this contract or, if that class is not offered by us, the most comparable risk class then available. If an exclusion rider applies to this contract, the new contract will also have such an exclusion rider.
- 5) The new contract will have its own Incontestability and Suicide provisions measured from the date of issue. As used in those provisions, the date of issue will be the Date of Issue of this contract.
- 6) Except for a disability waiver benefit, no additional benefits will be allowed on the new contract.

7.4 CONVERSION DURING DISABILITY. If premiums on this contract are being waived under a disability waiver benefit rider and this contract is converted to a new life insurance contract with a disability waiver benefit rider, then while disability continues:

- 1) Premiums for the new contract will continue to be waived under the disability waiver benefit rider attached to that contract;
- 2) The requirement of the new rider that disability result from injury sustained or sickness that first appears while the contract and rider are in force will not apply; and
- 3) The date that disability begins under the new rider will be the date that disability began according to the disability waiver benefit rider on this contract.

8. DIVIDENDS

8.1 DIVIDENDS. Each year we will determine our divisible surplus. This contract's share, if any, will be credited as a dividend on the Contract Anniversary. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

8.2 DIVIDEND OPTIONS. You may choose to apply dividends under any of the options listed below. Dividends will be applied under option 8.2a Paid In Cash unless a different option is elected in the Application. You may change the dividend option by giving Notice.

8.2a Paid In Cash. Dividends are paid in cash.

8.2b Accumulate At Interest. Dividends are left on deposit with us to accumulate at interest (Accumulated Dividends). The interest rate credited will not be less than 3.50% per year.

8.2c Reduce Premiums. Dividends are used to reduce premiums. If the dividend exceeds the premium due, the excess will be paid to you in cash. If the dividend is less than the premium due, you will be billed for the balance due.

8.2d Other Options. Dividends may be applied under any other dividend options that we make available on this contract.

8.3 WITHDRAWAL OF DIVIDENDS. Accumulated dividends may be withdrawn by giving us Notice.

9. BENEFICIARY

9.1 BENEFICIARY. One or more beneficiaries are named in the Application. You may change the beneficiary by giving Notice while the Insured is living. The new beneficiary must be eligible under our Bylaws. The effective date of the change will be the date you sign the Notice or, if the Notice is not dated, the date it is received at our Service Center. We will not be liable for any payment made or action taken by us before we receive Notice.

9.2 SUCCESSION OF BENEFICIARIES. You may designate one or more beneficiaries to receive the Death Proceeds. You will classify each beneficiary as primary or contingent. Upon the Insured's death, we will pay the Death Proceeds to the beneficiaries of the Insured as follows:

- 1) Proceeds will be paid to the primary beneficiaries who are then alive.
- 2) If no primary beneficiaries are living, proceeds will be paid to the surviving contingent beneficiaries.
- 3) If no beneficiary survives, proceeds will be paid to the owner or, if the Insured is the owner, to the Insured's estate.

Other designations or successions of beneficiaries may be arranged with us. Any beneficiary who dies simultaneously with the Insured or within 15 days after the Insured dies and before Death Proceeds have been paid will be deemed to have died before the Insured.

9.3 SHARE OF PROCEEDS. Unless you specify otherwise, each beneficiary in the same class of beneficiaries will have an equal share in any Death Proceeds payable.

10. SETTLEMENT PROVISIONS

10.1 PAYMENT OF PROCEEDS. Death Proceeds are payable in a lump sum unless otherwise provided. We will pay interest from the date of death until the date of settlement. If the date of settlement is within 30 days after we receive proof of the death of the Insured, interest will be paid at the rate payable in Option 1 - Interest Income (see Section 10.2). Otherwise interest will be paid at a rate of 8% per year. Instead of a lump sum, we may pay proceeds of \$2,000 or more under any settlement option in Section 10.2 by means of a settlement agreement that we will issue. Income provided under settlement options 2 through 6 will not be less than the income that would be provided if the proceeds were used to buy a single premium immediate annuity contract that:

- 1) Is offered by us at the time of settlement to the same class of annuitants; and
- 2) Provides the same structure of benefits as the settlement option elected.

10.2 OPTIONAL PLANS OF SETTLEMENT.

Proceeds payable under a settlement option may be paid under one or more of the following options.

Option 1 - Interest Income. The proceeds may be left on deposit. Interest earned may be paid in cash at regular intervals or left to accumulate at interest. We will pay interest at a rate not less than 1.5% per year. All or part of these proceeds may be withdrawn upon request.

Option 2 - Income of a Fixed Amount. We will pay an income of a fixed amount at agreed upon intervals. Interest will be credited on the unpaid balance at a rate not less than 1.5% per year. Income will be paid until the proceeds and interest are paid in full.

10. SETTLEMENT PROVISIONS

(continued)

Option 3 - Income For a Fixed Period. We will pay an income for a fixed period, not to exceed 360 months or, if greater, the life expectancy of the payee. Guaranteed payments for fixed periods are shown in the table for this option on page 14. Interest will be credited on the unpaid balance at a rate not less than 1.5% per year and the income will not be less than the amount shown.

Option 4 - Life Income with Guaranteed Period. We will pay an income for the lifetime of the payee. A guaranteed period of up to 360 months may be elected. If the payee dies during the guaranteed period, payments will be continued to the end of the period and will be paid to the payee's beneficiary. After the first payment is made, this option may not be changed.

Guaranteed payments for selected ages and guaranteed periods of 10 and 20 years are shown on page 14. The incomes are based on the Annuity 2000 Table and an effective annual interest rate of 2.5% using the sex and adjusted age of the payee on the date the first payment is due.

Option 5 - Joint and Survivor Life Income with Guaranteed Period. We will pay an income as long as at least one of the two payees is alive. A guaranteed period of up to 360 months may be elected. If one payee dies during the guaranteed period, payments will continue for the lifetime of the surviving payee. Before the first payment is made under this option, a reduction factor may be elected that will reduce any payments made after the guaranteed period by the elected reduction factor if only one payee is then living. Payments made during the guaranteed period will be larger if a reduction factor is elected. If both payees die during the guaranteed period, payments will be continued to the end of that period and will be paid to the payee's beneficiary. After the first payment is made, this option may not be changed.

Guaranteed payments for male and female payees at selected ages and guaranteed periods of 10 and 20 years are shown on page 15. The incomes are based on the Annuity 2000 Table and an effective annual interest rate of 2.5% using the sex and adjusted age of each payee on the date the first payment is due.

Adjusted Age. As used in Options 4 and 5, adjusted age is the age nearest birthday decreased by the adjustment shown below:

<u>Year of First Payment</u>	<u>Age Adjustment</u>
2010-2019	1
2020-2029	2
2030-2039	3
2040-2049	4
2050-2059*	5

* For each succeeding decade, the age adjustment continues to increase by 1.

Option 6 - Other Options. The proceeds may be paid under any other settlement option agreeable to us.

10.3 ELECTION OF AN OPTION. You may elect an option by giving Notice during the Insured's lifetime. The option must be elected before proceeds become payable. Assignees and third-party owners may elect an option only with our consent. Each payee under Options 4 and 5 must be a natural person.

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

- 1) The manner of settlement has not been restricted before the Insured's death; and
- 2) Death Proceeds have not been paid.

Election of an option is subject to these conditions:

- 1) Payments must not be less than \$50; and
- 2) Payments are made only at annual, semiannual, quarterly or monthly intervals.

If the beneficiary does not receive Death Proceeds or elect a settlement option by the date one year after we receive proof of the Insured's death, Death Proceeds will then be calculated and applied under Option 1 - Interest Income.

OPTION 3

Guaranteed Monthly Payments for Each \$1,000 of Proceeds

Years Payable	Monthly Payment								
1	83.90	7	12.52	13	7.04	19	5.03	25	3.98
2	42.26	8	11.04	14	6.59	20	4.81	26	3.86
3	28.38	9	9.88	15	6.19	21	4.61	27	3.74
4	21.44	10	8.96	16	5.84	22	4.43	28	3.63
5	17.28	11	8.20	17	5.54	23	4.27	29	3.53
6	14.50	12	7.57	18	5.27	24	4.12	30	3.44

Annual, Semiannual or Quarterly payments are 11.918, 5.981 and 2.996 respectively, times the Monthly payments.

OPTION 4

Male Payee - Monthly Life Income

GUARANTEED MONTHLY LIFE INCOME FOR EACH \$1,000 OF PROCEEDS								
Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years
40	3.23	3.20	65	5.21	4.62	75	6.82	5.11
45	3.47	3.41	66	5.35	4.69	76	7.00	5.14
50	3.76	3.67	67	5.49	4.75	77	7.18	5.17
55	4.13	3.96	68	5.64	4.81	78	7.35	5.19
			69	5.80	4.86	79	7.53	5.20
60	4.60	4.29	70	5.96	4.91	80	7.70	5.22
61	4.71	4.36	71	6.12	4.96	85	8.45	5.26
62	4.83	4.43	72	6.29	5.00	90	8.97	5.27
63	4.95	4.49	73	6.47	5.04	95	9.27	5.27
64	5.08	4.56	74	6.64	5.08			

Female Payee - Monthly Life Income

GUARANTEED MONTHLY LIFE INCOME FOR EACH \$1,000 OF PROCEEDS								
Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years
40	3.07	3.06	65	4.80	4.45	75	6.41	5.06
45	3.27	3.25	66	4.93	4.52	76	6.60	5.10
50	3.52	3.48	67	5.06	4.59	77	6.80	5.13
55	3.84	3.75	68	5.20	4.66	78	7.01	5.16
			69	5.35	4.73	79	7.21	5.18
60	4.26	4.08	70	5.51	4.80	80	7.41	5.20
61	4.35	4.15	71	5.67	4.86	85	8.31	5.26
62	4.46	4.23	72	5.85	4.92	90	8.92	5.27
63	4.56	4.30	73	6.03	4.97	95	9.24	5.27
64	4.68	4.37	74	6.21	5.02			

OPTION 5

Male and Female Payees - Monthly Life Income

Guaranteed Monthly Life Income for Each \$1,000 of Proceeds								
Adjusted Age of Male Payee on Date of Settlement	Payments Guaranteed for 10 Years				Payments Guaranteed for 20 Years			
	Adjusted Age of Female Payee on Date of Settlement				Adjusted Age of Female Payee on Date of Settlement			
	60	65	70	75	60	65	70	75
60	3.83	4.04	4.23	4.39	3.80	3.99	4.14	4.23
65	3.97	4.27	4.56	4.81	3.92	4.17	4.39	4.53
70	4.08	4.46	4.86	5.25	4.01	4.31	4.58	4.77
75	4.16	4.60	5.12	5.66	4.05	4.39	4.71	4.94

Rates not shown will be calculated on the same basis as the above rates and will be provided upon request.

Contract Number: [1234567]

Term Life Insurance to Age 95.
Premiums payable as shown on page 3.
Premiums subject to change after Premium Guarantee Period.
Renewable annually to age 95 after Premium Guarantee Period.
Convertible on or before Last Conversion Date shown on page 3.
Eligible for annual dividends.

DISABILITY WAIVER OF PREMIUM BENEFIT

We include this rider as part of this contract based on the Application signed by the applicant and the payment of premiums as stated on page 5-DWP. If any provisions of this rider are in conflict with the terms of the contract, the provisions of this rider will control.

1. DEFINITIONS

1a. Age. For purposes of this rider, “Age 5” and “Age 65” mean the first Rider Anniversary on or after the Insured’s 5th and 65th birthday, respectively.

1b. Date of Issue of this Rider. The Date of Issue of this Rider as stated on page 5-DWP.

1c. Rider Anniversary. The same month and day of each year after issue of this rider as in the Date of Issue of this Rider.

2. THE BENEFIT. Upon receiving proof that Total Disability has continued for six consecutive months, we will waive any scheduled premiums that come due during the Benefit Period. In addition, we will refund to you any scheduled premiums that you paid during the Benefit Period but before we receive proof of disability.

Premiums will be waived on the basis of the interval of payment in effect when Total Disability begins. Unless the contract terminates due to excess loan, each premium waived will continue the contract (including any Additional Benefits) in force until the next premium due date. On any premium due date, if premiums are no longer waived you must pay them to keep this contract in force.

3. BENEFIT PERIOD. A Benefit Period begins:

- 1) At Age 5, if the Insured has a Total Disability on that day; or
- 2) On the date Total Disability begins, if that date is after Age 5.

A Benefit Period ends on the date Total Disability ends.

4. TOTAL DISABILITY. Total Disability is a disability of the Insured that:

- 1) Begins before Age 65;
- 2) Results from accidental bodily injury sustained or disease that first appears while both this contract and this rider are in force; and
- 3) Completely prevents the Insured from performing the substantial and material duties of an Occupation for gain or profit. During the first 24 months of disability, Occupation is the Insured’s regular occupation when disability begins. After this, it is any occupation for which the Insured is or becomes qualified by reason of education, training or experience. However:
 - a) If the Insured is a full-time student under age 18 when Total Disability begins, Occupation for gain or profit means attending school outside the home. This definition applies until the disabled Insured reaches age 18, or for 24 months if later.
 - b) If the Insured is primarily a homemaker when Total Disability begins, Occupation for gain or profit means performing household duties.

DISABILITY WAIVER OF PREMIUM BENEFIT

(continued)

5. SEPARATE PERIODS OF DISABILITY. For each separate period of disability, Total Disability must continue for six consecutive months before benefits may be provided under this rider. Periods of disability are separate if:

- 1) The disability in a later period does not result from, or is not contributed to by, the same cause or causes as the disability in a prior period; or
- 2) The later period of disability begins after the Insured resumes an Occupation for gain or profit for a continuous period of six months during which no disability benefits are payable under this rider.

6. RISKS NOT ASSUMED. No premiums will be waived under this rider if the Total Disability results from:

- 1) Intentionally self-inflicted injury, while sane or insane; or
- 2) War or act of war. War includes, but is not limited to, declared war and armed aggression by one or more countries resisted on orders of any other country, combination of countries or international organization. Act of war means any act peculiar to military, naval or air operations in time of war.

7. NOTICE AND PROOF OF CLAIM. Notice and proof of claim must be given to us at our Service Center while the Insured is living and:

- 1) During Total Disability of the Insured; or
- 2) Within one year after the end of the period for which you are claiming benefits.

However, failure to give proof within one year will not affect the claim if proof is given as soon as is reasonably possible.

No premiums will be waived under this rider until your claim for waiver is approved.

8. PROOF OF CONTINUANCE OF TOTAL DISABILITY. Proof of continuance of Total Disability, at your expense, will be required at reasonable intervals. If you do not give proof, no further premiums will be waived under this rider. During the first 24 months after we approve your claim for benefits, we will not require proof more often than once every 30 days. After 24 months, we will not require proof more than once in any 12-month period. As part of any proof we may require the Insured, at our expense, to have an examination by a physician whom we will name.

9. BENEFITS AFTER PREMIUM IN DEFAULT. If a premium is in default, your claim for waiver will be approved only if:

- 1) Total Disability began before the end of the grace period of the first premium in default;
- 2) Notice of claim is given within one year from the end of the grace period of the first premium in default, or as soon as reasonably possible; and
- 3) All other conditions of this rider are met.

If Total Disability began during the grace period of the first premium in default, no claim will be considered until that premium is paid. Interest compounded at the rate of 6% per year will be charged on the premium if it is paid after the end of the grace period.

10. MISSTATEMENT OF AGE OR SEX. If the Insured's age or sex has been misstated, all future premiums for this rider after misstatement is discovered will be based on the correct age and sex.

DISABILITY WAIVER OF PREMIUM BENEFIT

(continued)

11. INCONTESTABILITY. We will not contest the validity of this rider after it has been in force during the Insured's lifetime for two years from the Date of Issue of this Rider. Any period during which the Insured is Totally Disabled will be excluded from determining when two years have elapsed.

12. CONTRACT BENEFITS NOT REDUCED. Premiums waived under this rider will not reduce any other contract benefits.

13. PREMIUMS NOT WAIVED. We will not waive or refund any premiums payable or paid under the Additional Premium Option, if any, in this contract.

14. NONFORFEITURE VALUES. This rider does not have a cash surrender value or a loan value.

15. TERMINATION. This rider will terminate on the earliest of the following dates:

- 1) The date the Insured reaches Age 65 or the end of the Benefit Period, if later.
- 2) The date this contract terminates.
- 3) The date this contract is continued under a nonforfeiture option.
- 4) The date we receive Notice to cancel this rider.
- 5) The date that premiums are no longer payable for the base contract.

Signed for Thrivent Financial for Lutherans

President [*Rune J. Nielsen*]

Secretary [*Jersey Rasmussen*]

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -

Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Current and Guaranteed Premiums	L-LX-LT (09)	New		TERM Current and Guaranteed Premiums.pdf

Thrivent Financial for Lutherans
L-LX-LT (09)

Current Premiums
10 Year Term, Male Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
19	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
20	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
21	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
22	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
23	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
24	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
25	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
26	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
27	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
28	0.38	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
29	0.39	0.27	0.27	0.26	0.46	0.44	0.41	0.40	0.65	0.65	0.64	0.63	0.62
30	0.39	0.27	0.27	0.26	0.46	0.44	0.42	0.41	0.65	0.65	0.64	0.63	0.62
31	0.39	0.27	0.27	0.26	0.46	0.44	0.42	0.41	0.65	0.65	0.64	0.63	0.62
32	0.39	0.27	0.27	0.26	0.46	0.44	0.42	0.41	0.65	0.65	0.64	0.63	0.62
33	0.39	0.27	0.27	0.26	0.46	0.44	0.42	0.41	0.65	0.65	0.64	0.63	0.62
34	0.40	0.27	0.27	0.26	0.46	0.44	0.42	0.41	0.65	0.65	0.64	0.63	0.62
35	0.41	0.28	0.28	0.27	0.46	0.44	0.43	0.42	0.65	0.65	0.64	0.63	0.62
36	0.44	0.29	0.29	0.28	0.50	0.46	0.46	0.45	0.69	0.69	0.67	0.67	0.66
37	0.47	0.32	0.32	0.31	0.54	0.50	0.48	0.47	0.73	0.73	0.72	0.71	0.70
38	0.51	0.35	0.34	0.33	0.60	0.54	0.53	0.52	0.79	0.79	0.78	0.76	0.75
39	0.56	0.38	0.37	0.36	0.67	0.59	0.58	0.57	0.87	0.87	0.85	0.83	0.82
40	0.63	0.42	0.40	0.39	0.76	0.65	0.63	0.62	0.94	0.94	0.92	0.90	0.89
41	0.69	0.46	0.44	0.43	0.85	0.72	0.70	0.69	1.04	1.04	1.02	0.99	0.98
42	0.76	0.51	0.48	0.47	0.96	0.79	0.77	0.76	1.14	1.14	1.12	1.10	1.09
43	0.86	0.57	0.53	0.52	1.09	0.88	0.86	0.85	1.26	1.26	1.24	1.21	1.20
44	0.95	0.63	0.58	0.57	1.23	0.97	0.95	0.94	1.39	1.39	1.37	1.35	1.34
45	1.05	0.70	0.64	0.63	1.38	1.08	1.06	1.05	1.54	1.54	1.53	1.50	1.49
46	1.15	0.79	0.72	0.71	1.51	1.19	1.17	1.16	1.70	1.70	1.69	1.66	1.65
47	1.27	0.89	0.80	0.79	1.64	1.32	1.30	1.29	1.87	1.87	1.85	1.82	1.81
48	1.39	1.00	0.89	0.88	1.78	1.45	1.43	1.42	2.06	2.06	2.04	2.00	1.99
49	1.52	1.12	1.00	0.99	1.92	1.59	1.56	1.55	2.26	2.26	2.23	2.19	2.18
50	1.67	1.25	1.11	1.10	2.07	1.74	1.72	1.71	2.47	2.47	2.44	2.39	2.38
51	1.82	1.39	1.22	1.21	2.22	1.89	1.87	1.86	2.69	2.69	2.66	2.61	2.60
52	1.97	1.54	1.36	1.35	2.38	2.06	2.03	2.02	2.93	2.93	2.88	2.83	2.82
53	2.14	1.71	1.49	1.48	2.53	2.22	2.20	2.19	3.17	3.17	3.11	3.06	3.05
54	2.31	1.89	1.64	1.63	2.68	2.39	2.37	2.36	3.41	3.41	3.35	3.30	3.29
55	2.49	2.09	1.80	1.79	2.84	2.57	2.55	2.54	3.67	3.67	3.60	3.55	3.54
56	2.68	2.26	1.95	1.94	3.04	2.76	2.74	2.73	3.93	3.93	3.87	3.82	3.81
57	2.90	2.45	2.11	2.10	3.26	2.96	2.94	2.93	4.20	4.20	4.17	4.12	4.11
58	3.16	2.67	2.30	2.29	3.53	3.20	3.18	3.17	4.53	4.53	4.51	4.45	4.44
59	3.46	2.93	2.52	2.51	3.84	3.49	3.47	3.46	4.91	4.91	4.91	4.85	4.84
60	3.83	3.24	2.79	2.78	4.22	3.84	3.81	3.80	5.39	5.39	5.39	5.33	5.32
61	4.27	3.61	3.11	3.10	4.68	4.27	4.24	4.23	5.97	5.97	5.97	5.89	5.88
62	4.81	4.07	3.50	3.49	5.26	4.79	4.74	4.73	6.65	6.65	6.65	6.57	6.56
63	5.44	4.60	3.95	3.94	5.95	5.41	5.36	5.35	7.46	7.46	7.46	7.37	7.36
64	6.20	5.22	4.49	4.48	6.77	6.15	6.08	6.07	8.43	8.43	8.43	8.32	8.31
65	7.09	5.96	5.12	5.11	7.75	7.03	6.95	6.94	9.56	9.56	9.56	9.43	9.42
66	8.11	6.81	5.84	5.83	8.90	8.05	7.95	7.94	10.86	10.86	10.86	10.71	10.70
67	9.27	7.76	6.65	6.64	10.18	9.20	9.09	9.08	12.33	12.33	12.33	12.15	12.14
68	10.55	8.82	7.55	7.54	11.61	10.48	10.34	10.33	13.96	13.96	13.96	13.74	13.73
69	11.93	9.96	8.52	8.51	13.16	11.86	11.69	11.68	15.71	15.71	15.71	15.46	15.45
70	13.39	11.17	9.56	9.55	14.81	13.33	13.14	13.13	17.59	17.59	17.59	17.30	17.29
71	15.15	12.92	12.61	12.60	16.80	15.21	15.18	15.17	25.97	25.97	24.86	24.81	24.80
72	16.71	14.26	14.06	14.05	18.54	16.79	16.77	16.76	29.14	29.14	27.81	27.77	27.77
73	18.26	15.60	15.49	15.48	20.28	18.37	18.35	18.34	32.24	32.24	30.72	30.69	30.68
74	19.79	16.92	16.88	16.87	21.99	19.92	19.90	19.89	35.22	35.22	33.51	33.50	33.49
75	21.28	18.20	18.19	18.18	23.64	21.41	21.40	21.39	38.00	38.00	36.14	36.13	36.12

Thrivent Financial for Lutherans
L-LX-LT (09)

Current Premiums
10 Year Term, Female Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
19	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
20	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
21	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
22	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
23	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
24	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
25	0.32	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
26	0.33	0.24	0.24	0.23	0.43	0.37	0.36	0.35	0.60	0.60	0.56	0.55	0.54
27	0.33	0.24	0.24	0.23	0.43	0.38	0.37	0.36	0.61	0.61	0.57	0.56	0.55
28	0.34	0.24	0.24	0.23	0.43	0.38	0.37	0.36	0.61	0.61	0.57	0.56	0.55
29	0.34	0.24	0.24	0.23	0.43	0.39	0.38	0.37	0.61	0.61	0.58	0.57	0.56
30	0.35	0.24	0.24	0.23	0.43	0.39	0.38	0.37	0.62	0.62	0.58	0.57	0.56
31	0.35	0.24	0.24	0.23	0.43	0.40	0.39	0.38	0.62	0.62	0.58	0.57	0.56
32	0.36	0.24	0.24	0.23	0.43	0.40	0.39	0.38	0.62	0.62	0.59	0.58	0.57
33	0.36	0.24	0.24	0.23	0.43	0.40	0.39	0.38	0.62	0.62	0.59	0.58	0.57
34	0.37	0.24	0.24	0.23	0.44	0.42	0.41	0.40	0.63	0.63	0.60	0.59	0.58
35	0.38	0.24	0.24	0.23	0.45	0.43	0.42	0.41	0.64	0.64	0.61	0.60	0.59
36	0.40	0.26	0.26	0.25	0.47	0.45	0.44	0.43	0.67	0.67	0.64	0.64	0.63
37	0.42	0.27	0.27	0.26	0.50	0.48	0.46	0.45	0.70	0.70	0.68	0.67	0.66
38	0.46	0.29	0.29	0.28	0.54	0.51	0.48	0.47	0.74	0.74	0.72	0.71	0.70
39	0.49	0.32	0.32	0.31	0.58	0.54	0.51	0.50	0.79	0.79	0.77	0.77	0.76
40	0.53	0.35	0.35	0.34	0.63	0.58	0.55	0.54	0.85	0.85	0.83	0.82	0.81
41	0.57	0.38	0.38	0.37	0.68	0.62	0.59	0.58	0.91	0.91	0.89	0.88	0.87
42	0.62	0.41	0.41	0.40	0.74	0.66	0.64	0.63	0.97	0.97	0.96	0.95	0.94
43	0.67	0.45	0.45	0.44	0.81	0.71	0.69	0.68	1.04	1.04	1.03	1.02	1.01
44	0.73	0.49	0.49	0.48	0.87	0.77	0.74	0.73	1.13	1.13	1.11	1.10	1.09
45	0.79	0.54	0.54	0.53	0.94	0.82	0.79	0.78	1.21	1.21	1.19	1.17	1.16
46	0.86	0.59	0.59	0.58	1.02	0.89	0.85	0.84	1.31	1.31	1.29	1.27	1.26
47	0.93	0.64	0.64	0.63	1.11	0.95	0.93	0.92	1.42	1.42	1.39	1.37	1.36
48	1.02	0.70	0.70	0.69	1.19	1.03	1.00	0.99	1.54	1.54	1.50	1.48	1.47
49	1.09	0.77	0.77	0.76	1.29	1.11	1.08	1.07	1.65	1.65	1.62	1.60	1.59
50	1.19	0.83	0.83	0.82	1.39	1.20	1.17	1.16	1.78	1.78	1.74	1.72	1.71
51	1.29	0.90	0.90	0.89	1.50	1.30	1.27	1.26	1.91	1.91	1.87	1.85	1.84
52	1.39	0.98	0.98	0.97	1.62	1.40	1.37	1.36	2.05	2.05	2.01	2.00	1.99
53	1.49	1.07	1.07	1.06	1.74	1.50	1.47	1.46	2.20	2.20	2.16	2.14	2.13
54	1.61	1.16	1.15	1.14	1.88	1.62	1.60	1.59	2.35	2.35	2.33	2.31	2.30
55	1.74	1.26	1.25	1.24	2.03	1.75	1.72	1.71	2.51	2.51	2.50	2.49	2.48
56	1.86	1.36	1.34	1.33	2.17	1.88	1.84	1.83	2.68	2.68	2.67	2.66	2.65
57	2.00	1.45	1.44	1.43	2.34	2.02	1.98	1.97	2.87	2.87	2.86	2.85	2.84
58	2.16	1.57	1.55	1.54	2.52	2.18	2.14	2.13	3.08	3.08	3.08	3.06	3.05
59	2.34	1.70	1.67	1.66	2.72	2.36	2.32	2.31	3.32	3.32	3.32	3.30	3.29
60	2.56	1.86	1.83	1.82	2.96	2.57	2.52	2.51	3.60	3.60	3.60	3.58	3.57
61	2.81	2.05	2.00	1.99	3.24	2.81	2.76	2.75	3.94	3.94	3.94	3.91	3.90
62	3.10	2.25	2.20	2.19	3.56	3.09	3.02	3.01	4.32	4.32	4.32	4.28	4.27
63	3.44	2.50	2.43	2.42	3.93	3.41	3.33	3.32	4.76	4.76	4.76	4.72	4.71
64	3.83	2.78	2.70	2.69	4.36	3.77	3.68	3.67	5.27	5.27	5.27	5.21	5.20
65	4.29	3.10	3.01	3.00	4.84	4.18	4.07	4.06	5.84	5.84	5.84	5.78	5.77
66	4.81	3.46	3.36	3.35	5.40	4.65	4.52	4.51	6.50	6.50	6.50	6.42	6.41
67	5.39	3.87	3.75	3.74	6.01	5.16	5.02	5.01	7.23	7.23	7.23	7.14	7.13
68	6.03	4.32	4.18	4.17	6.68	5.72	5.56	5.55	8.03	8.03	8.03	7.93	7.92
69	6.72	4.80	4.65	4.64	7.41	6.33	6.15	6.14	8.90	8.90	8.90	8.77	8.76
70	7.45	5.32	5.15	5.14	8.18	6.98	6.78	6.77	9.83	9.83	9.83	9.68	9.67
71	9.78	8.06	8.01	8.00	10.90	9.68	9.64	9.63	16.06	16.06	14.33	14.30	14.29
72	10.84	9.02	8.97	8.96	12.07	10.74	10.71	10.70	18.03	18.03	15.97	15.95	15.94
73	11.89	9.96	9.92	9.91	13.22	11.79	11.77	11.76	19.96	19.96	17.58	17.56	17.55
74	12.91	10.86	10.83	10.82	14.35	12.81	12.80	12.79	21.80	21.80	19.13	19.12	19.11
75	13.88	11.71	11.67	11.66	15.42	13.78	13.77	13.76	23.51	23.51	20.59	20.58	20.57

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
10 Year Term, Male Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
19	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
20	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
21	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
22	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
23	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
24	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
25	1.30	1.20	1.18	1.17	1.55	1.55	1.43	1.40	1.39
26	1.32	1.20	1.18	1.17	1.57	1.57	1.44	1.40	1.39
27	1.33	1.20	1.18	1.17	1.58	1.58	1.45	1.41	1.40
28	1.35	1.20	1.18	1.17	1.60	1.60	1.46	1.41	1.40
29	1.37	1.20	1.18	1.17	1.61	1.61	1.47	1.42	1.41
30	1.39	1.20	1.18	1.17	1.63	1.63	1.48	1.42	1.41
31	1.41	1.20	1.18	1.17	1.65	1.65	1.49	1.44	1.43
32	1.45	1.20	1.18	1.17	1.69	1.69	1.51	1.46	1.45
33	1.50	1.21	1.18	1.17	1.73	1.73	1.53	1.49	1.48
34	1.55	1.23	1.21	1.20	1.77	1.77	1.57	1.52	1.51
35	1.62	1.28	1.25	1.24	1.84	1.84	1.61	1.57	1.56
36	1.71	1.37	1.34	1.33	1.95	1.95	1.72	1.68	1.67
37	1.82	1.48	1.44	1.43	2.08	2.08	1.84	1.81	1.80
38	1.96	1.61	1.57	1.56	2.24	2.24	2.01	1.97	1.96
39	2.13	1.77	1.73	1.72	2.43	2.43	2.20	2.17	2.16
40	2.33	1.95	1.90	1.89	2.65	2.65	2.43	2.40	2.39
41	2.55	2.15	2.10	2.09	2.92	2.92	2.70	2.67	2.66
42	2.80	2.39	2.33	2.32	3.23	3.23	3.00	2.97	2.96
43	3.08	2.65	2.58	2.57	3.58	3.58	3.35	3.33	3.32
44	3.40	2.93	2.85	2.84	3.99	3.99	3.75	3.73	3.72
45	3.74	3.25	3.15	3.14	4.45	4.45	4.20	4.18	4.17
46	4.08	3.57	3.47	3.46	4.86	4.86	4.60	4.59	4.58
47	4.45	3.93	3.81	3.80	5.30	5.30	5.04	5.02	5.01
48	4.83	4.29	4.17	4.16	5.77	5.77	5.51	5.48	5.47
49	5.24	4.68	4.56	4.55	6.26	6.26	6.00	5.97	5.96
50	5.66	5.09	4.96	4.95	6.77	6.77	6.51	6.48	6.47
51	6.10	5.52	5.38	5.37	7.29	7.29	7.03	7.01	7.00
52	6.54	5.96	5.82	5.81	7.81	7.81	7.56	7.54	7.53
53	6.99	6.41	6.28	6.27	8.33	8.33	8.11	8.09	8.08
54	7.44	6.88	6.75	6.74	8.85	8.85	8.65	8.63	8.62
55	7.90	7.35	7.24	7.23	9.36	9.36	9.20	9.18	9.17
56	8.41	7.84	7.73	7.72	9.98	9.98	9.82	9.80	9.79
57	8.98	8.37	8.27	8.26	10.66	10.66	10.50	10.47	10.46
58	9.64	8.99	8.90	8.89	11.42	11.42	11.26	11.22	11.21
59	10.42	9.73	9.65	9.64	12.32	12.32	12.16	12.11	12.10
60	11.39	10.63	10.56	10.55	13.39	13.39	13.23	13.17	13.16
61	12.57	11.72	11.66	11.65	14.68	14.68	14.52	14.44	14.43
62	13.99	13.06	13.00	12.99	16.23	16.23	16.07	15.97	15.96
63	15.72	14.66	14.61	14.60	18.10	18.10	17.91	17.80	17.79
64	17.78	16.58	16.53	16.52	20.32	20.32	20.10	19.97	19.96
65	20.23	18.85	18.79	18.78	22.93	22.93	22.68	22.52	22.51
66	23.08	21.48	21.42	21.41	25.96	25.96	25.67	25.48	25.47
67	26.32	24.48	24.39	24.38	29.39	29.39	29.05	28.83	28.82
68	29.90	27.77	27.68	27.67	33.19	33.19	32.78	32.52	32.51
69	33.77	31.35	31.24	31.23	37.29	37.29	36.82	36.52	36.51
70	37.89	35.16	35.02	35.01	41.66	41.66	41.12	40.78	40.77
71	45.64	40.85	40.81	40.80	66.41	66.41	64.98	64.52	64.51
72	50.55	45.09	45.07	45.06	74.78	74.78	73.21	72.73	72.72
73	55.41	49.32	49.30	49.29	82.97	82.97	81.35	80.87	80.86
74	60.16	53.47	53.45	53.44	90.77	90.77	89.12	88.63	88.62
75	64.69	57.45	57.44	57.43	97.99	97.99	96.29	95.79	95.78

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
10 Year Term, Female Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
19	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
20	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
21	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
22	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
23	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
24	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
25	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
26	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
27	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
28	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
29	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
30	1.03	1.01	0.96	0.95	1.33	1.33	1.28	1.25	1.24
31	1.03	1.01	0.96	0.95	1.34	1.34	1.28	1.25	1.24
32	1.04	1.01	0.96	0.95	1.36	1.36	1.28	1.25	1.24
33	1.06	1.01	0.96	0.95	1.40	1.40	1.29	1.25	1.24
34	1.10	1.02	0.99	0.98	1.45	1.45	1.33	1.28	1.27
35	1.15	1.06	1.03	1.02	1.52	1.52	1.38	1.34	1.33
36	1.22	1.13	1.10	1.09	1.60	1.60	1.46	1.42	1.41
37	1.30	1.21	1.18	1.17	1.69	1.69	1.56	1.53	1.52
38	1.40	1.30	1.28	1.27	1.81	1.81	1.67	1.63	1.62
39	1.51	1.42	1.40	1.39	1.94	1.94	1.80	1.77	1.76
40	1.64	1.54	1.52	1.51	2.09	2.09	1.95	1.92	1.91
41	1.78	1.68	1.65	1.64	2.24	2.24	2.11	2.08	2.07
42	1.94	1.83	1.81	1.80	2.42	2.42	2.29	2.26	2.25
43	2.10	1.99	1.97	1.96	2.60	2.60	2.47	2.45	2.44
44	2.28	2.17	2.16	2.15	2.80	2.80	2.67	2.65	2.64
45	2.46	2.35	2.34	2.33	3.01	3.01	2.89	2.86	2.85
46	2.63	2.51	2.50	2.49	3.25	3.25	3.12	3.09	3.08
47	2.81	2.68	2.67	2.66	3.51	3.51	3.36	3.33	3.32
48	2.99	2.86	2.85	2.84	3.78	3.78	3.61	3.58	3.57
49	3.18	3.04	3.02	3.01	4.07	4.07	3.88	3.85	3.84
50	3.38	3.23	3.21	3.20	4.37	4.37	4.17	4.13	4.12
51	3.59	3.42	3.41	3.40	4.69	4.69	4.47	4.43	4.42
52	3.81	3.63	3.61	3.60	5.03	5.03	4.79	4.75	4.74
53	4.03	3.85	3.82	3.81	5.38	5.38	5.13	5.09	5.08
54	4.27	4.07	4.04	4.03	5.75	5.75	5.49	5.45	5.44
55	4.51	4.30	4.27	4.26	6.15	6.15	5.87	5.83	5.82
56	4.81	4.59	4.56	4.55	6.58	6.58	6.28	6.23	6.22
57	5.14	4.90	4.87	4.86	7.04	7.04	6.74	6.68	6.67
58	5.52	5.25	5.21	5.20	7.55	7.55	7.24	7.16	7.15
59	5.93	5.65	5.60	5.59	8.15	8.15	7.81	7.72	7.71
60	6.42	6.11	6.05	6.04	8.83	8.83	8.47	8.37	8.36
61	6.98	6.63	6.57	6.56	9.62	9.62	9.23	9.11	9.10
62	7.63	7.24	7.16	7.15	10.54	10.54	10.09	9.95	9.94
63	8.39	7.94	7.86	7.85	11.60	11.60	11.09	10.93	10.92
64	9.25	8.75	8.64	8.63	12.82	12.82	12.23	12.05	12.04
65	10.23	9.67	9.54	9.53	14.22	14.22	13.53	13.32	13.31
66	11.36	10.71	10.57	10.56	15.81	15.81	15.00	14.77	14.76
67	12.61	11.87	11.71	11.70	17.58	17.58	16.63	16.36	16.35
68	13.97	13.15	12.96	12.95	19.52	19.52	18.43	18.12	18.11
69	15.46	14.52	14.30	14.29	21.63	21.63	20.37	20.02	20.01
70	17.04	16.00	15.75	15.74	23.87	23.87	22.44	22.05	22.04
71	24.05	21.17	21.11	21.10	37.21	37.21	32.18	32.10	32.09
72	26.72	23.39	23.34	23.33	41.64	41.64	35.78	35.73	35.72
73	29.35	25.59	25.55	25.54	45.99	45.99	39.33	39.29	39.28
74	31.88	27.73	27.69	27.68	50.16	50.16	42.75	42.73	42.72
75	34.28	29.77	29.73	29.72	54.04	54.04	45.98	45.97	45.96

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
15 Year Term, Male Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
19	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
20	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
21	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
22	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
23	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
24	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
25	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
26	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
27	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
28	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
29	0.39	0.30	0.29	0.28	0.58	0.48	0.47	0.46	0.85	0.85	0.70	0.69	0.68
30	0.39	0.31	0.30	0.29	0.58	0.48	0.47	0.46	0.85	0.85	0.71	0.70	0.69
31	0.39	0.31	0.30	0.29	0.58	0.48	0.47	0.46	0.85	0.85	0.71	0.70	0.69
32	0.39	0.31	0.30	0.29	0.58	0.48	0.47	0.46	0.86	0.86	0.71	0.70	0.69
33	0.39	0.31	0.30	0.29	0.58	0.48	0.47	0.46	0.88	0.88	0.72	0.71	0.70
34	0.40	0.31	0.30	0.29	0.58	0.48	0.47	0.46	0.91	0.91	0.74	0.72	0.71
35	0.42	0.31	0.30	0.29	0.60	0.48	0.47	0.46	0.95	0.95	0.76	0.75	0.74
36	0.45	0.33	0.31	0.30	0.63	0.51	0.49	0.48	0.99	0.99	0.79	0.78	0.77
37	0.49	0.35	0.33	0.32	0.67	0.54	0.52	0.51	1.05	1.05	0.84	0.83	0.82
38	0.53	0.40	0.36	0.34	0.72	0.59	0.57	0.56	1.12	1.12	0.90	0.89	0.88
39	0.59	0.44	0.40	0.38	0.79	0.64	0.62	0.60	1.21	1.21	0.98	0.97	0.96
40	0.67	0.50	0.44	0.43	0.87	0.72	0.70	0.68	1.31	1.31	1.07	1.06	1.05
41	0.76	0.57	0.51	0.49	0.97	0.82	0.79	0.77	1.44	1.44	1.20	1.19	1.18
42	0.87	0.65	0.59	0.56	1.09	0.93	0.90	0.87	1.60	1.60	1.35	1.34	1.33
43	0.99	0.75	0.68	0.66	1.24	1.06	1.03	1.00	1.78	1.78	1.53	1.52	1.51
44	1.13	0.86	0.80	0.76	1.41	1.21	1.19	1.15	2.00	2.00	1.74	1.73	1.72
45	1.30	0.98	0.93	0.89	1.61	1.39	1.38	1.33	2.25	2.25	1.99	1.98	1.97
46	1.41	1.09	1.08	1.04	1.79	1.58	1.57	1.53	2.47	2.47	2.28	2.21	2.20
47	1.54	1.23	1.22	1.18	1.97	1.75	1.74	1.72	2.71	2.71	2.49	2.43	2.42
48	1.68	1.34	1.33	1.29	2.17	1.92	1.91	1.89	2.96	2.96	2.74	2.66	2.65
49	1.84	1.45	1.44	1.40	2.39	2.11	2.10	2.08	3.24	3.24	3.00	2.92	2.91
50	2.01	1.58	1.57	1.54	2.63	2.32	2.31	2.28	3.54	3.54	3.26	3.19	3.18
51	2.20	1.73	1.72	1.69	2.88	2.54	2.53	2.50	3.86	3.86	3.56	3.51	3.50
52	2.39	1.90	1.89	1.86	3.16	2.79	2.77	2.73	4.21	4.21	3.89	3.83	3.82
53	2.61	2.08	2.07	2.04	3.45	3.04	3.02	2.99	4.60	4.60	4.24	4.19	4.18
54	2.86	2.29	2.26	2.24	3.77	3.33	3.27	3.24	5.00	5.00	4.62	4.58	4.57
55	3.15	2.54	2.48	2.47	4.11	3.62	3.55	3.53	5.45	5.45	5.03	5.02	5.01
56	3.49	2.84	2.76	2.75	4.56	4.03	3.95	3.93	6.05	6.05	5.58	5.57	5.56
57	3.87	3.17	3.08	3.07	5.06	4.50	4.39	4.37	6.71	6.71	6.21	6.18	6.17
58	4.29	3.55	3.43	3.42	5.60	5.02	4.89	4.87	7.47	7.47	6.91	6.87	6.86
59	4.76	3.98	3.82	3.81	6.23	5.61	5.44	5.42	8.32	8.32	7.71	7.64	7.63
60	5.28	4.45	4.27	4.26	6.92	6.25	6.06	6.04	9.25	9.25	8.59	8.50	8.49
61	5.87	4.98	4.76	4.75	7.67	6.98	6.75	6.73	10.29	10.29	9.57	9.44	9.43
62	6.51	5.57	5.30	5.29	8.52	7.78	7.52	7.51	11.45	11.45	10.64	10.49	10.48
63	7.22	6.23	6.23	5.91	9.43	8.66	8.36	8.35	12.72	12.72	11.82	11.63	11.62
64	8.01	6.95	6.59	6.58	10.45	9.65	9.30	9.29	14.10	14.10	13.11	12.89	12.88
65	8.87	7.77	7.33	7.32	11.55	10.72	10.32	10.31	15.61	15.61	14.54	14.26	14.25
66	10.60	9.15	8.75	8.74	13.79	12.71	12.32	12.31	18.62	18.62	17.57	17.25	17.24
67	12.51	10.67	10.33	10.32	16.28	14.91	14.54	14.53	21.96	21.96	20.94	20.57	20.56
68	14.48	12.24	11.95	11.94	18.84	17.18	16.83	16.82	25.40	25.40	24.41	23.98	23.97
69	16.37	13.77	13.51	13.50	21.30	19.37	19.02	19.01	28.71	28.71	27.72	27.24	27.23
70	18.05	15.14	14.89	14.88	23.50	21.34	20.98	20.97	31.67	31.67	30.64	30.11	30.10

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
15 Year Term, Female Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
19	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
20	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
21	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
22	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
23	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
24	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
25	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
26	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
27	0.33	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
28	0.34	0.26	0.25	0.24	0.50	0.40	0.37	0.36	0.69	0.69	0.60	0.59	0.58
29	0.34	0.26	0.25	0.24	0.51	0.41	0.38	0.37	0.69	0.69	0.60	0.59	0.58
30	0.35	0.26	0.25	0.24	0.51	0.41	0.38	0.37	0.69	0.69	0.61	0.60	0.59
31	0.35	0.26	0.25	0.24	0.52	0.42	0.39	0.38	0.70	0.70	0.62	0.61	0.60
32	0.36	0.26	0.25	0.24	0.52	0.42	0.39	0.38	0.71	0.71	0.63	0.62	0.61
33	0.36	0.26	0.25	0.24	0.53	0.43	0.40	0.39	0.72	0.72	0.64	0.63	0.62
34	0.37	0.26	0.25	0.24	0.55	0.45	0.42	0.41	0.73	0.73	0.66	0.65	0.64
35	0.39	0.27	0.26	0.25	0.56	0.46	0.43	0.42	0.75	0.75	0.69	0.68	0.67
36	0.41	0.29	0.28	0.27	0.58	0.48	0.45	0.44	0.77	0.77	0.72	0.71	0.70
37	0.44	0.31	0.30	0.29	0.60	0.50	0.47	0.46	0.81	0.81	0.76	0.75	0.74
38	0.47	0.33	0.32	0.31	0.63	0.53	0.50	0.49	0.85	0.85	0.81	0.80	0.79
39	0.51	0.36	0.35	0.34	0.67	0.56	0.54	0.53	0.90	0.90	0.86	0.85	0.84
40	0.56	0.40	0.39	0.38	0.72	0.60	0.58	0.57	0.97	0.97	0.93	0.92	0.91
41	0.61	0.44	0.43	0.42	0.78	0.66	0.64	0.63	1.05	1.05	1.02	1.00	0.99
42	0.67	0.50	0.49	0.48	0.85	0.73	0.71	0.70	1.15	1.15	1.11	1.10	1.09
43	0.74	0.56	0.55	0.54	0.95	0.81	0.80	0.79	1.28	1.28	1.22	1.21	1.20
44	0.82	0.62	0.61	0.60	1.06	0.91	0.90	0.89	1.43	1.43	1.35	1.34	1.33
45	0.91	0.70	0.69	0.68	1.19	1.03	1.02	1.01	1.60	1.60	1.50	1.49	1.48
46	1.01	0.79	0.78	0.77	1.31	1.17	1.16	1.15	1.74	1.74	1.67	1.66	1.65
47	1.09	0.87	0.83	0.82	1.41	1.32	1.25	1.24	1.88	1.88	1.80	1.77	1.76
48	1.15	0.96	0.89	0.88	1.52	1.43	1.35	1.34	2.04	2.04	1.93	1.91	1.90
49	1.24	1.06	0.96	0.95	1.63	1.54	1.45	1.44	2.21	2.21	2.06	2.05	2.04
50	1.32	1.15	1.02	1.01	1.76	1.65	1.57	1.56	2.40	2.40	2.22	2.21	2.20
51	1.42	1.22	1.10	1.09	1.89	1.77	1.68	1.67	2.59	2.59	2.38	2.37	2.36
52	1.52	1.30	1.19	1.18	2.04	1.92	1.82	1.81	2.80	2.80	2.56	2.55	2.54
53	1.64	1.39	1.28	1.26	2.21	2.07	1.97	1.96	3.03	3.03	2.76	2.75	2.74
54	1.77	1.49	1.39	1.37	2.39	2.24	2.13	2.12	3.26	3.26	2.99	2.97	2.96
55	1.91	1.61	1.50	1.48	2.59	2.43	2.31	2.30	3.53	3.53	3.22	3.21	3.20
56	2.09	1.79	1.64	1.62	2.81	2.63	2.51	2.50	3.85	3.85	3.52	3.51	3.50
57	2.28	1.98	1.82	1.80	3.05	2.86	2.71	2.70	4.21	4.21	3.87	3.84	3.83
58	2.50	2.20	2.00	1.98	3.32	3.11	2.95	2.94	4.59	4.59	4.26	4.23	4.22
59	2.73	2.45	2.21	2.19	3.61	3.38	3.21	3.20	5.03	5.03	4.69	4.65	4.64
60	3.01	2.72	2.45	2.44	3.93	3.68	3.49	3.48	5.52	5.52	5.16	5.10	5.09
61	3.30	3.04	2.71	2.69	4.29	4.02	3.81	3.80	6.06	6.06	5.69	5.63	5.62
62	3.63	3.39	3.00	2.98	4.69	4.39	4.17	4.16	6.64	6.64	6.29	6.20	6.19
63	3.99	3.77	3.32	3.30	5.13	4.79	4.54	4.53	7.30	7.30	6.92	6.83	6.82
64	4.38	4.20	3.67	3.65	5.61	5.24	4.97	4.96	8.01	8.01	7.64	7.52	7.51
65	4.81	4.68	4.07	4.06	6.13	5.73	5.43	5.42	8.79	8.79	8.42	8.28	8.27
66	5.74	5.39	4.91	4.90	7.50	6.85	6.61	6.60	10.68	10.68	9.92	9.80	9.79
67	6.77	6.17	5.84	5.83	9.04	8.10	7.93	7.92	12.79	12.79	11.57	11.49	11.48
68	7.83	6.98	6.79	6.78	10.61	9.38	9.28	9.27	14.95	14.95	13.28	13.23	13.22
69	8.85	7.77	7.70	7.69	12.09	10.60	10.56	10.55	17.00	17.00	14.93	14.90	14.89
70	9.74	8.50	8.49	8.48	13.35	11.66	11.65	11.64	18.77	18.77	16.40	16.39	16.38

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
15 Year Term, Male Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
19	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
20	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
21	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
22	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
23	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
24	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
25	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
26	1.71	1.27	1.26	1.25	2.03	2.03	1.78	1.70	1.69
27	1.71	1.29	1.27	1.25	2.03	2.03	1.78	1.70	1.69
28	1.71	1.31	1.29	1.27	2.03	2.03	1.78	1.70	1.69
29	1.71	1.34	1.32	1.29	2.03	2.03	1.78	1.70	1.69
30	1.71	1.38	1.35	1.32	2.03	2.03	1.78	1.71	1.70
31	1.71	1.42	1.39	1.35	2.03	2.03	1.79	1.73	1.72
32	1.71	1.48	1.43	1.38	2.06	2.06	1.83	1.78	1.77
33	1.73	1.54	1.49	1.44	2.12	2.12	1.90	1.84	1.83
34	1.77	1.60	1.56	1.50	2.20	2.20	1.99	1.93	1.92
35	1.84	1.68	1.63	1.56	2.32	2.32	2.12	2.05	2.04
36	1.93	1.76	1.71	1.64	2.47	2.47	2.28	2.20	2.19
37	2.04	1.86	1.81	1.74	2.66	2.66	2.47	2.39	2.38
38	2.19	1.98	1.94	1.86	2.89	2.89	2.70	2.61	2.60
39	2.38	2.13	2.09	2.01	3.16	3.16	2.97	2.86	2.85
40	2.61	2.31	2.28	2.19	3.48	3.48	3.28	3.16	3.15
41	2.88	2.54	2.51	2.42	3.85	3.85	3.62	3.50	3.49
42	3.21	2.81	2.79	2.69	4.26	4.26	3.99	3.88	3.87
43	3.59	3.14	3.13	3.02	4.74	4.74	4.41	4.30	4.29
44	4.03	3.54	3.53	3.41	5.26	5.26	4.84	4.76	4.75
45	4.54	4.01	4.00	3.87	5.85	5.85	5.32	5.27	5.26
46	4.92	4.55	4.47	4.34	6.38	6.38	5.80	5.74	5.71
47	5.32	5.02	4.86	4.73	6.95	6.95	6.30	6.24	6.19
48	5.75	5.43	5.28	5.16	7.55	7.55	6.84	6.78	6.70
49	6.22	5.87	5.73	5.62	8.22	8.22	7.44	7.37	7.26
50	6.72	6.36	6.23	6.13	8.94	8.94	8.07	8.00	7.84
51	7.28	6.89	6.78	6.69	9.72	9.72	8.77	8.69	8.49
52	7.90	7.47	7.38	7.30	10.57	10.57	9.53	9.43	9.18
53	8.58	8.12	8.04	7.98	11.50	11.50	10.35	10.23	9.93
54	9.33	8.84	8.77	8.73	12.50	12.50	11.24	11.10	10.72
55	10.17	9.63	9.57	9.56	13.59	13.59	12.22	12.03	11.58
56	11.10	10.51	10.45	10.44	14.76	14.76	13.35	13.14	12.70
57	12.13	11.48	11.43	11.42	16.05	16.05	14.59	14.35	13.92
58	13.26	12.54	12.49	12.48	17.45	17.45	15.95	15.67	15.26
59	14.52	13.74	13.69	13.68	19.01	19.01	17.46	17.14	16.76
60	15.92	15.06	15.01	15.00	20.72	20.72	19.14	18.77	18.42
61	17.48	16.52	16.46	16.45	22.60	22.60	20.99	20.57	20.26
62	19.17	18.12	18.06	18.05	24.68	24.68	23.03	22.55	22.30
63	21.06	19.89	19.83	19.82	26.97	26.97	25.31	24.74	24.56
64	23.11	21.83	21.76	21.75	29.48	29.48	27.81	27.17	27.07
65	25.37	23.96	23.87	23.86	32.25	32.25	30.57	29.84	29.83
66	30.51	28.73	28.65	28.64	36.74	36.74	33.96	33.38	33.37
67	36.24	34.03	33.98	33.97	41.68	41.68	37.65	37.24	37.23
68	42.13	39.49	39.45	39.44	46.80	46.80	41.50	41.27	41.26
69	47.73	44.69	44.67	44.66	51.84	51.84	45.40	45.32	45.31
70	52.62	49.24	49.23	49.22	56.54	56.54	49.24	49.23	49.22

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
15 Year Term, Female Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
19	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
20	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
21	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
22	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
23	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
24	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
25	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
26	1.13	1.02	0.97	0.96	1.40	1.40	1.35	1.34	1.33
27	1.13	1.02	0.97	0.96	1.40	1.40	1.36	1.35	1.34
28	1.13	1.03	0.98	0.96	1.41	1.41	1.37	1.36	1.35
29	1.14	1.03	1.00	0.97	1.42	1.42	1.39	1.38	1.37
30	1.16	1.05	1.02	0.99	1.44	1.44	1.42	1.41	1.40
31	1.18	1.07	1.04	1.01	1.48	1.48	1.45	1.44	1.43
32	1.22	1.10	1.08	1.04	1.52	1.52	1.49	1.48	1.47
33	1.26	1.15	1.13	1.08	1.58	1.58	1.55	1.54	1.53
34	1.32	1.20	1.19	1.14	1.66	1.66	1.64	1.63	1.62
35	1.40	1.27	1.26	1.20	1.75	1.75	1.74	1.73	1.72
36	1.48	1.36	1.35	1.29	1.86	1.86	1.85	1.84	1.83
37	1.57	1.46	1.45	1.39	1.99	1.99	1.98	1.97	1.96
38	1.68	1.57	1.56	1.51	2.15	2.15	2.13	2.12	2.11
39	1.81	1.71	1.70	1.65	2.31	2.31	2.29	2.28	2.27
40	1.95	1.86	1.85	1.80	2.49	2.49	2.46	2.45	2.44
41	2.11	2.03	2.02	1.98	2.69	2.69	2.65	2.64	2.63
42	2.29	2.22	2.21	2.17	2.89	2.89	2.86	2.84	2.83
43	2.50	2.43	2.42	2.39	3.11	3.11	3.07	3.06	3.05
44	2.72	2.66	2.65	2.63	3.35	3.35	3.30	3.28	3.27
45	2.97	2.91	2.90	2.89	3.61	3.61	3.54	3.52	3.51
46	3.19	3.12	3.11	3.10	3.86	3.86	3.79	3.77	3.76
47	3.43	3.35	3.33	3.32	4.13	4.13	4.06	4.03	4.02
48	3.68	3.59	3.57	3.56	4.42	4.42	4.36	4.33	4.32
49	3.95	3.86	3.84	3.83	4.76	4.76	4.71	4.67	4.66
50	4.24	4.14	4.12	4.11	5.16	5.16	5.10	5.05	5.04
51	4.56	4.45	4.43	4.42	5.62	5.62	5.55	5.50	5.49
52	4.91	4.79	4.76	4.75	6.16	6.16	6.06	6.01	6.00
53	5.29	5.15	5.13	5.12	6.79	6.79	6.66	6.60	6.59
54	5.71	5.56	5.52	5.51	7.52	7.52	7.35	7.29	7.28
55	6.17	6.00	5.96	5.95	8.36	8.36	8.13	8.07	8.06
56	6.67	6.48	6.44	6.43	9.07	9.07	8.82	8.74	8.73
57	7.23	7.02	6.96	6.95	9.85	9.85	9.56	9.47	9.46
58	7.83	7.59	7.53	7.52	10.70	10.70	10.41	10.29	10.28
59	8.51	8.24	8.17	8.16	11.64	11.64	11.32	11.20	11.19
60	9.26	8.96	8.87	8.86	12.68	12.68	12.35	12.20	12.19
61	10.08	9.75	9.65	9.64	13.82	13.82	13.48	13.31	13.30
62	10.99	10.61	10.50	10.49	15.09	15.09	14.72	14.54	14.53
63	11.99	11.58	11.44	11.43	16.48	16.48	16.09	15.89	15.88
64	13.09	12.63	12.48	12.47	18.01	18.01	17.59	17.37	17.36
65	14.29	13.78	13.61	13.60	19.69	19.69	19.23	18.99	18.98
66	16.30	15.69	15.55	15.54	20.62	20.62	20.07	20.03	20.02
67	18.50	17.79	17.68	17.67	21.54	21.54	21.13	21.09	21.08
68	20.79	19.97	19.89	19.88	22.56	22.56	22.29	22.25	22.24
69	23.03	22.11	22.06	22.05	23.80	23.80	23.63	23.59	23.58
70	25.11	24.09	24.05	24.04	25.36	25.36	25.24	25.20	25.19

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
20 Year Term, Male Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
19	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
20	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
21	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
22	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
23	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
24	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
25	0.59	0.45	0.44	0.43	0.77	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
26	0.59	0.45	0.44	0.43	0.78	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
27	0.59	0.45	0.44	0.43	0.79	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
28	0.59	0.45	0.44	0.43	0.80	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
29	0.59	0.45	0.44	0.43	0.81	0.70	0.65	0.64	1.06	1.06	0.89	0.88	0.87
30	0.60	0.45	0.44	0.43	0.82	0.71	0.66	0.64	1.07	1.07	0.89	0.88	0.87
31	0.60	0.45	0.44	0.43	0.83	0.71	0.66	0.64	1.09	1.09	0.89	0.88	0.87
32	0.60	0.45	0.44	0.43	0.84	0.71	0.66	0.64	1.12	1.12	0.90	0.89	0.88
33	0.60	0.45	0.44	0.43	0.85	0.71	0.66	0.64	1.17	1.17	0.94	0.93	0.92
34	0.60	0.45	0.44	0.43	0.86	0.71	0.66	0.64	1.24	1.24	0.98	0.97	0.96
35	0.62	0.45	0.44	0.43	0.91	0.71	0.66	0.64	1.32	1.32	1.05	1.04	1.03
36	0.68	0.50	0.49	0.48	0.98	0.75	0.70	0.68	1.41	1.41	1.14	1.13	1.12
37	0.76	0.56	0.55	0.54	1.07	0.80	0.77	0.75	1.53	1.53	1.24	1.23	1.22
38	0.85	0.63	0.62	0.61	1.17	0.88	0.85	0.83	1.69	1.69	1.37	1.35	1.34
39	0.95	0.72	0.70	0.69	1.28	0.96	0.94	0.92	1.83	1.83	1.51	1.49	1.48
40	1.06	0.80	0.78	0.77	1.42	1.07	1.04	1.01	2.01	2.01	1.66	1.63	1.62
41	1.17	0.90	0.88	0.87	1.56	1.19	1.16	1.13	2.20	2.20	1.82	1.79	1.78
42	1.29	0.99	0.98	0.96	1.71	1.32	1.28	1.25	2.39	2.39	2.00	1.96	1.95
43	1.40	1.09	1.07	1.05	1.87	1.47	1.42	1.39	2.60	2.60	2.18	2.14	2.13
44	1.51	1.18	1.16	1.14	2.03	1.64	1.58	1.54	2.82	2.82	2.37	2.32	2.31
45	1.62	1.27	1.25	1.23	2.19	1.82	1.75	1.71	3.04	3.04	2.56	2.50	2.49
46	1.72	1.37	1.34	1.32	2.34	2.01	1.92	1.88	3.25	3.23	2.76	2.69	2.67
47	1.82	1.46	1.44	1.42	2.49	2.21	2.10	2.05	3.49	3.45	2.96	2.89	2.86
48	1.92	1.57	1.55	1.53	2.67	2.44	2.30	2.25	3.75	3.69	3.20	3.12	3.08
49	2.06	1.69	1.67	1.65	2.88	2.68	2.52	2.48	4.07	3.99	3.48	3.38	3.33
50	2.23	1.84	1.81	1.80	3.13	2.95	2.77	2.72	4.45	4.34	3.81	3.71	3.64
51	2.45	2.03	2.00	1.98	3.44	3.21	3.05	3.01	4.92	4.77	4.19	4.08	3.99
52	2.72	2.24	2.22	2.20	3.80	3.53	3.37	3.32	5.49	5.30	4.67	4.53	4.42
53	3.06	2.51	2.48	2.47	4.24	3.92	3.73	3.68	6.17	5.92	5.23	5.07	4.94
54	3.48	2.81	2.80	2.79	4.76	4.38	4.14	4.09	6.98	6.66	5.88	5.70	5.54
55	3.98	3.19	3.18	3.17	5.38	4.82	4.60	4.55	7.95	7.55	6.66	6.45	6.24
56	4.59	3.68	3.59	3.58	6.18	5.47	5.23	5.18	8.94	8.54	7.57	7.33	7.11
57	5.30	4.17	4.05	4.04	7.10	6.20	5.92	5.87	10.08	9.67	8.60	8.32	8.11
58	6.08	4.71	4.58	4.57	8.13	6.98	6.70	6.65	11.34	10.94	9.74	9.46	9.24
59	6.94	5.32	5.14	5.13	9.25	7.85	7.57	7.52	12.71	12.33	10.97	10.72	10.51
60	7.87	5.98	5.77	5.76	10.43	8.78	8.54	8.49	14.23	13.87	12.29	12.09	11.90
61	8.84	7.12	7.04	7.03	11.75	9.78	9.59	9.55	16.67	16.33	13.67	13.50	13.33
62	9.87	7.98	7.88	7.87	13.12	10.83	10.67	10.63	18.48	18.20	15.13	14.99	14.84
63	10.93	8.88	8.75	8.74	14.54	11.95	11.81	11.78	20.34	20.14	16.64	16.53	16.42
64	12.01	9.81	9.66	9.65	16.02	13.13	13.01	12.99	22.25	22.14	18.18	18.12	18.05
65	13.11	10.78	10.60	10.59	17.54	14.37	14.26	14.25	24.19	24.19	19.75	19.74	19.73

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
20 Year Term, Female Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
19	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
20	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
21	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
22	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
23	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
24	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
25	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
26	0.43	0.35	0.34	0.33	0.60	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
27	0.43	0.35	0.34	0.33	0.61	0.50	0.47	0.46	0.85	0.85	0.66	0.65	0.64
28	0.43	0.36	0.35	0.34	0.62	0.49	0.47	0.45	0.86	0.86	0.67	0.66	0.65
29	0.43	0.36	0.35	0.34	0.62	0.50	0.47	0.46	0.87	0.87	0.68	0.67	0.66
30	0.43	0.36	0.35	0.34	0.64	0.51	0.47	0.46	0.88	0.88	0.69	0.68	0.67
31	0.43	0.36	0.35	0.34	0.66	0.52	0.49	0.48	0.90	0.90	0.71	0.70	0.69
32	0.43	0.36	0.35	0.34	0.68	0.53	0.50	0.48	0.93	0.93	0.74	0.73	0.72
33	0.43	0.37	0.36	0.35	0.71	0.55	0.52	0.50	0.97	0.97	0.78	0.77	0.76
34	0.43	0.37	0.36	0.35	0.76	0.57	0.54	0.53	1.02	1.02	0.83	0.82	0.81
35	0.43	0.38	0.37	0.36	0.80	0.61	0.58	0.56	1.08	1.08	0.89	0.88	0.87
36	0.47	0.41	0.40	0.39	0.85	0.65	0.62	0.60	1.13	1.13	0.96	0.95	0.94
37	0.52	0.45	0.44	0.43	0.91	0.71	0.67	0.65	1.19	1.19	1.05	1.04	1.03
38	0.58	0.50	0.49	0.48	0.98	0.76	0.72	0.70	1.28	1.28	1.14	1.13	1.12
39	0.65	0.54	0.53	0.52	1.05	0.84	0.78	0.77	1.36	1.36	1.24	1.23	1.22
40	0.72	0.60	0.59	0.58	1.13	0.90	0.84	0.82	1.47	1.47	1.34	1.33	1.32
41	0.80	0.67	0.66	0.65	1.19	0.97	0.90	0.89	1.57	1.57	1.45	1.44	1.43
42	0.89	0.72	0.71	0.70	1.27	1.05	0.97	0.95	1.69	1.69	1.55	1.54	1.53
43	0.97	0.79	0.78	0.77	1.35	1.12	1.03	1.02	1.82	1.82	1.65	1.64	1.63
44	1.06	0.86	0.85	0.84	1.43	1.18	1.10	1.08	1.95	1.95	1.74	1.73	1.72
45	1.15	0.92	0.91	0.90	1.52	1.26	1.16	1.15	2.08	2.08	1.83	1.82	1.81
46	1.23	0.99	0.98	0.96	1.58	1.31	1.21	1.20	2.18	2.17	1.90	1.89	1.88
47	1.31	1.05	1.04	1.03	1.63	1.37	1.28	1.27	2.29	2.27	1.97	1.96	1.95
48	1.40	1.13	1.12	1.10	1.71	1.44	1.36	1.35	2.42	2.39	2.06	2.05	2.04
49	1.50	1.21	1.20	1.18	1.80	1.55	1.46	1.45	2.58	2.54	2.17	2.16	2.15
50	1.62	1.31	1.30	1.28	1.92	1.66	1.58	1.57	2.79	2.73	2.32	2.31	2.30
51	1.76	1.44	1.43	1.39	2.08	1.78	1.72	1.71	3.05	2.98	2.52	2.51	2.50
52	1.94	1.59	1.58	1.54	2.29	1.97	1.91	1.90	3.39	3.29	2.78	2.77	2.76
53	2.14	1.76	1.75	1.71	2.55	2.19	2.15	2.14	3.81	3.69	3.11	3.10	3.09
54	2.39	1.98	1.97	1.91	2.88	2.47	2.44	2.43	4.32	4.16	3.52	3.51	3.50
55	2.68	2.24	2.23	2.16	3.28	2.80	2.79	2.78	4.95	4.75	4.02	4.01	4.00
56	3.06	2.56	2.54	2.47	3.72	3.25	3.23	3.22	5.49	5.29	4.66	4.65	4.64
57	3.45	2.93	2.90	2.82	4.18	3.77	3.75	3.74	6.09	5.89	5.41	5.40	5.39
58	3.89	3.33	3.26	3.19	4.67	4.35	4.33	4.32	6.76	6.57	6.25	6.24	6.23
59	4.36	3.77	3.64	3.58	5.25	4.99	4.95	4.94	7.48	7.30	7.17	7.16	7.15
60	4.88	4.25	4.06	4.00	5.86	5.58	5.54	5.53	8.29	8.13	8.12	7.95	7.93
61	5.66	4.76	4.68	4.62	7.52	6.44	6.39	6.38	10.83	10.65	9.23	9.22	9.21
62	6.30	5.30	5.21	5.16	8.43	7.22	7.17	7.16	12.06	11.91	10.35	10.34	10.33
63	6.95	5.86	5.75	5.71	9.40	8.05	7.98	7.97	13.33	13.22	11.51	11.50	11.49
64	7.65	6.43	6.31	6.28	10.38	8.90	8.83	8.82	14.63	14.57	12.71	12.70	12.69
65	8.35	7.02	6.88	6.87	11.39	9.78	9.69	9.68	15.94	15.94	13.92	13.91	13.90

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
20 Year Term, Male Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
19	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
20	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
21	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
22	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
23	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
24	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
25	1.96	1.57	1.56	1.47	2.29	2.29	1.90	1.89	1.88
26	1.96	1.57	1.56	1.47	2.29	2.28	1.90	1.89	1.88
27	1.96	1.58	1.57	1.48	2.29	2.28	1.90	1.89	1.88
28	1.97	1.59	1.58	1.49	2.31	2.29	1.92	1.91	1.90
29	2.00	1.61	1.60	1.51	2.34	2.31	1.94	1.93	1.92
30	2.03	1.65	1.64	1.55	2.39	2.35	1.99	1.98	1.97
31	2.08	1.71	1.70	1.61	2.47	2.42	2.06	2.05	2.04
32	2.17	1.79	1.78	1.69	2.59	2.53	2.15	2.14	2.13
33	2.27	1.89	1.88	1.79	2.75	2.68	2.29	2.28	2.27
34	2.41	2.02	2.01	1.92	2.96	2.88	2.46	2.45	2.44
35	2.58	2.19	2.18	2.08	3.22	3.12	2.68	2.67	2.66
36	2.77	2.38	2.37	2.27	3.51	3.38	2.95	2.93	2.92
37	3.02	2.60	2.59	2.50	3.86	3.70	3.25	3.23	3.22
38	3.31	2.85	2.84	2.74	4.26	4.07	3.60	3.58	3.57
39	3.62	3.13	3.12	3.03	4.72	4.48	4.01	3.97	3.96
40	3.97	3.43	3.42	3.34	5.24	4.95	4.44	4.40	4.39
41	4.35	3.76	3.75	3.68	5.83	5.48	4.91	4.87	4.86
42	4.76	4.11	4.10	4.04	6.47	6.05	5.42	5.38	5.37
43	5.20	4.47	4.46	4.41	7.17	6.67	5.95	5.92	5.91
44	5.68	4.85	4.84	4.81	7.93	7.34	6.52	6.49	6.48
45	6.17	5.25	5.24	5.23	8.75	8.06	7.11	7.10	7.09
46	6.65	5.70	5.69	5.68	9.46	8.70	7.72	7.71	7.69
47	7.19	6.16	6.15	6.14	10.20	9.38	8.36	8.35	8.33
48	7.74	6.67	6.66	6.65	10.99	10.09	9.04	9.03	8.99
49	8.35	7.22	7.21	7.20	11.85	10.87	9.76	9.75	9.70
50	9.02	7.83	7.82	7.81	12.78	11.71	10.54	10.53	10.47
51	9.77	8.51	8.50	8.49	13.79	12.62	11.37	11.36	11.29
52	10.62	9.26	9.25	9.24	14.89	13.61	12.27	12.26	12.16
53	11.56	10.10	10.09	10.08	16.09	14.69	13.22	13.21	13.10
54	12.63	11.04	11.03	11.02	17.40	15.87	14.27	14.26	14.12
55	13.85	12.09	12.08	12.07	18.82	17.15	15.39	15.38	15.22
56	15.03	13.32	13.31	13.30	20.13	18.52	16.73	16.72	16.56
57	16.28	14.68	14.66	14.65	21.51	19.98	18.18	18.17	18.02
58	17.62	16.14	16.12	16.11	22.95	21.52	19.72	19.71	19.57
59	19.04	17.72	17.70	17.69	24.45	23.15	21.38	21.37	21.23
60	20.54	19.40	19.37	19.36	26.01	24.86	23.11	23.10	22.98
61	22.12	21.17	21.15	21.14	27.64	26.66	24.95	24.93	24.82
62	23.78	23.03	23.00	22.99	29.34	28.56	26.86	26.83	26.75
63	25.50	24.97	24.94	24.93	31.09	30.54	28.86	28.83	28.76
64	27.31	26.98	26.94	26.93	32.91	32.62	30.93	30.90	30.86
65	29.18	29.06	29.02	29.01	34.80	34.80	33.07	33.03	33.02

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
20 Year Term, Female Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
19	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
20	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
21	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
22	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
23	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
24	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
25	1.44	1.14	1.12	1.10	1.76	1.76	1.39	1.38	1.37
26	1.44	1.14	1.12	1.10	1.77	1.76	1.39	1.38	1.37
27	1.44	1.15	1.13	1.11	1.80	1.79	1.41	1.40	1.39
28	1.47	1.17	1.15	1.13	1.85	1.83	1.43	1.42	1.41
29	1.50	1.20	1.18	1.15	1.91	1.89	1.46	1.45	1.44
30	1.55	1.25	1.23	1.20	1.98	1.95	1.52	1.51	1.50
31	1.60	1.30	1.28	1.25	2.07	2.03	1.58	1.57	1.56
32	1.68	1.36	1.35	1.31	2.16	2.11	1.67	1.66	1.65
33	1.77	1.45	1.44	1.40	2.28	2.22	1.77	1.76	1.75
34	1.86	1.55	1.54	1.50	2.43	2.36	1.89	1.88	1.87
35	1.98	1.67	1.66	1.61	2.59	2.51	2.05	2.04	2.03
36	2.11	1.81	1.80	1.75	2.74	2.66	2.23	2.22	2.21
37	2.27	1.97	1.96	1.91	2.90	2.83	2.43	2.42	2.41
38	2.43	2.13	2.12	2.07	3.08	3.01	2.65	2.63	2.62
39	2.61	2.33	2.32	2.27	3.28	3.22	2.90	2.89	2.88
40	2.82	2.53	2.52	2.47	3.51	3.46	3.16	3.15	3.14
41	3.04	2.75	2.74	2.69	3.77	3.72	3.46	3.45	3.44
42	3.29	2.97	2.96	2.91	4.07	4.03	3.77	3.75	3.74
43	3.55	3.21	3.20	3.15	4.41	4.38	4.10	4.09	4.08
44	3.83	3.45	3.44	3.40	4.80	4.79	4.45	4.44	4.43
45	4.13	3.70	3.69	3.65	5.25	5.25	4.81	4.80	4.79
46	4.43	3.96	3.95	3.91	5.73	5.71	5.20	5.18	5.17
47	4.75	4.24	4.23	4.19	6.22	6.18	5.59	5.57	5.55
48	5.10	4.54	4.53	4.48	6.77	6.71	6.02	5.99	5.96
49	5.48	4.87	4.86	4.80	7.37	7.28	6.47	6.44	6.40
50	5.91	5.23	5.22	5.16	8.01	7.89	6.95	6.90	6.86
51	6.39	5.64	5.63	5.56	8.73	8.57	7.46	7.41	7.35
52	6.92	6.10	6.09	6.02	9.50	9.30	8.01	7.94	7.88
53	7.53	6.62	6.61	6.53	10.33	10.08	8.59	8.51	8.43
54	8.21	7.20	7.19	7.11	11.21	10.91	9.23	9.13	9.04
55	8.97	7.86	7.85	7.76	11.98	11.62	9.90	9.79	9.68
56	9.80	8.59	8.58	8.49	12.76	12.41	10.63	10.52	10.41
57	10.73	9.40	9.39	9.30	13.54	13.21	11.42	11.29	11.18
58	11.73	10.27	10.26	10.18	14.33	14.03	12.25	12.11	12.01
59	12.80	11.21	11.20	11.12	15.14	14.87	13.13	12.97	12.88
60	13.93	12.20	12.19	12.12	15.97	15.73	14.05	13.87	13.79
61	15.13	13.25	13.24	13.18	16.83	16.63	15.01	14.82	14.75
62	16.37	14.34	14.33	14.28	17.72	17.56	16.01	15.80	15.75
63	17.67	15.46	15.45	15.41	18.64	18.53	17.06	16.83	16.79
64	19.01	16.62	16.61	16.58	19.61	19.55	18.13	17.89	17.87
65	20.38	17.80	17.79	17.78	20.62	20.62	19.24	19.00	18.99

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
30 Year Term, Male Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
19	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
20	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
21	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
22	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
23	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
24	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
25	0.87	0.69	0.68	0.67	1.30	1.03	0.98	0.95	1.86	1.84	1.49	1.48	1.47
26	0.87	0.69	0.67	0.66	1.30	1.02	0.97	0.94	1.86	1.83	1.48	1.47	1.46
27	0.88	0.68	0.67	0.66	1.30	1.02	0.97	0.94	1.86	1.83	1.48	1.47	1.46
28	0.90	0.68	0.67	0.66	1.32	1.02	0.97	0.93	1.87	1.83	1.49	1.48	1.46
29	0.92	0.68	0.67	0.66	1.34	1.02	0.98	0.94	1.89	1.85	1.50	1.49	1.47
30	0.94	0.69	0.68	0.67	1.36	1.04	0.98	0.95	1.92	1.87	1.51	1.50	1.49
31	0.98	0.70	0.69	0.68	1.39	1.05	1.01	0.98	1.96	1.90	1.54	1.53	1.51
32	1.02	0.73	0.72	0.71	1.44	1.08	1.05	1.01	2.03	1.96	1.58	1.57	1.54
33	1.06	0.76	0.75	0.74	1.49	1.12	1.09	1.05	2.13	2.05	1.62	1.61	1.59
34	1.11	0.80	0.79	0.78	1.54	1.18	1.16	1.12	2.25	2.16	1.68	1.67	1.64
35	1.16	0.85	0.84	0.83	1.60	1.26	1.23	1.19	2.40	2.30	1.74	1.73	1.70
36	1.24	0.91	0.90	0.89	1.70	1.37	1.33	1.29	2.59	2.47	1.83	1.82	1.80
37	1.32	0.99	0.97	0.96	1.82	1.49	1.45	1.41	2.81	2.67	1.94	1.93	1.90
38	1.42	1.08	1.07	1.05	1.94	1.64	1.60	1.55	3.07	2.90	2.07	2.06	2.03
39	1.53	1.18	1.16	1.15	2.10	1.80	1.76	1.70	3.36	3.15	2.23	2.22	2.20
40	1.67	1.29	1.27	1.25	2.28	1.98	1.93	1.86	3.69	3.45	2.42	2.41	2.39
41	1.82	1.40	1.38	1.36	2.50	2.18	2.12	2.05	4.06	3.77	2.65	2.64	2.61
42	2.01	1.52	1.49	1.47	2.75	2.39	2.32	2.24	4.45	4.11	2.92	2.91	2.89
43	2.23	1.65	1.62	1.60	3.05	2.61	2.54	2.45	4.89	4.49	3.24	3.23	3.21
44	2.49	1.78	1.75	1.72	3.40	2.86	2.77	2.67	5.35	4.89	3.61	3.60	3.58
45	2.79	1.93	1.89	1.86	3.81	3.11	3.01	2.90	5.85	5.32	4.03	4.02	4.01
46	3.09	2.14	2.11	2.08	4.23	3.39	3.29	3.18	6.38	5.80	4.51	4.50	4.49
47	3.44	2.38	2.35	2.32	4.71	3.69	3.59	3.48	6.96	6.33	5.03	5.02	5.01
48	3.81	2.64	2.61	2.58	5.23	4.01	3.91	3.79	7.57	6.88	5.62	5.61	5.60
49	4.22	2.93	2.89	2.87	5.80	4.36	4.25	4.13	8.23	7.48	6.26	6.25	6.24
50	4.65	3.24	3.21	3.18	6.42	4.74	4.64	4.51	8.95	8.14	6.93	6.92	6.91
51	5.39	3.97	3.87	3.69	7.06	5.16	5.11	4.99	9.90	7.84	7.17	7.16	6.98
52	5.99	4.38	4.30	4.10	7.79	5.67	5.65	5.50	11.04	8.71	7.99	7.98	7.74
53	6.74	4.91	4.80	4.60	8.70	6.30	6.25	6.10	12.41	9.73	8.95	8.94	8.65
54	7.66	5.50	5.42	5.20	9.76	7.04	6.93	6.78	14.04	10.95	10.06	10.05	9.70
55	8.76	6.24	6.16	5.91	11.04	7.74	7.71	7.54	15.99	12.41	11.40	11.38	10.92

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
30 Year Term, Female Non-Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Super-Preferred				Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
19	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
20	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
21	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
22	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
23	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
24	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
25	0.62	0.48	0.47	0.46	0.97	0.78	0.75	0.74	1.30	1.30	1.10	1.08	1.07
26	0.62	0.48	0.47	0.46	0.96	0.78	0.74	0.73	1.30	1.30	1.10	1.08	1.07
27	0.63	0.49	0.48	0.47	0.96	0.77	0.75	0.74	1.31	1.31	1.11	1.09	1.08
28	0.64	0.49	0.48	0.47	0.96	0.78	0.75	0.74	1.32	1.32	1.13	1.11	1.10
29	0.66	0.51	0.49	0.48	0.96	0.79	0.76	0.75	1.35	1.35	1.15	1.13	1.12
30	0.69	0.52	0.51	0.50	0.98	0.81	0.77	0.76	1.38	1.38	1.17	1.15	1.14
31	0.72	0.54	0.52	0.51	1.00	0.83	0.79	0.78	1.42	1.42	1.20	1.19	1.18
32	0.75	0.56	0.55	0.54	1.03	0.85	0.82	0.81	1.48	1.48	1.23	1.22	1.21
33	0.79	0.59	0.58	0.57	1.06	0.88	0.86	0.85	1.56	1.56	1.28	1.27	1.26
34	0.83	0.62	0.61	0.60	1.09	0.92	0.90	0.89	1.65	1.65	1.33	1.32	1.31
35	0.88	0.66	0.65	0.64	1.14	0.96	0.95	0.94	1.76	1.76	1.39	1.38	1.37
36	0.94	0.71	0.70	0.68	1.23	1.03	1.02	1.01	1.89	1.88	1.46	1.45	1.43
37	1.01	0.76	0.75	0.74	1.32	1.10	1.09	1.08	2.05	2.03	1.53	1.52	1.50
38	1.08	0.83	0.82	0.80	1.43	1.19	1.18	1.16	2.22	2.18	1.62	1.61	1.58
39	1.17	0.89	0.88	0.86	1.55	1.28	1.27	1.25	2.42	2.36	1.74	1.73	1.70
40	1.26	0.97	0.96	0.94	1.68	1.38	1.37	1.35	2.64	2.56	1.87	1.85	1.82
41	1.37	1.06	1.05	1.02	1.83	1.50	1.49	1.47	2.89	2.78	2.04	2.02	1.98
42	1.49	1.15	1.14	1.11	2.00	1.63	1.62	1.60	3.16	3.03	2.25	2.22	2.16
43	1.61	1.26	1.25	1.22	2.18	1.77	1.76	1.73	3.45	3.28	2.48	2.45	2.38
44	1.76	1.37	1.36	1.33	2.39	1.93	1.92	1.88	3.77	3.56	2.76	2.72	2.64
45	1.92	1.50	1.49	1.45	2.62	2.09	2.08	2.04	4.12	3.87	3.09	3.05	2.95
46	2.08	1.65	1.64	1.60	2.85	2.29	2.28	2.24	4.49	4.22	3.47	3.43	3.32
47	2.25	1.82	1.81	1.77	3.09	2.51	2.50	2.46	4.90	4.60	3.89	3.84	3.72
48	2.44	1.99	1.98	1.95	3.35	2.75	2.74	2.70	5.33	5.01	4.36	4.31	4.17
49	2.64	2.19	2.18	2.15	3.64	3.02	3.01	2.96	5.80	5.45	4.86	4.80	4.65
50	2.86	2.41	2.40	2.36	3.96	3.30	3.29	3.25	6.31	5.93	5.40	5.34	5.17
51	3.95	2.78	2.74	2.68	4.29	3.54	3.53	3.52	6.90	6.07	5.34	5.33	5.13
52	4.35	3.07	3.03	2.97	4.72	3.92	3.91	3.90	7.67	6.70	5.89	5.88	5.66
53	4.80	3.39	3.35	3.29	5.26	4.35	4.34	4.33	8.62	7.51	6.59	6.58	6.33
54	5.36	3.82	3.77	3.68	5.94	4.91	4.90	4.89	9.77	8.47	7.46	7.45	7.18
55	6.01	4.32	4.27	4.16	6.77	5.57	5.56	5.55	11.20	9.67	8.52	8.51	8.20

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
30 Year Term, Male Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
19	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
20	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
21	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
22	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
23	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
24	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
25	3.06	2.64	2.47	2.46	3.77	3.77	3.44	3.05	3.04
26	3.04	2.65	2.46	2.45	3.77	3.77	3.44	3.05	3.04
27	3.03	2.65	2.47	2.44	3.79	3.78	3.44	3.05	3.04
28	3.03	2.66	2.49	2.46	3.82	3.81	3.44	3.07	3.06
29	3.05	2.70	2.53	2.49	3.88	3.86	3.44	3.12	3.11
30	3.10	2.75	2.60	2.55	3.98	3.96	3.44	3.20	3.19
31	3.20	2.85	2.71	2.65	4.12	4.09	3.52	3.32	3.31
32	3.33	2.98	2.86	2.79	4.31	4.28	3.66	3.51	3.50
33	3.51	3.17	3.06	2.97	4.57	4.54	3.86	3.76	3.75
34	3.75	3.41	3.30	3.20	4.88	4.87	4.15	4.08	4.07
35	4.05	3.73	3.61	3.49	5.28	5.28	4.53	4.50	4.49
36	4.45	4.10	3.97	3.85	5.76	5.78	5.01	4.99	4.98
37	4.91	4.54	4.40	4.28	6.30	6.36	5.57	5.54	5.51
38	5.44	5.03	4.87	4.76	6.92	7.00	6.21	6.16	6.14
39	6.01	5.56	5.39	5.28	7.58	7.69	6.92	6.85	6.81
40	6.63	6.15	5.95	5.85	8.29	8.41	7.65	7.56	7.52
41	7.30	6.75	6.54	6.45	9.03	9.16	8.43	8.31	8.26
42	7.99	7.37	7.14	7.07	9.79	9.92	9.21	9.07	9.00
43	8.71	8.01	7.76	7.70	10.56	10.67	9.99	9.81	9.73
44	9.45	8.65	8.38	8.34	11.34	11.40	10.75	10.53	10.43
45	10.20	9.28	8.99	8.98	12.10	12.10	11.48	11.23	11.11
46	11.00	9.94	9.63	9.62	12.85	12.76	12.20	11.92	11.79
47	11.83	10.60	10.30	10.29	13.61	13.40	12.89	12.61	12.48
48	12.70	11.28	10.99	10.98	14.40	14.06	13.61	13.31	13.17
49	13.65	12.03	11.73	11.72	15.24	14.76	14.38	14.06	13.91
50	14.68	12.84	12.54	12.53	16.17	15.54	15.22	14.90	14.74

**Thrivent Financial for Lutherans
L-LX-LT (09)**

**Current Premiums
30 Year Term, Female Tobacco
Per Thousand Premiums (Add \$75 Policy Fee)**

Issue Age	Preferred				Standard				
	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP	50,000-99,999	100,000-249,999	250,000-499,999	500,000-999,999	1,000,000-UP
18	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
19	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
20	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
21	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
22	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
23	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
24	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
25	2.31	1.96	1.93	1.90	2.81	2.81	2.45	2.44	2.43
26	2.32	1.96	1.93	1.90	2.81	2.80	2.46	2.44	2.43
27	2.34	1.97	1.94	1.90	2.81	2.79	2.47	2.46	2.45
28	2.35	2.00	1.96	1.92	2.82	2.79	2.51	2.49	2.48
29	2.37	2.03	2.00	1.96	2.85	2.80	2.57	2.54	2.53
30	2.38	2.09	2.05	2.00	2.92	2.86	2.65	2.61	2.60
31	2.45	2.17	2.12	2.06	3.03	2.96	2.75	2.71	2.70
32	2.56	2.27	2.21	2.15	3.20	3.11	2.89	2.84	2.83
33	2.71	2.39	2.34	2.27	3.43	3.32	3.06	3.00	2.99
34	2.92	2.54	2.48	2.40	3.74	3.60	3.27	3.20	3.19
35	3.19	2.71	2.67	2.58	4.14	3.97	3.52	3.45	3.44
36	3.47	2.94	2.88	2.78	4.60	4.40	3.81	3.74	3.72
37	3.80	3.21	3.14	3.03	5.13	4.89	4.14	4.07	4.04
38	4.17	3.50	3.42	3.29	5.71	5.43	4.51	4.44	4.39
39	4.57	3.83	3.74	3.60	6.31	5.99	4.91	4.85	4.78
40	4.98	4.19	4.09	3.93	6.92	6.56	5.33	5.28	5.19
41	5.41	4.59	4.46	4.29	7.51	7.10	5.78	5.73	5.62
42	5.82	5.02	4.87	4.67	8.08	7.61	6.24	6.21	6.07
43	6.22	5.48	5.30	5.08	8.58	8.07	6.72	6.69	6.52
44	6.59	5.99	5.76	5.51	9.02	8.45	7.21	7.19	6.99
45	6.93	6.52	6.24	5.96	9.36	8.75	7.71	7.69	7.45
46	7.54	7.07	6.81	6.55	9.75	9.18	8.21	8.19	7.96
47	8.16	7.67	7.43	7.19	10.09	9.57	8.73	8.71	8.49
48	8.82	8.32	8.10	7.89	10.39	9.92	9.27	9.26	9.06
49	9.53	9.01	8.83	8.65	10.70	10.30	9.85	9.84	9.65
50	10.32	9.76	9.62	9.48	11.07	10.72	10.49	10.48	10.31

Thrivent Financial for Lutherans
L-LX-LT (09)

Guaranteed Premiums
Per Thousand Premiums (Add \$75 Policy Fee)

Attained Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
18	2.76	3.42	1.29	1.53
19	2.82	3.69	1.35	1.68
20	2.85	3.90	1.35	1.77
21	2.85	4.08	1.41	1.89
22	2.85	4.29	1.44	1.98
23	2.88	4.50	1.44	2.07
24	2.91	4.74	1.50	2.19
25	3.00	5.01	1.53	2.37
26	3.12	5.28	1.65	2.52
27	3.18	5.43	1.71	2.67
28	3.12	5.46	1.80	2.85
29	3.09	5.43	1.89	3.03
30	3.06	5.40	1.98	3.21
31	3.03	5.43	2.10	3.45
32	3.06	5.52	2.22	3.69
33	3.15	5.70	2.37	3.99
34	3.21	5.91	2.55	4.38
35	3.36	6.15	2.76	4.77
36	3.51	6.51	2.97	5.16
37	3.72	6.93	3.15	5.49
38	3.99	7.44	3.30	5.82
39	4.23	8.01	3.48	6.18
40	4.56	8.70	3.69	6.57
41	4.95	9.54	3.93	7.02
42	5.43	10.53	4.20	7.59
43	6.00	11.70	4.53	8.22
44	6.63	13.02	4.92	8.97
45	7.32	14.34	5.37	9.84
46	8.01	15.66	5.91	10.86
47	8.58	16.77	6.54	12.12
48	9.03	17.61	7.23	13.62
49	9.60	18.69	8.01	15.30
50	10.35	20.10	8.88	17.10
51	11.31	21.93	9.87	19.08
52	12.48	24.15	10.98	21.21
53	13.83	26.82	12.15	23.52
54	15.54	30.00	13.38	25.98
55	17.46	33.39	14.79	28.59
56	19.44	36.90	16.32	31.38
57	21.36	40.14	17.94	34.20
58	23.28	43.23	19.62	37.14
59	25.53	46.86	21.33	40.29
60	28.26	51.33	23.13	43.56
61	31.59	56.79	25.11	47.10
62	35.46	63.06	27.21	50.85
63	39.69	69.78	29.43	54.69
64	44.10	76.50	31.86	58.83
65	48.69	83.07	34.56	63.30
66	53.34	89.43	37.50	68.16
67	58.20	95.85	40.77	73.56
68	63.33	102.42	44.40	79.47
69	69.09	109.65	48.36	85.98
70	75.81	117.93	52.83	93.33
71	83.97	128.10	57.93	101.55
72	93.51	139.92	63.51	110.49
73	103.56	151.83	69.60	120.24
74	114.36	164.73	76.35	130.44
75	126.12	179.07	83.76	141.15
76	139.38	194.97	91.89	152.73
77	154.80	213.36	100.89	165.21
78	172.71	234.45	110.70	178.68
79	192.78	257.67	121.47	193.17
80	215.16	283.05	134.85	211.23
81	239.49	310.02	151.29	233.31
82	265.26	337.77	168.69	256.05
83	293.40	367.35	186.96	279.27
84	324.69	400.80	207.33	303.45
85	359.49	438.72	227.97	325.80
86	397.77	479.85	252.36	351.63
87	439.14	523.56	282.48	383.67
88	483.12	569.13	314.25	415.74
89	529.26	615.99	345.87	445.08
90	575.22	661.26	369.15	461.76
91	620.46	704.34	391.41	475.44
92	667.86	748.56	428.31	504.99
93	717.84	794.28	478.32	546.81
94	770.49	843.06	540.60	605.10

Thrivent Financial for Lutherans
L-LX-LT (09)

Current Premiums After Guarantee Period
Per Thousand Premiums (Add \$75 Policy Fee)

Attained Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
21	1.63	3.11	1.21	1.79
22	1.63	3.11	1.21	1.79
23	1.63	3.11	1.21	1.79
24	1.63	3.11	1.21	1.79
25	1.63	3.11	1.21	1.79
26	1.63	3.11	1.21	1.79
27	1.63	3.11	1.21	1.79
28	1.63	3.11	1.21	1.79
29	1.68	3.36	1.26	1.87
30	1.72	3.66	1.31	1.92
31	1.77	3.84	1.34	1.97
32	1.77	3.84	1.34	2.04
33	1.80	3.84	1.36	2.17
34	2.01	3.89	1.38	2.42
35	2.20	3.89	1.66	2.73
36	2.37	4.11	1.74	3.05
37	2.60	4.52	1.84	3.36
38	3.02	5.33	1.98	3.71
39	3.35	5.94	2.14	3.99
40	3.57	6.32	2.69	4.50
41	3.83	6.79	2.92	4.93
42	4.05	7.36	3.15	5.38
43	4.50	8.11	3.31	5.86
44	4.88	9.13	3.48	6.47
45	5.23	9.94	3.86	7.05
46	5.65	10.69	4.14	7.71
47	6.14	11.53	4.45	8.44
48	6.67	12.70	4.95	9.28
49	7.28	14.22	5.39	10.24
50	7.79	15.62	5.80	11.23
51	8.36	16.76	6.26	12.19
52	9.06	17.74	6.80	12.97
53	9.22	19.32	7.01	13.76
54	9.50	21.88	7.59	14.69
55	10.34	24.03	8.09	15.68
56	11.33	26.33	8.58	16.34
57	12.82	28.93	8.74	16.56
58	14.48	31.79	9.47	18.32
59	16.32	34.85	10.20	19.70
60	18.33	38.19	11.00	21.41
61	20.49	42.19	11.84	23.31
62	22.86	46.46	12.89	25.52
63	25.56	51.24	13.68	27.33
64	28.62	56.58	14.70	29.62
65	31.99	62.35	15.83	33.08
66	35.49	68.17	17.06	35.69
67	38.92	73.63	20.42	41.44
68	42.13	78.51	21.51	45.71
69	45.20	82.91	23.82	50.64
70	48.31	87.21	26.70	54.54
71	51.74	91.87	29.46	61.82
72	55.83	97.48	32.44	69.56
73	60.80	104.37	36.07	74.90
74	66.94	112.94	40.51	84.95
75	74.44	123.39	45.63	93.05
76	83.13	136.59	50.85	101.78
77	93.14	151.69	56.04	111.61
78	104.41	168.52	61.33	121.66
79	116.81	186.78	67.29	131.65
80	130.27	206.38	87.61	159.96
81	144.82	227.30	98.50	176.46
82	160.45	249.44	108.60	189.15
83	177.26	272.94	119.06	197.55
84	195.35	297.91	130.70	209.79
85	214.79	324.31	144.47	227.84
86	235.09	355.00	159.21	246.67
87	256.91	387.96	183.24	270.64
88	280.39	423.45	205.94	304.91
89	305.74	453.70	228.26	341.34
90	333.07	478.16	277.50	379.23
91	362.45	503.60	294.14	417.91
92	393.87	533.10	309.51	456.84
93	427.29	570.94	328.15	495.62
94	462.69	622.54	353.53	533.97

SERFF Tracking Number: THRV-126177717

State: Arkansas

Filing Company: Thrivent Financial for Lutherans

State Tracking Number: 42733

Company Tracking Number:

TOI: L04I Individual Life - Term

Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life

Product Name: TERM (2009)

Project Name/Number: /

Supporting Document Schedules

Item Status: **Status
Date:**

Satisfied - Item: Flesch Certification

Comments:

Attached are certifications for the following:

- 1) Rule & Regulation 19, Arkansas Code Ann. 23-79-138, and Bulletin 11-88.
- 2) Flesch Certification.

Attachments:

AR TERM Ctf of Compliance.pdf

AR TERM Flesch Ctf.pdf

Item Status: **Status
Date:**

Satisfied - Item: Application

Comments:

Application for Individual Life Insurance, form 20538 R10-08, approved 6/06/2008.

Item Status: **Status
Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachment:

AR TERM Statement of Variability.pdf

Item Status: **Status
Date:**

Satisfied - Item: Consent to Submit Rates and/or
Cost Bases for Approval

Comments:

Attachment:

AR TERM Consent to Submit Rates.pdf

**CERTIFICATION
OF
COMPLIANCE**

FORM NUMBER

L-LX-LT (09)

FORM TITLE

Term Life Insurance To Age 95 Contract

I certify that the above form submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements of the Arkansas Insurance Department.

In addition, I certify that the above form complies with Arkansas Code Ann. 23-79-138 and Bulletin 11-88.

Signature of Officer

David J. Christianson

Name (Typed or Printed)

Director, Contract Forms and Compliance

Title

June 19, 2009

Date

ARKANSAS

Certification

I, David J. Christianson, an officer of Thrivent Financial for Lutherans, hereby certify that the following 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>
L-LX-LT (09)	55
LR-XW-DWP (09)	51

June 19, 2009

Date

David J. Christianson
Director, Contract Forms and Compliance

Statement of Variability

Term Life Insurance To Age 95 Contract, Form L-LX-LT (09)

The following items have been bracketed to indicate that the information may be different in different contracts or may be subject to change.

Items on Face Page

1. Service Center **address** and **telephone number** may be changed.
2. **Accidental Death Benefit rider excludes war risks.**
This wording will only appear when the Accidental Death Benefit Rider is elected.
3. **Officers' signatures** will change if new officers are elected.
4. **INSURED, AGE, SEX, and CONTRACT NUMBER** are specific to each insured. This wording also appears on Pages 3 and 4.
5. **DATE OF ISSUE** is the date the application is signed. This wording also appears on Pages 3 & 4.
6. **FACE AMOUNT**
\$50,000 minimum – maximum is subject to financial underwriting, suitability and reinsurance. This wording also appears on Page 3.

Items on Page 3

7. **PREMIUM** for Basic Benefit is based on insured's age, sex, risk class, and face amount.
8. **PREMIUM GUARANTEE PERIOD**
10 years, 15 years, 20 years or 30 years
9. **LAST CONVERSION DATE** is the contract anniversary plus the number of years in the premium guarantee period.
10. **EXPIRATION DATE** is the contract anniversary when the Insured turns age 95.
11. **RISK CLASS**
Super-Preferred Non-Tobacco, Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, or Standard Tobacco
12. **MINIMUM FACE AMOUNT**
\$50,000 or \$100,000 for preferred risk classes
13. **ADDITIONAL BENEFITS**
This wording will appear only when one or more riders are elected.
14. **DISABILITY WAIVER OF PREMIUM FORM LR-XW-DWP (09)** **\$YY.00**
PREMIUMS PAYABLE TO THE CONTRACT ANNIVERSARY AFTER AGE 65
SEE PAGE 4 FOR TABLE OF ANNUAL PREMIUMS
This wording will appear only when the Disability Waiver of Premium is elected.
15. **DETAILS OF THE FOLLOWING ADDITIONAL BENEFIT RIDERS ARE GIVEN ON SEPARATE SCHEDULE PAGES:**
This wording will appear only when one or more riders other than the Disability Waiver of Premium Rider are elected. The name and form number of each rider will be listed.
16. **TOTAL ANNUAL PREMIUM**
The sum of the Premium for Basic Benefit and the premium for any Additional Benefits.
17. **INTERVAL OF PAYMENT**
Annual, Quarterly, or Monthly
18. **INITIAL PREMIUM**
The money applied at time of issue.

19. When the contract is issued with a rated risk class, the following wording will appear on page 3 after the wording "INCLUDES CONTRACT FEE OF \$75": "**AND ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS AS SHOWN ON PAGE 4**"
20. **Telephone Number** of state Insurance Department may change.

Items on Page 4

21. The **NUMBER OF YEARS** bracketed in the first sentence under the TABLE OF ANNUAL PREMIUMS will be: 10, 15, 20 or 30
22. **CONTRACT ANNIVERSARY**
The same month and day of each year after issue as in the Date of Issue.
23. **ATTAINED AGE**
The insured's age on the Contract Anniversary.
24. **SCHEDULED ANNUAL PREMIUM FOR TERM LIFE INSURANCE #**
Based on insured's age, sex, risk class, and face amount. The "#" will only appear when there is a rated risk class.
25. **MAXIMUM ANNUAL PREMIUM FOR TERM LIFE INSURANCE**
Based on insured's age, sex, and face amount.
26. **ANNUAL PREMIUM FOR WAIVER OF PREMIUM***
This wording will only appear when the Disability Waiver of Premium Benefit Rider is elected. The "*" will only appear when there is a rating on this rider. Premium based on insured's age and sex.
27. **# PREMIUMS SHOWN INCLUDE THE FOLLOWING ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS:**

PERCENTAGE RATING PAYABLE TO 10/01/2028	XXX%
FLAT EXTRA PREMIUM PAYABLE TO 10/01/2018	\$XX.XX
FLAT EXTRA PREMIUM PAYABLE TO 10/01/2011	\$XX.XX

This wording will only appear if there is a percentage rating (25% to 400%) and/or a flat extra rating (\$2.50 to \$50.00 per \$1,000 face amount) and/or a table rating.
28. *** PREMIUMS FOR DISABILITY WAIVER OF PREMIUM INCLUDE A RATING OF XXX% PAYABLE FOR TWENTY YEARS.**
This wording will only appear if there is a rating (200%, 300%, 400%, or 500%) on the Disability Waiver of Premium Benefit Rider.

Disability Waiver of Premium Benefit Rider, Form LR-XW-DWP (09)

The following items have been bracketed to indicate that the information may be different in different riders or may be subject to change:

1. **Contract Number** is specific to each insured.
2. **Officers' signatures** at bottom or rider will change if new officers are elected.

Any minor typographical errors that are discovered in these forms will be corrected.

ARKANSAS

**CONSENT TO SUBMIT RATES AND/OR
COST BASES FOR APPROVAL**

The Thrivent Financial for Lutherans of Appleton, Wisconsin does hereby consent and agree that all premium rates and/or cost bases both “maximum” and “current or projected,” used in relation to policy form number L-LX-LT (09) must be filed with the Insurance Commissioner for the State of Arkansas (“Commissioner”) at least sixty (60) days prior to their proposed effective date. Such rates and/or cost bases should be deemed effective sixty (60) days after they are filed with the Commissioner, unless the Commissioner shall approved or disapprove such rates and/or cost bases prior to the expiration of sixty (60) days.

Thrivent Financial for Lutherans

BY

David J. Christianson
Director, Contract Forms and Compliance

June 19, 2009

SERFF Tracking Number: *THR-126177717* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *42733*
 Company Tracking Number:
 TOI: *L041 Individual Life - Term* Sub-TOI: *L041.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life*
 Product Name: *TERM (2009)*
 Project Name/Number: */*

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/16/2009	Form	Term Life Insurance To Age 95 Contract	07/22/2009	Contract L-LX-LT (09).pdf (Superseded)

This certificate of membership and term life insurance is a legal contract between you and Thrivent Financial for Lutherans. We issue this contract based on the Application signed by the applicant and the payment of the initial premium shown on page 3. Upon receiving due proof of the Insured's death, we will pay the Death Proceeds (see Section 5.1) to the beneficiary according to the provisions of this contract.

Right to Cancel. Please read this contract carefully. You may cancel the contract for any reason before midnight of the 10th day after you first receive it. Do this by (1) mailing or delivering notice of cancellation to our Service Center or to the representative through whom you bought it, and (2) returning the contract. Notice given by mail and return of the contract by mail are effective on being postmarked, properly addressed and postage prepaid. If you cancel the contract, it will be deemed void from the beginning. Within 10 days after we receive notice of cancellation and the returned contract, we will refund all premiums paid (with no deductions for any fees or charges).

Term Life Insurance to Age 95.
Premiums payable as shown on page 3.
Premiums subject to change after Premium Guarantee Period.
Renewable annually to age 95 after Premium Guarantee Period.
Convertible on or before Last Conversion Date shown on page 3.
Eligible for annual dividends.
[Accidental Death Benefit rider excludes war risks.]

Service Center:
Thrivent Financial for Lutherans
[4321 North Ballard Road]
[Appleton, WI 54919-0001]
Telephone [(800) 847-4836]
www.thrivent.com

Signed for the Society

President []

Secretary []

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

CONTRACT NUMBER: [1234567]

DATE OF ISSUE: [SEPTEMBER 1, 2009]

FACE AMOUNT: [\$100,000]

Table of Contents

Cover Page
Index, Definitions
Contract Schedule, Contract Data
Table of Annual Premiums
Section 1 Definitions
Section 2 General Provisions
Section 3 Membership and Ownership
Section 4 Premiums and Reinstatement
Section 5 Death Proceeds
Section 6 Decrease in Face Amount
Section 7 Conversion
Section 8 Dividends
Section 9 Beneficiary
Section 10 Settlement Provisions
Additional Benefits, Amendments, Application

Index

	Section		Section
Beneficiary	9	Maintenance of Solvency	2
Change of Contract	2	Membership	3
Conversion Privilege	7	Misstatement of Age or Sex	2
Decrease in Face Amount	6	Ownership	3
Death Proceeds	5	Premium in Default and Grace Period	4
Delay of Payment	2	Premiums	4
Dividends	8	Reinstatement	4
Entire Contract	2	Settlement Options	10
Filing a Death Claim	2	Suicide	2
Grace Period	4	Transfer and Assignment	3
Incontestability	2		

Contract Schedule

INITIAL
ANNUAL
PREMIUM

BASIC BENEFIT

TERM LIFE INSURANCE TO AGE 95

[\$140.00]@

PREMIUMS PAYABLE AS SHOWN ON PAGE 4.

PREMIUM GUARANTEE PERIOD:[10]YEARS

LAST CONVERSION DATE: [SEPTEMBER 1, 2019]

EXPIRATION DATE: [SEPTEMBER 1, 2069]

RISK CLASS: [RATED NON-TOBACCO]

MINIMUM FACE AMOUNT: [\$50,000]

[ADDITIONAL BENEFITS

[DISABILITY WAIVER OF PREMIUM FORM LR-XW-DWP (09)

[\$13.00]

[PREMIUMS PAYABLE TO THE CONTRACT ANNIVERSARY AFTER AGE 65

[SEE PAGE 4 FOR TABLE OF ANNUAL PREMIUMS

[DETAILS OF THE FOLLOWING ADDITIONAL BENEFIT RIDERS ARE
[GIVEN ON SEPARATE SCHEDULE PAGES:

TOTAL ANNUAL PREMIUM

[\$153.00]

INTERVAL OF PAYMENT

[ANNUAL]

INITIAL PREMIUM

[\$153.00]

@ INCLUDES CONTRACT FEE OF \$75[AND ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS AS SHOWN ON PAGE 4.]

THIS CONTRACT IS ELIGIBLE FOR ANNUAL DIVIDENDS, BUT IT IS NOT EXPECTED THAT ANY DIVIDENDS WILL BE CREDITED.

THE INSURANCE DEPARTMENT OF THE STATE IN WHICH THIS CONTRACT WAS ISSUED MAY BE CONTACTED BY CALLING [(999) 999-9999].

INSURED: [JOHN DOE]

AGE: [35]

SEX: [MALE]

CONTRACT NUMBER: [1234567]

DATE OF ISSUE: [SEPTEMBER 1, 2009]

FACE AMOUNT: [\$100,000]

Date of Issue: [SEPTEMBER 1, 2009]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

TERM LIFE INSURANCE TO AGE 95

TABLE OF ANNUAL PREMIUMS

PREMIUMS FOR TERM LIFE INSURANCE ARE SUBJECT TO CHANGE AFTER[10]YEARS. HOWEVER, THE TERM LIFE INSURANCE ANNUAL PREMIUM IN ANY GIVEN YEAR WILL NEVER BE GREATER THAN THE MAXIMUM ANNUAL PREMIUM SHOWN FOR THAT YEAR (SEE SECTION 4.3).

CONTRACT ANNIVERSARY [SEP 1,]	ATTAINED AGE	SCHEDULED ANNUAL PREMIUM FOR TERM LIFE INSURANCE[#]	MAXIMUM ANNUAL PREMIUM FOR TERM LIFE INSURANCE	[ANNUAL PREMIUM FOR WAIVER OF PREMIUM*]
[2009]	[35]	[\$ [140.00] \$ [[140.00] \$ [[13.00]
[2010]	[36]	[140.00]	[140.00]	[13.00]
[2011]	[37]	[140.00]	[140.00]	[13.00]
[2012]	[38]	[140.00]	[140.00]	[13.00]
[2013]	[39]	[140.00]	[140.00]	[13.00]
[2014]	[40]	[140.00]	[140.00]	[13.00]
[2015]	[41]	[140.00]	[140.00]	[13.00]
[2016]	[42]	[140.00]	[140.00]	[13.00]
[2017]	[43]	[140.00]	[140.00]	[13.00]
[2018]	[44]	[140.00]	[140.00]	[13.00]
[2019]	[45]	[598.00]	[807.00]	[60.00]
[2020]	[46]	[640.00]	[876.00]	[69.00]
[2021]	[47]	[689.00]	[933.00]	[80.00]
[2022]	[48]	[742.00]	[978.00]	[92.00]
[2023]	[49]	[803.00]	[1,035.00]	[107.00]
[2024]	[50]	[854.00]	[1,110.00]	[125.00]
[2025]	[51]	[911.00]	[1,206.00]	[146.00]
[2026]	[52]	[981.00]	[1,323.00]	[170.00]
[2027]	[53]	[997.00]	[1,458.00]	[196.00]
[2028]	[54]	[1,025.00]	[1,629.00]	[225.00]
[2029]	[55]	[1,109.00]	[1,821.00]	[258.00]
[2030]	[56]	[1,208.00]	[2,019.00]	[294.00]
[2031]	[57]	[1,357.00]	[2,211.00]	[333.00]
[2032]	[58]	[1,523.00]	[2,403.00]	[375.00]
[2033]	[59]	[1,707.00]	[2,628.00]	[421.00]
[2034]	[60]	[1,908.00]	[2,901.00]	[472.00]
[2035]	[61]	[2,124.00]	[3,234.00]	[530.00]
[2036]	[62]	[2,361.00]	[3,621.00]	[594.00]
[2037]	[63]	[2,631.00]	[4,044.00]	[663.00]
[2038]	[64]	[2,937.00]	[4,485.00]	[739.00]

[# PREMIUMS SHOWN INCLUDE THE FOLLOWING ADDITIONAL PREMIUMS DUE TO RATED RISK CLASS:

[PERCENTAGE RATING PAYABLE TO 10/01/2028 [XXX%]

[FLAT EXTRA PREMIUM PAYABLE TO 10/01/2018 [\$XX.XX]

[FLAT EXTRA PREMIUM PAYABLE TO 10/01/2011 [\$XX.XX]

* PREMIUMS FOR DIABILITY WAIVER OF PREMIUM INCLUDE A RATING OF [XXX%] PAYABLE FOR TWENTY YEARS.

Date of Issue: [SEPTEMBER 1, 2009]

Contract Number: [1234567]

INSURED: [JOHN DOE]

AGE: [35] SEX: [MALE]

TERM LIFE INSURANCE TO AGE 95

TABLE OF ANNUAL PREMIUMS (CONTINUED)

CONTRACT ANNIVERSARY [SEP 1,]	ATTAINED AGE	SCHEDULED ANNUAL PREMIUM FOR TERM LIFE INSURANCE	MAXIMUM ANNUAL PREMIUM FOR TERM LIFE INSURANCE
[2039]	[65]	\$ [3,274.00]	\$ [4,944.00]
[2040]	[66]	[3,624.00]	[5,409.00]
[2041]	[67]	[3,967.00]	[5,895.00]
[2042]	[68]	[4,288.00]	[6,408.00]
[2043]	[69]	[4,595.00]	[6,984.00]
[2044]	[70]	[4,906.00]	[7,656.00]
[2045]	[71]	[5,249.00]	[8,472.00]
[2046]	[72]	[5,658.00]	[9,426.00]
[2047]	[73]	[6,155.00]	[10,431.00]
[2048]	[74]	[6,769.00]	[11,511.00]
[2049]	[75]	[7,519.00]	[12,687.00]
[2050]	[76]	[8,388.00]	[14,013.00]
[2051]	[77]	[9,389.00]	[15,555.00]
[2052]	[78]	[10,516.00]	[17,346.00]
[2053]	[79]	[11,756.00]	[19,353.00]
[2054]	[80]	[13,102.00]	[21,591.00]
[2055]	[81]	[14,557.00]	[24,024.00]
[2056]	[82]	[16,120.00]	[26,601.00]
[2057]	[83]	[17,801.00]	[29,415.00]
[2058]	[84]	[19,610.00]	[32,544.00]
[2059]	[85]	[21,554.00]	[36,024.00]
[2060]	[86]	[23,584.00]	[39,852.00]
[2061]	[87]	[25,766.00]	[43,989.00]
[2062]	[88]	[28,114.00]	[48,387.00]
[2063]	[89]	[30,649.00]	[53,001.00]
[2064]	[90]	[33,382.00]	[57,997.00]
[2065]	[91]	[36,320.00]	[62,121.00]
[2066]	[92]	[39,462.00]	[66,861.00]
[2067]	[93]	[42,804.00]	[71,859.00]
[2068]	[94]	[46,344.00]	[77,124.00]

1. DEFINITIONS

Additional Benefits. Benefits provided by riders, if any, attached to this contract.

Application. The application(s) and all amendments and supplements to the application. This includes applications made for changes to this contract after the Date of Issue.

Attained Age. Attained Age on any day is the Insured's age on the Contract Anniversary on or immediately prior to that day.

Contract Anniversary. The same month and day of each year after issue as in the Date of Issue on page 3.

Contract Year. The first Contract Year is the period of time from the Date of Issue until the first Contract Anniversary. Thereafter, Contract Year is the period of time from one Contract Anniversary to the next Contract Anniversary.

Date of Issue. The Date of Issue as shown on page 3.

Face Amount. The amount of life insurance provided by this contract exclusive of any Additional Benefits. The Face Amount on the Date of Issue is shown on page 3. Decreases in Face Amount will be shown on supplemental contract schedule pages that we will send to you.

Insured. The person named as Insured on page 3.

Issue Age. The Insured's age on the Date of Issue.

Notice. A request signed by you and received in good order by us at our Service Center.

Premium Guarantee Period. The number of years after the Date of Issue during which premiums are guaranteed not to increase. The Premium Guarantee Period is shown on page 3.

Renewal Period. The period after the Premium Guarantee Period during which the contract may be renewed annually. During the Renewal Period, premiums are subject to change annually.

Service Center. The location where this contract is administered. The Service Center address is shown on page 1.

we, our, us, Society. Thrivent Financial for Lutherans.

you, your, yours. The owner(s) of this contract.

2. GENERAL PROVISIONS

2.1 ENTIRE CONTRACT. The Entire Contract consists of:

- 1) This contract including any attached riders, amendments, or endorsements;
- 2) The Application attached to this contract; and
- 3) The Articles of Incorporation and Bylaws of the Society and all amendments to them. Benefits will not be reduced or eliminated by any future amendments to our Articles of Incorporation or Bylaws.

2.2 ADDITIONAL BENEFITS. Riders providing Additional Benefits may be included as part of this contract. Any riders included on the Date of Issue are shown on page 3. After the Date of Issue, you may add riders to this contract subject to the following:

- 1) You must submit an application to us at our Service Center.
- 2) The rider must be offered by us and available on this contract as of the date of application for the rider.
- 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 the supplemental contract schedule page that we will send to you.

2.3 CHANGE OF CONTRACT. No change to the provisions of this contract is valid unless it is made in writing and signed by our President or Secretary. We reserve the right to amend this contract as necessary to comply with any changes in federal laws, rules or regulations regarding qualification of this contract as life insurance.

2.4 STATEMENTS IN THE APPLICATION. We will not use any statement to contest a claim or to have this contract declared invalid unless the statement is contained in the Application. All statements made in the Application are, in the absence of fraud, considered representations, not warranties.

2.5 INCONTESTABILITY. We will not contest the validity of this contract after it has been in force during the Insured's lifetime for two years from the Date of Issue except for:

- 1) Any provisions granting benefits in the event of total disability; and
- 2) Fraud in the procurement of this contract.

2.6 MISSTATEMENT OF AGE OR SEX. If the Insured's age or sex has been misstated, then:

- 1) If misstatement is discovered upon the Insured's death, the Death Proceeds payable will be the amount that premiums paid would have provided using the correct age and sex.
- 2) If misstatement is discovered while the Insured is living, the Face Amount will be changed to be the amount that would have been provided if the contract had been issued based on the correct age and sex. The Minimum Face Amount requirement does not apply to this provision.

These methods will be revised as necessary for the contract to continue to qualify as life insurance under federal tax law.

2.7 EXCLUSION: SUICIDE. If the Insured dies by suicide, while sane or insane, within two years after the Date of Issue, the Death Proceeds payable will be the premiums paid.

2.8 EXEMPTIONS FROM CLAIMS OF CREDITORS. To the extent permitted by law, the proceeds of this contract and any payments we make under it will not be subject to the claims of creditors or to any legal proceedings.

2.9 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 due proof of death, we will begin processing a beneficiary's claim when we receive that beneficiary's completed claim form.

2. GENERAL PROVISIONS

(continued)

2.11 MAINTENANCE OF SOLVENCY. If the solvency of the Society becomes impaired, you may be required to make an extra payment. The Board of Directors will determine the amount of any extra payment. It will be based on each member's fair share of the deficiency.

You may make the extra payment by an equivalent reduction in benefits or by a payment in cash. If you do not make the extra payment within 60 days from the date we notify you of your share of the deficiency, the amount will be charged as a loan against the contract with interest compounded at the rate of 5% per year. Any unpaid loan plus accrued interest will be deducted from any amount payable.

2.12 TERMINATION. This contract will terminate on the earliest of the following dates:

- 1) The Expiration Date for this contract shown on Page 3.
- 2) The date all Term Insurance is converted.
- 3) The date a premium remains in default at the end of the grace period.
- 4) The date we receive Notice to cancel this contract.

We will refund the premium paid for any period beyond the date of termination. Any Accumulated Dividends will be paid to you.

3. MEMBERSHIP AND OWNERSHIP

3.1 MEMBERSHIP. The person(s) who applied for this contract and is named in the Application as a member is a benefit member of the Society. Rights and privileges of membership are set forth in the Articles of Incorporation and Bylaws of the Society or in the Application. These rights and privileges are separate from the ownership of this contract.

3.2 OWNERSHIP. The Insured is the owner of this contract unless another owner is named in the Application or ownership is transferred under Section 3.4. While the Insured is living, the owner may exercise all rights set out in this contract. If there are multiple owners, all must act in concert to exercise ownership rights.

3.3 SUCCESSOR OWNER. If you are an owner who is not the Insured, you may name a successor owner who will become the owner of this contract if you die before the Insured. If you do not name a successor owner or no successor owner survives you, then your estate will be the owner upon your death. You may name or change a successor owner by giving Notice. The successor owner must be eligible under our Bylaws. Any designation of successor owner will be effective as of the date you sign the Notice or, if the Notice is not dated, on the date the Notice is received at our Service Center.

3.4 TRANSFER AND ASSIGNMENT. You may transfer ownership of this contract, if the new owner is eligible under our Bylaws, or assign this contract as collateral while the Insured is living by giving Notice. Transfer of ownership will be effective as of the date you sign the Notice or, if the Notice is not dated, on the date the Notice is received at our Service Center. We are not responsible for the validity or effect of any assignment, and we are not liable for any payment made or action taken by us before we receive Notice. Society membership rights and privileges cannot be transferred or assigned.

4. PREMIUMS AND REINSTATEMENT

4.1 PREMIUM PAYMENTS. The initial premium amount and its interval of payment are shown on page 3. The initial premium is due on or before the Date of Issue. Each subsequent premium is due and payable on the first day of its interval of premium payment. Premiums are payable at our Service Center.

4.2 PREMIUM BILLING. We will send premium billings based on the interval of premium payments that you requested at the time of application. Subject to our published rules, you may change the interval of payment or the method of billing.

4.3 RENEWAL PERIOD - PREMIUMS MAY CHANGE. You may renew this contract annually during the Renewal Period by paying the premium due. During the Renewal Period, we may change the scheduled premiums for Term Life Insurance. However, the Term Life Insurance premium in any given year will never be more than the maximum annual premium shown for that year (see page 4).

Any change in scheduled premiums:

- 1) Will be based on changes in expected mortality, investment earnings, expenses and persistency;
- 2) Will be effective on the first Contract Anniversary on or after the date of change;
- 3) Will not be made more often than annually;
- 4) Will not affect the premiums for any Additional Benefits;
- 5) Will apply to all insureds of the same Risk Class, sex and Attained Age; and
- 6) Will apply to all contracts issued on this form.

4.4 PREMIUM IN DEFAULT AND GRACE PERIOD. Any premium not paid on or before the date it is due is a premium in default. Except for the initial premium, you may pay the premium in default within a grace period of 31 days after the date it is due. During the grace period, this contract will remain in force. If the premium in default is not paid within the grace period, this contract will terminate at the end of the grace period.

4.5 REINSTATEMENT. This contract may be reinstated within three years after the date the grace period ends.

To reinstate we require:

- 1) An application for reinstatement submitted to us at our Service Center;
- 2) Satisfactory evidence of insurability, if and as required by our standards;
- 3) Payment of all overdue premiums from the date of default (see Section 4.4) to the date of reinstatement with interest compounded at the rate of 6% per year; and
- 4) Payment of any premium due.

The effective date of a reinstatement will be the date the application for reinstatement is approved by us. Reinstatement will include any Additional Benefits that were in force at the end of the grace period and not scheduled to terminate before the effective date of reinstatement.

Section 2.5 INCONTESTABILITY will apply for two years from the date the contract is reinstated with regard to statements made in the application for reinstatement. The two-year limit will not apply in the event of fraud in the procurement of the reinstated contract.

5. DEATH PROCEEDS

5.1 DEATH PROCEEDS. The Death Proceeds payable upon the death of the Insured while this contract is in force is the sum, on the date of death, of:

- 1) The Face Amount;
- 2) Any Accumulated Dividends;
- 3) Any insurance on the Insured's life provided by Additional Benefits in this contract; and

- 4) The portion of premium paid for any period beyond the date of death;

Less:

- 5) The portion of any due and unpaid premiums for the period up to the date of death.

Death Proceeds will be reduced by any amounts paid by us after the date of death and before we were notified of the death.

6. DECREASE IN FACE AMOUNT

6.1 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 Notice.
- 2) The Face Amount after the decrease must not be less than the Minimum Face Amount shown on page 3.

- 3) The effective date of the decrease will be shown on the 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.

- 4) The premium after the decrease will be based on the Issue Age and the new Face Amount.

7. CONVERSION

7.1 CONVERSION PRIVILEGE. Before the Last Conversion Date shown on page 3, you may convert some or all of the Term Life Insurance to:

- 1) Any life insurance contract, other than term insurance, that we offer for conversion at the time of conversion. We guarantee that we will offer at least one contract for conversion. The new contract will be on the life of the Insured with no evidence of insurability required for the converted amount; or
- 2) An increase in the face amount of a contract on the life of the Insured that includes provision for increasing the Face Amount. Conversion to an increase in face amount is subject to the conditions of increase in that provision except that no evidence of insurability will be required for the converted amount.

Conversion is subject to the following:

- 1) You must submit an application to us at our Service Center.
- 2) Conversion must be made while this contract is in force.
- 3) No premium may be in default at the time of conversion.
- 4) If not all of the Term Life Insurance is converted, the amount of Term Life Insurance remaining in force after conversion must be at least equal to the Minimum Face Amount shown on page 3.

(continued)

7. CONVERSION

(continued)

- 5) The amount of the new contract or increase in face amount may not be less than the minimum amount that we require to issue the new insurance.
- 6) If you convert to a new contract, the date of issue will be the date of conversion and the issue age will be the Insured's age on that date. If you convert to an increase in face amount on an existing contract, the effective date of the increase will be the date of conversion and the issue age will be the Insured's age on the date of the increase according to the provisions of that contract. Premiums or costs of insurance will be based on rates in effect on the date of conversion.
- 7) The first premium for new insurance will be due on the date of issue of the new insurance.
- 8) The risk class for the new insurance will be the same as for this contract or, if that class is not offered by us, the most comparable risk class then available. If any exclusion rider applies to this rider, the new insurance will also have such an exclusion rider.
- 9) The new contract or face amount will have its own Incontestability and Suicide provisions measured from the date of issue. As used in those provisions, the date of issue of the coverage resulting from conversion from this contract will be the Date of Issue of this contract.
- 10) The new insurance may contain a disability waiver of premium, disability waiver of monthly deduction or disability waiver of selected amount benefit rider only if:
 - a) This contract has a disability waiver of premium benefit rider;
 - b) For conversions to an increase in face amount on an existing contract, the existing contract has a disability waiver benefit rider;
 - c) Conversion is made before the Contract Anniversary after the Insured's 60th birthday; and

- d) Premiums on the new insurance are payable to at least age 85.

If conversion is to a new contract that includes a disability waiver of premium benefit rider and premiums for this contract are being waived at the time of conversion, premiums for the new contract will continue to be waived while disability continues according to Section 7.4.

No other additional benefits will be allowed on the new contract unless evidence of insurability that meets our standards is provided.

7.2 CONVERSION CREDIT. If you exercise the Conversion Privilege in Section 7.1 of this contract after the third Contract Anniversary, we will apply a credit toward the first premium payable for the new insurance. The amount of the credit will not be less than \$1 per \$1000 of Term Life Insurance that is converted.

7.3 AUTOMATIC DISABILITY CONVERSION. If the first Contract Anniversary after the Insured's 60th birthday occurs before the Last Conversion Date shown on page 3 and premiums are being waived under a disability waiver benefit rider on that date, then we will convert this contract to a new life insurance contract on the life of the Insured that includes a disability waiver benefit rider. While disability continues, premiums for the new contract will continue to be waived according to Section 7.4.

Automatic conversion is subject to the following:

- 1) The new contract will be the lowest premium life insurance contract, other than term insurance, that we offer on the date of conversion.
- 2) The amount of the new contract will be the amount of Term Life Insurance.

(continued)

7. CONVERSION**(continued)**

- 3) The date of issue of the new contract will be the date of conversion. The issue age will be age 60. Premiums will be based on rates in effect on the date of conversion.
- 4) The risk class for the new contract will be the same as for this contract or, if that class is not offered by us, the most comparable risk class then available. If an exclusion rider applies to this contract, the new contract will also have such an exclusion rider.
- 5) The new contract will have its own Incontestability and Suicide provisions measured from the date of issue. As used in those provisions, the date of issue will be the Date of Issue of this contract.
- 6) Except for a disability waiver benefit, no additional benefits will be allowed on the new contract.

7.4 CONVERSION DURING DISABILITY. If premiums on this contract are being waived under a disability waiver benefit rider and this contract is converted to a new life insurance contract with a disability waiver benefit rider, then while disability continues:

- 1) Premiums for the new contract will continue to be waived under the disability waiver benefit rider attached to that contract;
- 2) The requirement of the new rider that disability result from injury sustained or sickness that first appears while the contract and rider are in force will not apply; and
- 3) The date that disability begins under the new rider will be the date that disability began according to the disability waiver benefit rider on this contract.

8. DIVIDENDS

8.1 DIVIDENDS. Each year we will determine our divisible surplus. This contract's share, if any, will be credited as a dividend on the Contract Anniversary. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

8.2 DIVIDEND OPTIONS. You may choose to apply dividends under any of the options listed below. Dividends will be applied under option 8.2a Paid In Cash unless a different option is elected in the Application. You may change the dividend option by giving Notice.

8.2a Paid In Cash. Dividends are paid in cash.

8.2b Accumulate At Interest. Dividends are left on deposit with us to accumulate at interest (Accumulated Dividends). The interest rate credited will not be less than 3.50% per year.

8.2c Reduce Premiums. Dividends are used to reduce premiums. If the dividend exceeds the premium due, the excess will be paid to you in cash. If the dividend is less than the premium due, you will be billed for the balance due.

8.2d Other Options. Dividends may be applied under any other dividend options that we make available on this contract.

8.3 WITHDRAWAL OF DIVIDENDS. Accumulated dividends may be withdrawn by giving us Notice.

9. BENEFICIARY

9.1 BENEFICIARY. One or more beneficiaries are named in the Application. You may change the beneficiary by giving Notice while the Insured is living. The new beneficiary must be eligible under our Bylaws. The effective date of the change will be the date you sign the Notice or, if the Notice is not dated, the date it is received at our Service Center. We will not be liable for any payment made or action taken by us before we receive Notice.

9.2 SUCCESSION OF BENEFICIARIES. You may designate one or more beneficiaries to receive the Death Proceeds. You will classify each beneficiary as primary or contingent. Upon the Insured's death, we will pay the Death Proceeds to the beneficiaries of the Insured as follows:

- 1) Proceeds will be paid to the primary beneficiaries who are then alive.
- 2) If no primary beneficiaries are living, proceeds will be paid to the surviving contingent beneficiaries.
- 3) If no beneficiary survives, proceeds will be paid to the owner or, if the Insured is the owner, to the Insured's estate.

Other designations or successions of beneficiaries may be arranged with us. Any beneficiary who dies simultaneously with the Insured or within 15 days after the Insured dies and before Death Proceeds have been paid will be deemed to have died before the Insured.

9.3 SHARE OF PROCEEDS. Unless you specify otherwise, each beneficiary in the same class of beneficiaries will have an equal share in any Death Proceeds payable.

10. SETTLEMENT PROVISIONS

10.1 PAYMENT OF PROCEEDS. Death Proceeds are payable in a lump sum unless otherwise provided. We will pay interest from the date of death until the date of settlement. If the date of settlement is within 30 days after we receive proof of the death of the Insured, interest will be paid at the rate payable in Option 1 - Interest Income (see Section 10.2). Otherwise interest will be paid at a rate of 8% per year. Instead of a lump sum, we may pay proceeds of \$2,000 or more under any settlement option in Section 10.2 by means of a settlement agreement that we will issue. Income provided under settlement options 2 through 6 will not be less than the income that would be provided if the proceeds were used to buy a single premium immediate annuity contract that:

- 1) Is offered by us at the time of settlement to the same class of annuitants; and
- 2) Provides the same structure of benefits as the settlement option elected.

10.2 OPTIONAL PLANS OF SETTLEMENT.

Proceeds payable under a settlement option may be paid under one or more of the following options.

Option 1 - Interest Income. The proceeds may be left on deposit. Interest earned may be paid in cash at regular intervals or left to accumulate at interest. We will pay interest at a rate not less than 1.5% per year. All or part of these proceeds may be withdrawn upon request.

Option 2 - Income of a Fixed Amount. We will pay an income of a fixed amount at agreed upon intervals. Interest will be credited on the unpaid balance at a rate not less than 1.5% per year. Income will be paid until the proceeds and interest are paid in full.

10. SETTLEMENT PROVISIONS

(continued)

Option 3 - Income For a Fixed Period. We will pay an income for a fixed period, not to exceed 360 months or, if greater, the life expectancy of the payee. Guaranteed payments for fixed periods are shown in the table for this option on page 14. Interest will be credited on the unpaid balance at a rate not less than 1.5% per year and the income will not be less than the amount shown.

Option 4 - Life Income with Guaranteed Period. We will pay an income for the lifetime of the payee. A guaranteed period of up to 360 months may be elected. If the payee dies during the guaranteed period, payments will be continued to the end of the period and will be paid to the payee's beneficiary. After the first payment is made, this option may not be changed.

Guaranteed payments for selected ages and guaranteed periods of 10 and 20 years are shown on page 14. The incomes are based on the Annuity 2000 Table and an effective annual interest rate of 2.5% using the sex and adjusted age of the payee on the date the first payment is due.

Option 5 - Joint and Survivor Life Income with Guaranteed Period. We will pay an income as long as at least one of the two payees is alive. A guaranteed period of up to 360 months may be elected. If one payee dies during the guaranteed period, payments will continue for the lifetime of the surviving payee. Before the first payment is made under this option, a reduction factor may be elected that will reduce any payments made after the guaranteed period by the elected reduction factor if only one payee is then living. Payments made during the guaranteed period will be larger if a reduction factor is elected. If both payees die during the guaranteed period, payments will be continued to the end of that period and will be paid to the payee's beneficiary. After the first payment is made, this option may not be changed.

Guaranteed payments for male and female payees at selected ages and guaranteed periods of 10 and 20 years are shown on page 15. The incomes are based on the Annuity 2000 Table and an effective annual interest rate of 2.5% using the sex and adjusted age of each payee on the date the first payment is due.

Adjusted Age. As used in Options 4 and 5, adjusted age is the age nearest birthday decreased by the adjustment shown below:

<u>Year of First Payment</u>	<u>Age Adjustment</u>
2010-2019	1
2020-2029	2
2030-2039	3
2040-2049	4
2050-2059*	5

* For each succeeding decade, the age adjustment continues to increase by 1.

Option 6 - Other Options. The proceeds may be paid under any other settlement option agreeable to us.

10.3 ELECTION OF AN OPTION. You may elect an option by giving Notice during the Insured's lifetime. The option must be elected before proceeds become payable. Assignees and third-party owners may elect an option only with our consent. Each payee under Options 4 and 5 must be a natural person.

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

- 1) The manner of settlement has not been restricted before the Insured's death; and
- 2) Death Proceeds have not been paid.

Election of an option is subject to these conditions:

- 1) Payments must not be less than \$50; and
- 2) Payments are made only at annual, semiannual, quarterly or monthly intervals.

If the beneficiary does not receive Death Proceeds or elect a settlement option by the date one year after we receive proof of the Insured's death, Death Proceeds will then be calculated and applied under Option 1 - Interest Income.

OPTION 3

Guaranteed Monthly Payments for Each \$1,000 of Proceeds

Years Payable	Monthly Payment								
1	83.90	7	12.52	13	7.04	19	5.03	25	3.98
2	42.26	8	11.04	14	6.59	20	4.81	26	3.86
3	28.38	9	9.88	15	6.19	21	4.61	27	3.74
4	21.44	10	8.96	16	5.84	22	4.43	28	3.63
5	17.28	11	8.20	17	5.54	23	4.27	29	3.53
6	14.50	12	7.57	18	5.27	24	4.12	30	3.44

Annual, Semiannual or Quarterly payments are 11.918, 5.981 and 2.996 respectively, times the Monthly payments.

OPTION 4

Male Payee - Monthly Life Income

GUARANTEED MONTHLY LIFE INCOME FOR EACH \$1,000 OF PROCEEDS								
Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years
40	3.23	3.20	65	5.21	4.62	75	6.82	5.11
45	3.47	3.41	66	5.35	4.69	76	7.00	5.14
50	3.76	3.67	67	5.49	4.75	77	7.18	5.17
55	4.13	3.96	68	5.64	4.81	78	7.35	5.19
			69	5.80	4.86	79	7.53	5.20
60	4.60	4.29	70	5.96	4.91	80	7.70	5.22
61	4.71	4.36	71	6.12	4.96	85	8.45	5.26
62	4.83	4.43	72	6.29	5.00	90	8.97	5.27
63	4.95	4.49	73	6.47	5.04	95	9.27	5.27
64	5.08	4.56	74	6.64	5.08			

Female Payee - Monthly Life Income

GUARANTEED MONTHLY LIFE INCOME FOR EACH \$1,000 OF PROCEEDS								
Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years	Adjusted Age of Payee on Date of Settlement	Payments Guaranteed for 10 years	Payments Guaranteed for 20 years
40	3.07	3.06	65	4.80	4.45	75	6.41	5.06
45	3.27	3.25	66	4.93	4.52	76	6.60	5.10
50	3.52	3.48	67	5.06	4.59	77	6.80	5.13
55	3.84	3.75	68	5.20	4.66	78	7.01	5.16
			69	5.35	4.73	79	7.21	5.18
60	4.26	4.08	70	5.51	4.80	80	7.41	5.20
61	4.35	4.15	71	5.67	4.86	85	8.31	5.26
62	4.46	4.23	72	5.85	4.92	90	8.92	5.27
63	4.56	4.30	73	6.03	4.97	95	9.24	5.27
64	4.68	4.37	74	6.21	5.02			

OPTION 5

Male and Female Payees - Monthly Life Income

Guaranteed Monthly Life Income for Each \$1,000 of Proceeds								
Adjusted Age of Male Payee on Date of Settlement	Payments Guaranteed for 10 Years				Payments Guaranteed for 20 Years			
	Adjusted Age of Female Payee on Date of Settlement				Adjusted Age of Female Payee on Date of Settlement			
	60	65	70	75	60	65	70	75
60	3.83	4.04	4.23	4.39	3.80	3.99	4.14	4.23
65	3.97	4.27	4.56	4.81	3.92	4.17	4.39	4.53
70	4.08	4.46	4.86	5.25	4.01	4.31	4.58	4.77
75	4.16	4.60	5.12	5.66	4.05	4.39	4.71	4.94

Rates not shown will be calculated on the same basis as the above rates and will be provided upon request.

Contract Number: [1234567]

Term Life Insurance to Age 95.
Premiums payable as shown on page 3.
Premiums subject to change after Premium Guarantee Period.
Renewable annually to age 95 after Premium Guarantee Period.
Convertible on or before Last Conversion Date shown on page 3.
Eligible for annual dividends.