

SERFF Tracking Number: *THR-126611922* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *46374*
 Company Tracking Number:
 TOI: *A02I Individual Annuities- Deferred Non- Variable* Sub-TOI: *A02I.003 Single Premium*
 Product Name: *Long-Term Care Rider for use with Annuity Contract*
 Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Long-Term Care Rider for use with Annuity Contract SERFF Tr Num: THR-126611922 State: Arkansas

TOI: A02I Individual Annuities- Deferred Non-Variable SERFF Status: Closed-Approved- Closed State Tr Num: 46374

Sub-TOI: A02I.003 Single Premium

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Karen Guyette, Matt

Disposition Date: 02/07/2011

Holderness

Date Submitted: 08/02/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 09/08/2010

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

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 02/07/2011

State Status Changed: 08/09/2010

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 new long-term care insurance rider, five applications, an outline of coverage, a contract summary and two illustrations. Each of these forms is described below.

Form AR-AL-ALTC (10) Benefits For Long-Term Care Services Rider

This new rider is for use with our Single Premium Deferred Annuity Contract, form A-AS-SPDA (04), which was approved by your Department on 10/09/2003 (State Tracking No. 24064). The rider may be added at issue of form A-

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Long-Term Care Rider for use with Annuity Contract
 Project Name/Number: /

Actuarial Memorandum and Rates

The actuarial memorandum is attached under the Supporting Documentation. The rates for this rider are attached under the Rate Schedule.

Marketing

This rider will be offered by Thrivent Financial associates to Lutherans and their families for issue ages 50-79.

Company and Contact

Filing Contact Information

Karen Guyette, Compliance Specialist II karen.guyette@Thrivent.com
 625 Fourth Ave. South 800-847-4836 [Phone] 37251 [Ext]
 Minneapolis, MN 55415 612-340-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans	CoCode: 56014	State of Domicile: Wisconsin
4321 North Ballard Road	Group Code: 2938	Company Type: Fraternal
Appleton, WI 54919-0001	Group Name:	State ID Number:
(800) 847-4836 ext. [Phone]	FEIN Number: 39-0123480	

Filing Fees

Fee Required? Yes
 Fee Amount: \$500.00
 Retaliatory? No
 Fee Explanation: 10 forms X \$50 = \$500
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$500.00	08/02/2010	38460855

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Long-Term Care Rider for use with Annuity Contract
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/07/2011	02/07/2011
Approved-Closed	Linda Bird	08/09/2010	08/09/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Life & Annuity - Actuarial Memo	Karen Guyette	02/04/2011	02/04/2011
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary	Karen Guyette	08/02/2010	08/02/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Re-Open Filing	Note To Filer	Linda Bird	02/03/2011	02/03/2011
Request to Re-Open Filing	Note To Reviewer	Karen Guyette	02/02/2011	02/02/2011

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Long-Term Care Rider for use with Annuity Contract
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Forms Submitted for Informational Purposes		Yes
Supporting Document	Statements of Variability		Yes
Form	Benefits For Long-Term Care Services Rider		Yes
Form	Application for Long-Term Care Insurance Rider		Yes
Form	Declaration of Insurability - Long-Term Care Insurance Rider		Yes
Form	Supplement to Declaration of Insurability Long-Term Care Insurance Rider		Yes
Form	Supplement to Declaration of Insurability Long-Term Care Insurance Rider		Yes
Form	Application for Annuity		Yes
Form	Outline of Coverage		Yes
Form (revised)	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Illustration		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary	Replaced	Yes
Rate	Benefits For Long-Term Care Services Rider		Yes

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable
 Product Name: Long-Term Care Rider for use with Annuity Contract
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document (revised)	Life & Annuity - Actuarial Memo		No
Supporting Document	Life & Annuity - Actuarial Memo	Replaced	No
Supporting Document	Forms Submitted for Informational Purposes		Yes
Supporting Document	Statements of Variability		Yes
Form	Benefits For Long-Term Care Services Rider		Yes
Form	Application for Long-Term Care Insurance Rider		Yes
Form	Declaration of Insurability - Long-Term Care Insurance Rider		Yes
Form	Supplement to Declaration of Insurability Long-Term Care Insurance Rider		Yes
Form	Supplement to Declaration of Insurability Long-Term Care Insurance Rider		Yes
Form	Application for Annuity		Yes
Form	Outline of Coverage		Yes
Form (revised)	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Illustration		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration		Yes
Form	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary	Replaced	Yes
Rate	Benefits For Long-Term Care Services Rider		Yes

SERFF Tracking Number: THRV-126611922 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
Company Tracking Number:
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Long-Term Care Rider for use with Annuity Contract
Project Name/Number: /

Amendment Letter

Submitted Date: 02/04/2011

Comments:

As part of a compensation realignment at Thrivent, the commissions for rider form AR-AL-ALTC (10) have been changed from 0.75% to 1.25% of the annuity accumulated value on the issue date of the rider. This change does not alter the rider charges nor the actuarial certification of rate stability as originally filed. I certify that the additional 0.50% rider commission will not be used in justification for any future rate increases. If another compensation changes is made in the future, we will make an informational filing only if it causes a change in the rider charges or affects the certification of rate stability.

An actuarial memorandum reflecting this change has been attached.

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Life & Annuity - Acturial Memo

Comment:

LTC SRS V2 Actuarial Memo.pdf

SERFF Tracking Number: *THR-126611922* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *46374*
 Company Tracking Number:
 TOI: *A021 Individual Annuities- Deferred Non- Variable* Sub-TOI: *A021.003 Single Premium*
 Product Name: *Long-Term Care Rider for use with Annuity Contract*
 Project Name/Number: */*

Amendment Letter

Submitted Date: 08/02/2010

Comments:

Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary, Form 26860

The phrase, "This applies to contract form number A-AS-SPDA (04), AR-AL-ALTC (10)" was omitted from the bottom of page 9 in error. A corrected form is attached.

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
26860	Other	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary	Initial				0.000	Contract Summary 26860.pdf

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
 Variable
 Product Name: Long-Term Care Rider for use with Annuity Contract
 Project Name/Number: /

Form Schedule

Lead Form Number: AR-AL-ALTC (10)

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AR-AL-ALTC (10)	Policy/Cont Benefits For Long-ract/Fratern Term Care Services al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		48.000	Rider AR-AL-ALTC (10).pdf
	26787 N9-10	Application/ Enrollment Form	Initial		52.000	Application 26787 N9-10.pdf
	26792A N9-10	Application/ Enrollment Form	Initial		44.000	Application 26792A N9-10.pdf
	26814 N9-10	Application/ Enrollment Form	Initial		43.000	Application 26814 N9-10.pdf
	26815 N9-10	Application/ Enrollment Form	Initial		63.000	Application 26815 N9-10.pdf
	23195A R9-10	Application/ Enrollment Form	Revised	Replaced Form #: 23195A N1-04 Previous Filing #: 24064	46.000	Application 23195A R9-10.pdf

SERFF Tracking Number: THRV-126611922 State: Arkansas
 Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
 Company Tracking Number:
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.003 Single Premium
 Variable

Product Name: Long-Term Care Rider for use with Annuity Contract

Project Name/Number: /

26832 N9-10	Outline of Coverage	Outline of Coverage	Initial	0.000	Outline 26832 N9-10.pdf
26860	Other	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary	Initial	0.000	Contract Summary 26860.pdf
26762	Advertising	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Illustration	Initial	0.000	Illustration 26762.pdf
26799	Advertising	Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration	Initial	0.000	Illustration 26799.pdf

BENEFITS FOR LONG-TERM CARE SERVICES

This rider is intended to be qualified long-term care insurance pursuant to the Internal Revenue Code Section 7702B(b). We include this rider as part of this contract based on the Application signed by the applicant and the deduction of the LTC Rider Charge as shown on page 3-ALTC. If any provisions of this rider are in conflict with the terms of the contract, the provisions of this rider will control.

We will pay benefits subject to all of the terms and conditions of this rider. Coverage starts at 12:01 a.m. on the date coverage begins. It ends at 11:59 p.m. on the date coverage terminates.

This rider is guaranteed renewable. Rates for this rider are subject to change. This rider will remain in force subject to its termination provision. We cannot cancel this rider or reduce its benefits unless required to do so by federal or state law. We may change the rates used to determine charges for this rider on any Monthly Rider Anniversary. Any change in rates will apply to all riders issued in your state on this rider form. We will not change the rates due to changes in the health of any Insured or due to any claims on this rider.

Caution: The issuance of this rider is based on your responses to the questions in the application. A copy of the application is included as part of this contract. If your answers are incorrect or untrue, we have the right to deny benefits or rescind this rider. The best time to clear up any questions is now, before a claim arises. If, for any reason, any of your answers are incorrect, contact us at 4321 North Ballard Road, Appleton, Wisconsin 54919-0001.

Right to Cancel. Please read this rider carefully. You may cancel this rider for any reason before midnight of the 30th day after you first receive it. Do this by (1) mailing or delivering Written Notice to our Service Center and (2) returning this rider. Notice given by mail and return of this rider by mail are effective on being postmarked, properly addressed and postage prepaid. If you cancel this rider, it will be deemed void from the beginning and we will refund any LTC Rider Charges deducted. If this rider is delivered with an annuity, the annuity's Right to Cancel provision will apply until midnight of the 30th day after you first receive this rider and the annuity.

Notice to Buyer: This rider may not cover all of the costs associated with long-term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all contract limitations.

This is not Medicare supplement insurance. If an Insured is eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from us.

Table of Contents

Section 1 Annuity Contract Amendments that do not Terminate
Section 2 Annuity Contract Amendments that may Terminate
Section 3 Definitions
Section 4 Qualifying for Benefits
Section 5 Long-Term Care Benefits
Section 6 Long-Term Care Benefit Payments
Section 7 Ancillary Long-Term Care Benefits
Section 8 Inflation Protection Benefit
Section 9 Nonforfeiture Benefits
Section 10 Exceptions and Limitations
Section 11 Claims
Section 12 Continuing this Rider beyond the Annuity Date
Section 13 General Provisions

1. ANNUITY CONTRACT AMENDMENTS THAT DO NOT TERMINATE

This section amends the annuity contract to which this rider is attached. These amendments are effective on the Date of Issue of this Rider and will not terminate upon termination of this rider.

2.12 RETURN OF PREMIUM BENEFIT

Section 2.12 RETURN OF PREMIUM BENEFIT is amended to read:

2.12 RETURN OF PREMIUM BENEFIT. If page 3 shows this benefit is included, then upon termination of this contract, the amount paid will not be less than:

- 1) The sum of all premium(s) paid;
Less
- 2) The sum of:
 - a) LTC Rider Charges deducted;
 - b) Any Partial Surrenders made less any Surrender Charges applied;
 - c) Any amounts taken from the Accumulated Value to make LTC Benefit Payments; and
 - d) Any Required Withdrawal Amounts taken.

4.1 ACCUMULATED VALUE

Section 4.1 ACCUMULATED VALUE is amended to read:

4.1 ACCUMULATED VALUE. On or before the Annuity Date, the Accumulated Value of this contract is equal to the sum of:

- 1) The accumulation with interest of:
 - a) Premiums paid; and
 - b) If this contract is continued under the Annuitant Exchange, any amount paid on the Annuitant's death provided by any Additional Benefits shown on page 3;
Less
- 2) The accumulated effect of:
 - a) LTC Rider Charges deducted;
 - b) Partial Surrenders;
 - c) Amounts taken from the Accumulated Value to make LTC Benefit Payments; and
 - d) Required Withdrawal Amounts taken.

1. ANNUITY CONTRACT AMENDMENTS THAT DO NOT TERMINATE**(continued)****4.2 INTEREST RATES**

Section 4.2 INTEREST RATES is amended to read:

4.2 INTEREST RATES. Interest will be credited on the premium shown on page 3 from the Contract Date shown on page 3. For any other annuity premiums paid in accordance with attached riders, interest will be credited from the first business day on or after the date they are received in our Service Center. We guarantee that the initial interest rate shown on page 3 will be effective for at least 12 months beginning from the Contract Date shown on page 3 and subsequent interest rates will not be changed more often than once every 12 months. Interest is compounded daily and the effective annual interest rate will never be less than the Minimum Guaranteed Interest Rate shown on page 3.

5.4 SURRENDER CHARGE

In Section 5.4 SURRENDER CHARGE, paragraph (2) is amended to read as follows:

- 2) In each Contract Year you may surrender without a Surrender Charge up to 10% of the Accumulated Value existing at the time the first surrender is made in that Contract Year. In this determination, amounts taken from the Accumulated Value to make LTC Benefit Payments will be considered surrenders. However, no Surrender Charge will be applied to any amounts taken from the Accumulated Value to make LTC Benefit Payments.

5.5 ENHANCED SURRENDER BENEFIT

Section 5.5 ENHANCED SURRENDER BENEFIT is amended to include the following sentence:

As used in this section, surrenders include both Partial Surrenders and amounts taken from the Accumulated Value to make LTC Benefit Payments.

7.1 DEATH PROCEEDS

In Section 7.1 DEATH PROCEEDS, paragraph (3) is amended to read as follows:

- 3) The sum of:
 - a) Any Partial Surrenders made on or after the date of death;
 - b) Any LTC Benefits taken from the Accumulated Value on or after the date of death;
 - c) Any Required Withdrawal Amounts taken; and
 - d) If there is a surviving Insured, any LTC Rider Charges deducted for that person's coverage on or after the date of death.

Section 7.1 DEATH PROCEEDS is amended to include the following provision:

We will not pay Death Proceeds until 90 days after the date that we receive proof of death of the Annuitant unless:

- 1) A representative of the Annuitant's estate provides written notice satisfactory in form and content to us that releases us from payment of any claims for LTC Benefit Payments from the Accumulated Value; or
- 2) No long-term care rider has been in force on this contract for one year.

In no case will we pay any Death Proceeds until all valid claims received by us have been paid.

2. ANNUITY CONTRACT AMENDMENTS THAT MAY TERMINATE

This section amends the annuity contract to which this rider is attached. These amendments are effective on the Date of Issue of this Rider and will terminate upon termination of this rider.

3.4 SUCCESSOR OWNER

Section 3.4 SUCCESSOR OWNER is amended to include the following sentence:

An owner who is not an Annuitant may not name a successor owner.

3.5 TRANSFER AND ASSIGNMENT

Section 3.5 TRANSFER AND ASSIGNMENT is amended to include the following sentence:

This annuity contract may not be assigned and ownership of this contract may not be transferred.

4.3 MINIMUM ACCUMULATED VALUE REQUIRED

Section 4.3 MINIMUM ACCUMULATED VALUE REQUIRED is not applicable as long as this rider is in force.

7.2 ANNUITANT EXCHANGE

In Section 7.2 ANNUITANT EXCHANGE, “60 days” is amended to read “90 days” and “60th day” is amended to read “90th day.”

9.1 BENEFICIARY

Section 9.1 BENEFICIARY is amended to include the following sentence:

If this contract has joint owners and only one Annuitant, the non-Annuitant owner must be the sole primary beneficiary of this contract.

3. DEFINITIONS

This section includes definitions of terms that are used throughout this rider. Definitions of terms that are used only in one section of this rider may be found in the section in which the term is used.

Adult Day Care Facility. See Section 5.3 Adult Day Care Benefit.

Available Insurance Amount. See Section 6.2 Available Insurance Amount.

Assisted Living Facility. See Section 5.1 Residential Care Facility Benefit.

Calendar Week. A 7-day period beginning on Sunday and ending on Saturday.

Care Coordinator. See Section 4.4 Care Coordinator Services.

Chronically Ill. See Section 4.2 Chronically Ill.

Claim Period. The first Claim Period begins on the day after the day on which the Elimination Period ends. A Claim Period ends when 180 days have elapsed during which no Insured has received Qualified Long-Term Care Services that are eligible for payment under Section 5 of this rider. After a Claim Period ends, a new Claim Period will begin on the first day on which any Insured who is Chronically Ill receives Qualified Long-Term Care Services eligible for payment under Section 5 of this rider.

Coinsurance Percentage. The percentage of each LTC Benefit Payment that is taken from the Accumulated Value. This percentage is shown on page 3-ALTC.

3. DEFINITIONS**(continued)****Covered Expense.** The lesser of:

- 1) The expense that an Insured incurs and is legally obligated to pay for a service or item; and
- 2) The usual and customary expense for that service or item. The usual and customary expense is the lesser of:
 - a) The customary charge made by the provider for the service or supply when there is no insurance; and
 - b) The average charge for comparable services or supplies made by other providers within the same county.

When an Insured is a resident of a Residential Care Facility, Covered Expense includes charges for room, board, personal care and Skilled Nursing Services provided by the facility.

Covered Expense does not include charges billed by a Doctor or charges for prescription drugs.

The Covered Expense may be:

- 1) Limited by application of this rider's Maximum Daily Benefit (see section 6.3 of this rider); and
- 2) Reduced by amounts that we pay under other coverage issued by us (see Section 10.3 of this rider).

Date of Issue of this Rider. The Date of Issue of this Rider as shown on page 3-ALTC.

Doctor. A practitioner of the healing arts who is licensed as a doctor and is acting within the lawful scope of his or her license.

Elimination Period. See Section 4.5 Elimination Period.

Home Care Services. See Section 5.4 Home Care Benefit.

Homemaker Services. See Section 5.4 Home Care Benefit.

Hospice. See Section 5.1 Residential Care Facility Benefit.

Hospice Care Services. Qualified Long-Term Care Services that are:

- 1) Designed to ease the physical, emotional, social and spiritual discomforts of persons who are in the last phases of life due to terminal illness; and
- 2) Provided either in a person's place of residence or in a Residential Care Facility.

Informal Caregiver. A person who:

- 1) Provides care for a Chronically Ill person who is not a resident of a Residential Care Facility; and
- 2) Receives no compensation for providing such care.

Insurance Amount Multiplier. The Insurance Amount Multiplier as shown on page 3-ALTC.

Insured. A person named as an Insured on page 3-ALTC.

Insured's Issue Age. An Insured's age on the Date of Issue of this Rider. It is the Insured's age on his or her birthday nearest the Date of Issue of this Rider.

Licensed Health Care Practitioner.

- 1) A physician as defined in Section 1861(r)(1) of the Social Security Act;
- 2) A registered professional nurse;
- 3) A licensed social worker; or
- 4) Any person who meets requirements for a Licensed Health Care Practitioner which may be set forth by the federal Secretary of the Treasury.

LTC Benefit Payments. See Section 6.1 LTC Benefit Payments.

LTC Rider Charge. The monthly charge for this rider as shown on page 3-ALTC. The LTC Rider Charge is deducted from the Accumulated Value on the Date of Issue of this Rider and on each Monthly Rider Anniversary on which the Accumulated Value is greater than zero.

3. DEFINITIONS

(continued)

Maximum Daily Benefit. See Section 6.3 Maximum Daily Benefit.

Monthly Rider Anniversary. The same day of the month of each month after issue of this rider as in the Date of Issue of this Rider.

Nursing Home. See Section 5.1 Residential Care Facility Benefit.

Plan of Care. See Section 4.3 Qualified Long-Term Care Services.

Qualified Long-Term Care Services. See Section 4.3 Qualified Long-Term Care Services.

Residential Care Facility. See Section 5.1 Residential Care Facility Benefit.

Respite Care. See Section 7.2 Respite Care Benefit.

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

Skilled Nursing Services. Services provided by a registered graduate nurse (R.N.), a licensed practical nurse (L.P.N.) or a licensed vocational nurse (L.V.N.).

Waiting Period. The Waiting Period begins on the Date of Issue of this Rider. It ends on the day before the first Rider Anniversary. No benefits are payable under this rider for expenses incurred during the Waiting Period.

4. QUALIFYING FOR BENEFITS

4.1 LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS. To be eligible for benefits under this rider, all of the following Conditions on Eligibility for Benefits must be met:

- 1) An Insured is Chronically Ill and receives Qualified Long-Term Care Services;
- 2) Those services are received after the Waiting Period has ended;
- 3) For benefits subject to the Elimination Period, the services are received after that period has ended; and
- 4) Coverage is not excluded under Section 10 Exceptions and Limitations.

4.2 CHRONICALLY ILL. On any given day, an Insured is Chronically Ill if a Licensed Health Care Practitioner has, within the 12-month period preceding that day, certified that the Insured has:

- 1) A Physical Impairment that is expected to last at least 90 days;
- 2) A Cognitive Impairment; or
- 3) A level of disability similar (as determined under regulations prescribed by the federal Secretary of the Treasury in consultation with the federal Secretary of Health and Human Services) to that described in (1).

A **Physical Impairment** is an impairment that prevents an Insured from performing two or more of the following Activities of Daily Living without the Substantial Assistance of another person:

- 1) **Bathing.** Washing oneself in a tub or shower, including getting in or out of the tub or shower, or by sponge bath.
- 2) **Continence.** Maintaining control of bowel and bladder function or, if unable to do so, taking care of the personal hygiene associated with incontinence, including caring for a catheter or colostomy bag.
- 3) **Dressing.** Putting on and taking off all items of clothing and any necessary braces, fasteners or prostheses.
- 4) **Eating.** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or, if necessary, by feeding tube or intravenously. Eating does not include preparing meals.
- 5) **Transferring.** Moving into or out of a bed, chair or wheelchair.
- 6) **Using the Toilet.** Getting to and from the toilet, transferring on and off the toilet and performing the associated personal hygiene.

4. QUALIFYING FOR BENEFITS**(continued)**

Substantial Assistance means hands-on assistance or standby assistance. Hands-on assistance is the physical assistance of another person without which one would not be able to perform an Activity of Daily Living. Standby assistance is the presence of another person within arm's reach that is necessary to prevent, by physical intervention, injury to oneself while performing an Activity of Daily Living.

A **Cognitive Impairment** is an impairment of the mind that:

- 1) Is comparable to (and includes) Alzheimer's Disease and similar forms of irreversible dementia;
- 2) Is measured by clinical evidence and standardized tests that reliably measure impairment in an Insured's short-term or long-term memory, orientation as to person, place or time, deductive or abstract reasoning, and judgment as to safety awareness; and
- 3) Results in the need for continual supervision (which may include cuing by verbal prompting, gestures or other demonstrations) by another person to protect that Insured from threats to his or her health or safety (such as may result from wandering).

4.3 QUALIFIED LONG-TERM CARE SERVICES.

Qualified Long-Term Care Services are necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services and Maintenance or Personal Care Services that are:

- 1) Required because an Insured is Chronically Ill; and
- 2) Provided pursuant to a Plan of Care.

This rider covers only Qualified Long-Term Care Services.

Maintenance or Personal Care Services means any services that are provided primarily to:

- 1) Assist a Chronically Ill person with the Activities of Daily Living that he or she is unable to perform without assistance; or
- 2) Protect a Chronically Ill person from threats to health and safety due to a Cognitive Impairment.

A **Plan of Care** is a written document that:

- 1) Is prepared and signed by a Licensed Health Care Practitioner in accordance with accepted standards of practice;
- 2) Prescribes Qualified Long-Term Care Services that are consistent with an assessment of an Insured's impairment; and
- 3) Includes services or treatment that could not be omitted without adversely affecting the Insured's health.

We retain the right to discuss the Plan of Care with the Licensed Health Care Practitioner who prepared it. We may also verify that the Plan of Care is appropriate and consistent with generally accepted standards of care for a person who is Chronically Ill. The Plan of Care must be updated as the Insured's needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more often than once every 30 days. We will make a copy of the current Plan of Care available to the Insured's Doctor, when requested. Each Insured may have only one Plan of Care in effect at any time.

4.4 CARE COORDINATOR SERVICES. A Care Coordinator can help develop an Insured's required Plan of Care. We will refer an Insured's need for a Plan of Care to a Care Coordinator if:

- 1) That Insured is Chronically Ill; and
- 2) You contact us to request a referral.

There is no cost to you for the services provided by a Care Coordinator referred by us.

A **Care Coordinator** is someone with training and expertise in geriatric case management. Services provided by a Care Coordinator include, but are not limited to:

- 1) Identifying the services needed by a Chronically Ill Insured;
- 2) Locating local care givers and care facilities available to provide those services;
- 3) Developing, implementing and coordinating a Plan of Care; and
- 4) Monitoring the Insured's ongoing care.

4. QUALIFYING FOR BENEFITS

(continued)

4.5 ELIMINATION PERIOD. Benefits provided in Section 5 of this rider are payable only for expenses incurred after the Elimination Period has ended. The Elimination Period is shown on page 3-ALTC. It begins on the first day after the Date of Issue of this Rider on which a Chronically Ill Insured receives Qualified Long-Term Care Services of the types covered under Section 5 (hereafter called Qualifying Services). That day and any following days in the same Calendar Week will be credited toward the Elimination Period. For any subsequent Calendar Week during which Qualifying Services are received by any Insured:

- 1) On the first day on which Qualifying Services are received that week, we will credit that day and any prior days of the same Calendar Week; and
- 2) On each day following in the same Calendar Week, we will credit that day regardless of whether Qualifying Services are received by any Insured on that day.

If no Insured receives Qualifying Services during a Calendar Week, no days of that week will be credited toward the Elimination Period.

The last day of the Elimination Period is the later of:

- 1) The first day on which the number of days credited meets or exceeds the number of days shown for the Elimination Period on page 3-ALTC; and
- 2) The last day of the Waiting Period.

Weeks during which Qualifying Services are received do not need to be consecutive to be credited toward the Elimination Period. However, if the Elimination Period has not ended and 180 days elapse during which no Insured receives Qualifying Services, the number of days credited will be reset to zero and the Elimination Period will be deemed to have not begun.

No benefits are payable for days that are credited toward the Elimination Period.

5. LONG-TERM CARE BENEFITS

Benefits provided in this section are subject to the Elimination Period and to this rider's Maximum Daily Benefit. These benefits are paid according to Section 6 Long-Term Care Benefit Payments.

5.1 RESIDENTIAL CARE FACILITY BENEFIT. After the Elimination Period has ended, we will pay the Covered Expense for Qualified Long-Term Care Services received by an Insured who:

- 1) Meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider; and
- 2) Is a resident in a Residential Care Facility.

Residential Care Facility means a Nursing Home, Assisted Living Facility or Hospice. Residential Care Facility does not include that part of any facility that is primarily:

- 1) A clinic, hospital or sanatorium;
- 2) A subacute care or rehabilitation hospital;
- 3) A sheltered living accommodation, a residence home or a similar living arrangement; or
- 4) A home or facility for the treatment of alcoholism, drug addiction or mental illness.

5. LONG-TERM CARE BENEFITS**(continued)**

A **Nursing Home** is a facility or that part of one that provides room, board and inpatient care for persons who are Chronically Ill. A Nursing Home must:

- 1) Be licensed as a nursing home by the appropriate state or federal agency;
- 2) Provide Skilled Nursing Services under the supervision of a Doctor or a registered graduate nurse (R.N.);
- 3) Have a registered graduate nurse (R.N.), a licensed practical nurse (L.P.N.) or a licensed vocational nurse (L.V.N.) on duty or on call at all times and at least one such nurse who is employed full time on the day shift; and
- 4) Keep a record of the care provided to each resident.

An **Assisted Living Facility** is a facility or that part of one that provides room, board and personal care services for its residents. An Assisted Living Facility must:

- 1) Be licensed by the appropriate state or federal agency;
- 2) Provide 24-hour-a-day care and services sufficient to support the needs of persons who are Chronically Ill;
- 3) Have a trained and ready-to-respond employee on duty at all times;
- 4) Keep a record of the care provided to each resident;
- 5) Provide its residents with three meals a day;
- 6) Have appropriate methods and procedures for providing residents help in managing prescribed medications; and
- 7) Have established procedures for obtaining appropriate aid in the event of a medical emergency.

An adult congregate care facility, personal boarding care facility, dementia care facility or similarly named facility will qualify as an Assisted Living Facility if it meets all of the above requirements. If a facility has multiple licenses or multiple purposes, only that part of the facility that meets all of these requirements will qualify as an Assisted Living Facility.

A **Hospice** is a facility or that part of one that provides room, board and inpatient palliative care for Chronically Ill persons who are in the last phases of life due to terminal illness. A Hospice must be licensed or certified to provide Hospice Care Services by the appropriate licensing agency where the care is provided. **Hospice Care Services** are defined in Section 3 Definitions.

5.2 BED RESERVATION FEATURE. The Residential Care Facility Benefit will not be interrupted by a temporary absence from the facility where an Insured is a resident. A temporary absence is a period of up to 30 days:

- 1) That is immediately preceded by a day on which an Insured incurs expenses that are eligible for payment under Section 5.1 Residential Care Facility Benefit; and
- 2) During which that Insured is absent from the facility for any reason but continues to be charged by the facility for Qualified Long-Term Care Services.

If the Elimination Period has not yet ended, the crediting of days towards meeting the Elimination Period will not be interrupted by a temporary absence as described above.

5. LONG-TERM CARE BENEFITS

(continued)

5.3 ADULT DAY CARE BENEFIT. After the Elimination Period has ended, we will pay the Covered Expense for Qualified Long-Term Care Services if:

- 1) An Insured meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider; and
- 2) That Insured receives services at an Adult Day Care Facility.

An **Adult Day Care Facility** is a facility that provides Qualified Long-Term Care Services in a non-residential setting to persons who are Chronically Ill. An Adult Day Care Facility must:

- 1) Be licensed to provide adult day care by the appropriate licensing agency where the facility operates; or
- 2) If licensing is not required where the facility operates:
 - a) Provide a program of social and health related services during the day for six or more adults who can benefit from care in a group setting outside of the home;
 - b) Retain enough full-time staff to maintain no more than an 8 to 1 client-to-staff ratio; and
 - c) Have established procedures for obtaining appropriate aid in the event of a medical emergency.

5.4 HOME CARE BENEFIT. After the Elimination Period has ended, we will pay the Covered Expense for Qualified Long-Term Care Services if:

- 1) An Insured meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider; and
- 2) That Insured receives Home Care Services.

Home Care Services are Qualified Long-Term Care Services that are:

- 1) Necessary to enable an Insured to continue to live safely in his or her residence; and
- 2) Provided in the Insured's place of residence by:
 - a) An employee of a Home Health Care Agency; or
 - b) A person who has:
 - i) The training and supervision appropriate for the services provided; and
 - ii) When legally required, the appropriate license or certification to provide the services.

Home Care Services include:

- 1) Homemaker Services;
- 2) Home Health Aide services;
- 3) Skilled Nursing Services;
- 4) Nutritional and dietary services;
- 5) Physical, occupational, speech and respiratory therapy; and
- 6) Hospice Care Services.

5. LONG-TERM CARE BENEFITS**(continued)**

A **Home Health Care Agency** is an agency that:

- 1) Provides care designed to meet the needs of persons who are Chronically Ill; and
- 2) Is licensed or certified to provide such care by the appropriate licensing agency where the care is provided.

Homemaker Services are Qualified Long-Term Care Services that consist of help with activities necessary to maintain a household when an Insured cannot perform them due to an impairment and an Informal Caregiver is not available. Homemaker Services includes routine house-cleaning, preparing meals, laundry, and shopping for essentials.

A **Home Health Aide** is a health-care worker who has been trained to supervise and assist Chronically Ill persons in:

- 1) Performing simple health care tasks;
- 2) Maintaining personal hygiene;
- 3) Managing medications; and
- 4) Performing Activities of Daily Living.

Skilled Nursing Services and Hospice Care Services are defined in Section 3 Definitions.

5.5 ALTERNATE CARE BENEFIT. If an Insured's Plan of Care prescribes Qualified Long-Term Care Services that are not covered by this rider, we may pay benefits for such services if:

- 1) The prescribed services are a cost-effective alternative to services covered by this rider; and
- 2) You and we agree to a written alternate care benefit agreement. Any agreement will specify:
 - a) The services to be covered; and
 - b) Whether the services will be covered under Section 5 Long-Term Care Benefits or Section 7 Ancillary Long-Term Care Benefits.

Benefits will be paid according to the terms of this contract. No benefits will be paid for services provided prior to the date of the agreement.

6. LONG-TERM CARE BENEFIT PAYMENTS

6.1 LTC BENEFIT PAYMENTS. LTC Benefit Payments are the payments that we make to you for Covered Expenses under Section 5 of this rider. A portion of each LTC Benefit Payment will be taken from this contract's Accumulated Value. That portion is determined by multiplying the LTC Benefit Payment amount by the Coinsurance Percentage. The remaining portion will be taken from this rider's Available Insurance Amount.

If the Accumulated Value is insufficient to pay its portion of an LTC Benefit Payment, the deficiency will, to the extent possible, be taken from the Available Insurance Amount. Likewise, if the Available Insurance Amount is insufficient to pay its portion, the deficiency will, to the extent possible, be taken from the Accumulated Value.

6. LONG-TERM CARE BENEFIT PAYMENTS

(continued)

6.2 AVAILABLE INSURANCE AMOUNT. The Available Insurance Amount is the total amount available for the portions of LTC Benefit Payments that are not taken from the Accumulated Value. The Available Insurance Amount is initially calculated on the first day of the first Claim Period. It is equal to the greater of:

- 1) The Accumulated Value at the beginning of that day multiplied by the Insurance Amount Multiplier shown on page 3-ALTC; and
- 2) The Guaranteed Insurance Amount shown on page 3-ALTC less the product of:
 - a) The sum of all Partial Surrenders made; and
 - b) The Insurance Amount Multiplier.

On the first day of any later Claim Period the Available Insurance Amount is the greater of:

- 1) The Available Insurance Amount at the beginning of that day; and
- 2) The Accumulated Value at the beginning of that day multiplied by the Insurance Amount Multiplier shown on page 3-ALTC.

Once initially calculated, the Available Insurance Amount is decreased by the following:

- 1) LTC Benefit Payments. As of the day of payment, the Available Insurance Amount is decreased by the portion of the payment that is not taken from the Accumulated Value; and
- 2) Full and Partial Surrenders. As of the day that a surrender is made, the Available Insurance Amount is decreased by the same proportion as the Accumulated Value was decreased by the amount taken.

If the Inflation Protection Benefit is included, the Available Insurance Amount is increased as described in Section 8 of this rider.

6.3 MAXIMUM DAILY BENEFIT. The Maximum Daily Benefit is the limit on the amount that we will pay under Section 5 of this rider for the combined expenses incurred by all Insureds on a single day. The Maximum Daily Benefit is initially calculated on the first day of the first Claim Period. It is equal to the greater of:

- 1) The Available Insurance Amount on that day divided by the product of 720 and the Insurance Amount Multiplier; and
- 2) \$50.

On the first day of any later Claim Period, the Maximum Daily Benefit is the greatest of:

- 1) The Maximum Daily Benefit at the beginning of that day;
- 2) The Accumulated Value at the beginning of that day divided by 720; and
- 3) \$50.

Once initially calculated, the Maximum Daily Benefit is decreased by Full and Partial Surrenders. As of the day that a Partial Surrender is made, the Maximum Daily Benefit is decreased by the same proportion as the Accumulated Value was decreased by the surrender, but not to an amount less than \$50. A Full Surrender will reduce the Maximum Daily Benefit to zero.

If the Inflation Protection Benefit is included, the Maximum Daily Benefit is increased as described in Section 8 of this rider.

6. LONG-TERM CARE BENEFIT PAYMENTS**(continued)**

6.4 FULL AND PARTIAL SURRENDERS, CLAIMS AND LTC BENEFIT PAYMENTS. After you make a Full or Partial Surrender, if we receive a claim for expenses incurred before the date of that surrender:

- 1) Any LTC Benefit Payment that would have been payable from the Accumulated Value, up to the amount of the surrender less Surrender Charges, will be deemed to have already been paid as an LTC Benefit Payment; and

- 2) Any Surrender Charges on the amount deemed to be an LTC Benefit Payment will be returned to the Accumulated Value if the contract is in force. Otherwise it will be paid to you.

Reductions in the Available Insurance Amount and Maximum Daily Benefit (see Sections 6.2 and 6.3 of this rider) that occurred on the date of the Full or Partial Surrender will be adjusted for the portion of the surrender deemed to be an LTC Benefit Payment.

7. ANCILLARY LONG-TERM CARE BENEFITS

Benefits provided in this section are subject to the Waiting Period but are not subject to the Elimination Period or the Maximum Daily Benefit. Payments for these benefits reduce the Available Ancillary Benefit described in Section 7.1 below. They do not reduce the Accumulated Value or the Available Insurance Amount.

7.1 AVAILABLE ANCILLARY BENEFIT. The Available Ancillary Benefit on the Date of Issue of this Rider is shown on page 3-ALTC. It is the lifetime limit on the amount that we will pay for expenses covered under this section of this rider. The Available Ancillary Benefit is decreased by:

- 1) Amounts that we pay under Sections 7.2, 7.3 and 7.4 of this rider; and
- 2) Full and Partial Surrenders. As of the day that a Full or Partial Surrender is made, the Available Ancillary Benefit is decreased by the same proportion as the Accumulated Value was decreased by the surrender.

If the Inflation Protection Benefit is included, the Available Ancillary Benefit is increased as described in Section 8 of this rider.

7.2 RESPITE CARE BENEFIT. We will pay the Covered Expense for Respite Care if:

- 1) An Insured meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider;
- 2) That Insured receives Respite Care:
 - a) Before the Elimination Period has ended; and
 - b) In a Calendar Week during which no day of the week is credited toward the Elimination Period; and
- 3) The Available Ancillary Benefit has not been used up.

Respite Care means Qualified Long-Term Care Services that are:

- 1) Designed to relieve an Informal Caregiver; and
- 2) Provided on a short-term basis in a Residential Care Facility, an Adult Day Care Center or in a person's home as Home Care Services;

When a Calendar Week includes one or more days for which we pay benefits for Respite Care, no days of that week will be credited toward the Elimination Period.

7. ANCILLARY LONG-TERM CARE BENEFITS

(continued)

7.3 EQUIPMENT/HOME MODIFICATION

BENEFIT. We will pay the Covered Expense for Special Equipment or Home Modifications if:

- 1) An Insured meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider;
- 2) That Insured's Plan of Care prescribes Special Equipment or Home Modifications intended to enable the Insured to continue living in his or her home; and
- 3) The Available Ancillary Benefit has not been used up.

Special Equipment means:

- 1) Therapeutic equipment such as a hospital bed, wheelchair, crutches, or walker;
- 2) Safety-related equipment such as a medical alert system; and
- 3) Any other medical equipment that is specified in an Insured's Plan of Care.

Home Modifications are:

- 1) Accessibility changes to an Insured's home such as a ramp, chair-lift or alterations to an Insured's bathroom or kitchen to accommodate a wheelchair;
- 2) Safety-related changes to an Insured's home such as the installation of grab bars or railings; and
- 3) Any other changes to an Insured's home that are specified in that Insured's Plan of Care.

7.4 CAREGIVER TRAINING BENEFIT. We will pay the Covered Expense for caregiver training if:

- 1) An Insured meets all of the Conditions on Eligibility for Benefits as specified in Section 4.1 of this rider;
- 2) That Insured's Plan of Care specifies training to be given to an Informal Caregiver;
- 3) The training is provided by a person who is licensed, certified or otherwise qualified to provide training to an Informal Caregiver; and
- 4) The Available Ancillary Benefit has not been used up.

8. INFLATION PROTECTION BENEFIT

This section applies only if page 3-ALTC shows that the Inflation Protection Benefit is included.

8.1 CONSIDERATION. Inclusion of this benefit is based on:

- 1) The Application signed by the applicant;
- 2) The deduction of the monthly charge for the Inflation Protection Benefit as shown on page 3-ALTC; and
- 3) When required, the payment of annuity premiums as specified in Section 8.3 below.

8.2 INFLATION PROTECTION BENEFIT. If page 3-ALTC shows that this benefit is included:

- 1) The Available Ancillary Benefit will be increased on each Rider Anniversary; and
- 2) The Available Insurance Amount and the Maximum Daily Benefit will each be increased on each Rider Anniversary occurring after the date on which the first Claim Period begins.

The amount of each increase will be 5% of the corresponding amount in effect immediately before the increase.

8. INFLATION PROTECTION BENEFIT**(continued)**

8.3 ANNUITY PREMIUMS FOR THE INFLATION PROTECTION BENEFIT. Prior to the Annuity Date, on each Rider Anniversary that the Inflation Protection Benefit is in effect, we will determine the amount, if any, of the annuity premium due or payable for inflation protection for that date. The premium amount will be equal to:

- 1) The sum of (a) and (b), multiplied by 1.05 where:
 - a) Is the Accumulated Value on the prior Rider Anniversary; and
 - b) Is any annuity premium paid after the prior Rider Anniversary
- 2) Less the sum of:
 - a) The Accumulated Value on the current Rider Anniversary;
 - b) Any amounts taken from the Accumulated Value to make LTC Benefit Payments after the prior Rider Anniversary; and
 - c) Any Partial Surrenders made after the prior Rider Anniversary.

If the amount determined above is zero or less, there will be no annuity premium due or payable for inflation protection for that Rider Anniversary. Otherwise we will notify you of the annuity premium amount. Payment of the annuity premium is:

- 1) Required to keep the Inflation Protection Benefit in effect if the Rider Anniversary does not occur during a Claim Period.
- 2) Optional if the Rider Anniversary occurs during a Claim Period.

The annuity premium due or payable must be paid within 30 days after the Rider Anniversary. The premium will be added to the Accumulated Value of this contract on the first business day on or after the date it is received in our Service Center.

While the Inflation Protection Benefit is in effect, failure to pay an annuity premium will not affect the increases provided under Section 8.2.

8.4 PREMIUM IN DEFAULT AND GRACE PERIOD. Any premium not paid on or before the date it is due or payable is a premium in default. You may pay the premium in default within a grace period of 30 days after the date it is due. During the grace period, the Inflation Protection Benefit will remain in effect. If the premium in default is not paid within the grace period:

- 1) The premium may no longer be paid; and
- 2) Unless a Claim Period was in effect on any of the 60 days on or after the Rider Anniversary, the Inflation Protection Benefit will terminate on the later of:
 - a) The first day following the grace period; and
 - b) The 31st day after we have given notice of termination to you and the persons whom you have designated to receive such notice.

8.5 REINSTATEMENT. If the Inflation Protection Benefit terminates at the end of the grace period for nonpayment of premiums, it may be reinstated within five months after the date the grace period ends. You must pay the annuity premium in default to reinstate the benefit. In addition, reinstatement is subject to the following conditions:

- 1) If an Insured was Chronically Ill on the date the unpaid premium was due, written proof that the Insured was Chronically Ill must be given to us at our Service Center. We will reinstate the benefit as soon as we receive both the annuity premium and sufficient proof of the Insured's illness.
- 2) If no Insured was Chronically Ill on the date the unpaid premium was due, the benefit is reinstated when we accept the annuity premium, unless we also require a reinstatement application. If we require an application, we will give you notice of approval or disapproval within 45 days after we receive the application. We will reinstate the benefit as soon as it is approved. If we do not notify you within the 45 day period, the benefit will be automatically reinstated on the 45th day.

Section 13.1 Time Limit on Certain Defenses will apply from the date this benefit is reinstated with regard to statements made in any application for reinstatement.

8. INFLATION PROTECTION BENEFIT

(continued)

8.6 TERMINATION OF INFLATION PROTECTION BENEFIT. The Inflation Protection Benefit will terminate:

- 1) On the date we receive Written Notice of cancellation; or
- 2) As specified in Section 8.4 Premium in Default and Grace Period.

Upon termination of this benefit, no further Inflation Protection Benefit increases in the

Available Insurance Amount, the Maximum Daily Benefit or the Available Ancillary Benefit will be made. LTC Rider Charges for the Inflation Protection Benefit will cease, and the charge on the Monthly Rider Anniversary on or immediately preceding the date of termination will be added back to the Accumulated Value. Annuity premiums for the Inflation Protection Benefit may no longer be paid. Previously paid premiums will not be refunded.

9. NONFORFEITURE BENEFITS

9.1 CONSIDERATION. This rider includes either the Nonforfeiture Benefit described in Section 9.4 below or the Contingent Nonforfeiture Benefit described in Section 9.5 below. The benefit included is based on:

- 1) The Application signed by the applicant; and
- 2) If the Nonforfeiture Benefit is elected in the Application, the deduction of the monthly charge for the Nonforfeiture Benefit as shown on page 3-ALTC.

9.2. PAID-UP INSURANCE. If this rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage provided in Sections 5 and 7 of this rider will continue as paid-up insurance. The paid-up insurance will be effective on the day after the date this rider terminates.

Benefits will be paid subject to all of the conditions and limitations of this rider. If this rider includes the Inflation Protection Benefit, all increases provided by that benefit will cease on the date paid-up insurance becomes effective.

The amount of paid-up insurance will be equal to the Nonforfeiture Credit or, if smaller, the Available Insurance Amount in effect immediately before the date paid-up insurance becomes effective. The amount of paid-up insurance is reduced by the amounts that we pay under the paid-up insurance. Such payments do not reduce the Accumulated Value, if any, of this contract. Paid-up insurance will terminate on the date the amount of paid-up insurance reaches zero.

9. NONFORFEITURE BENEFITS

(continued)

9.3. NONFORFEITURE CREDIT. The Nonforfeiture Credit is equal to the greater of:

- 1) The total of all LTC Rider Charges deducted; and
- 2) Thirty times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective. The Maximum Daily Benefit on that date is the greatest of:
 - a) The Maximum Daily Benefit determined for the most recent Claim Period, if any;
 - b) The Accumulated Value at the beginning of that day divided by 720; and
 - c) \$50.

On or before the effective date of a substantial rate increase we will notify you of your option to:

- 1) Reduce the benefits provided by this rider by:
 - a) Electing to terminate any optional benefits in effect on the date of the rate increase; or
 - b) Making a Partial Surrender.
- 2) Terminate this rider by Written Notice within 120 days after the effective date of the rate increase and thereby trigger the Contingent Nonforfeiture Benefit; or
- 3) Continue this rider at the new rate.

9.4 NONFORFEITURE BENEFIT. This benefit applies only if page 3-ALTC shows that the Nonforfeiture Benefit is included. If included, then after this rider has been in force for at least three years, the Nonforfeiture Benefit will be triggered if:

- 1) You give Written Notice to terminate this rider or this contract; or
- 2) You make a Partial Surrender from this contract that causes this rider to terminate.

You may cancel the Nonforfeiture Benefit by giving Written Notice. If you cancel this benefit and this rider remains in force, the Nonforfeiture Benefit will not be provided.

9.5 CONTINGENT NONFORFEITURE BENEFIT. The Contingent Nonforfeiture Benefit applies only if page 3-ALTC shows that the Nonforfeiture Benefit is **not** included. There is no charge for the Contingent Nonforfeiture Benefit. This benefit will be triggered if:

- 1) We increase the total rate used to determine the LTC Rider Charge (see page 3-ALTC);
- 2) The new rate represents a substantial increase in rates as defined below; and
- 3) Within 120 days after the effective date of the new rate, this rider terminates.

A substantial increase in rates is an increase that results in a rate that exceeds the rate in effect on the Date of Issue of this Rider by at least the percentage shown below:

TRIGGERS FOR A SUBSTANTIAL RATE INCREASE

	Percent Increase Over Initial Rate		Percent Increase Over Initial Rate
Issue Age		Issue Age	
Under 30	200%	72	36%
30 to 34	190%	73	34%
35 to 39	170%	74	32%
40 to 44	150%	75	30%
45 to 49	130%	76	28%
50 to 54	110%	77	26%
55 to 59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90+	10%

10. EXCEPTIONS AND LIMITATIONS

10.1 EXCEPTIONS. This rider does not pay benefits:

- 1) In excess of the Covered Expense incurred for Qualified Long-Term Care Services; or
- 2) For charges billed by a Doctor or charges for prescription drugs.

In addition, this rider does not cover services:

- 1) Outside of the United States.
- 2) Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.
- 3) In a hospital, a sanatorium or a home or facility for the treatment of alcoholism, drug addiction or mental illness.
- 4) For which benefits are payable under any Workers' Compensation, Occupational Disease Act or Law, Employer's Liability Laws or similar law.

10.2 MEDICARE NON-DUPLICATION. This rider does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

10.3 COORDINATION WITH OTHER COVERAGE ISSUED BY US. If an expense covered under this rider is also covered by other contracts or riders issued by us, the Covered Expense will be reduced by the sum of the amounts that we pay for that expense under all other coverage issued by us before the Date of Issue of this Rider. Any such reduction will be applied before this rider's Maximum Daily Benefit is applied. For coverage that pays on a fixed indemnity basis, "amounts that we pay" means fixed amounts that we pay as a result of an expense being incurred.

11. CLAIMS

11.1 NOTICE OF CLAIM. A notice of claim must be given to us at our Service Center within 30 days after a covered loss starts or as soon after this as reasonably possible. Notice should include your name and contract number.

11.2 CLAIM FORMS. When we receive your notice of claim, we will send you information for filing proof of loss. If we do not send this information within 15 days, you may meet the proof of loss requirements by giving us a written statement of the nature and extent of the loss within the time limit stated in Section 11.3.

11.3 PROOFS OF LOSS. Proof of loss must be given to us at our Service Center. This should be done within 90 days after the loss occurs. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible, but the proof must be given no later than one year from the time proof is otherwise required, unless you were legally incapacitated.

11.4 TIME OF PAYMENT OF CLAIMS. We will pay benefits for losses covered under this rider as soon as we receive sufficient proof of loss.

11.5 PAYMENT OF CLAIMS. Benefits will be paid to you or to the health care provider to whom you have assigned benefits. Any benefits payable to you that are unpaid at your death will be paid to your estate.

11.6 EXAMINATIONS. In addition to other proof of loss, we may require an Insured to be examined by a Licensed Health Care Practitioner as often as reasonably necessary while a claim is pending or being paid. Examinations that we require under this provision will be at our expense.

11. CLAIMS

(continued)

11.7 BENEFIT APPEALS PROCEDURE. If you have a claim for benefits that is denied in whole or in part, you may appeal the claim denial by sending us a written request for review. Mail this request to our Service Center and enclose any information that you think will help us review your claim. Within 30 days after we receive your request, we will review your claim in detail and send you written notification of the results of the review.

11.8 LEGAL PROCEEDINGS. No legal proceeding to recover on this rider may be commenced until at least 60 days after written proof of loss has been given. No such proceeding may be commenced after 3 years from the time written proof of loss is required to be given.

12. CONTINUING THIS RIDER BEYOND THE ANNUITY DATE

12.1 TAKING ANNUITY INCOME. The Annuity Income provided under Section 6.1 of this contract will not be paid while this rider is in force. If this rider continues in force after the Annuity Date:

- 1) Section 12.2 Required Withdrawal Amounts will apply; and
- 2) The rights and provisions of the annuity contract to which this rider is attached that are based on the Annuity Date will instead be based on the date this rider terminates.

12.2 REQUIRED WITHDRAWAL AMOUNTS. In lieu of paying the Annuity Income, we may require you to take a withdrawal from the Accumulated Value at the end of each Contract Year occurring after the Annuity Date. If a Contract Year includes any day that is part of a Claim Period, no withdrawal will be required. Otherwise, we will determine the amount to be withdrawn from the Accumulated Value at the end of the Contract Year and pay it to you. That amount will be equal to the excess, if any, of the Required Withdrawal Amount over the sum of any Partial Surrenders you have made during that Contract Year.

The Required Withdrawal Amount for each Contract Year is the Accumulated Value at the end of the prior Contract Year multiplied by the Amortization Factor for the Age in the current Contract Year. If this contract has two annuitants, Age means the Age of the older annuitant. Amortization Factors will not exceed the factors shown in the table below:

Amortization Factors			
Age	Factor	Age	Factor
90	6.04%	101	10.40%
91	6.24%	102	11.28%
92	6.47%	103	12.36%
93	6.71%	104	13.70%
94	7.00%	105	15.43%
95	7.31%	106	17.72%
96	7.66%	107	20.93%
97	8.06%	108	22.63%
98	8.52%	109	33.30%
99	9.05%	110	47.14%
100	9.67%	111+	52.63%

12. CONTINUING THIS RIDER BEYOND THE ANNUITY DATE

(continued)

12.3 CALCULATIONS ON THE ANNUITY DATE.

If the Annuity Date is not within a Claim Period, the Available Insurance Amount and the Maximum Daily Benefit will be calculated as follows:

- 1) If no Claim Period began before the Annuity Date, the Available Insurance Amount and the Maximum Daily Benefit will be calculated on the Annuity Date as they would be on the first day of the first Claim Period.
- 2) If there was a prior Claim Period, the Available Insurance Amount and the Maximum Daily Benefit will be calculated on the Annuity Date as they would be on the first day of any later Claim Period.

These calculations will be made according to Sections 6.2 and 6.3 of this rider. Increases and decreases as described in those sections will continue to apply. For any Claim Period beginning after the Annuity Date, the Available Insurance Amount and the Maximum Daily Benefit will be calculated as they would be on the first day of any later Claim Period.

12.4 INFLATION PROTECTION BENEFIT ON THE ANNUITY DATE. On and after the Annuity Date, if the Inflation Protection Benefit is in effect, premiums for that benefit (see Section 8 of this rider) will no longer be due or payable. However:

- 1) The monthly charge for Inflation Protection shown on page 3-ALTC will continue to be deducted; and
- 2) Increases to the Available Insurance Amount, the Maximum Daily Benefit, and the Available Ancillary Benefit will continue to be made (see Section 8.2 of this rider).

13. GENERAL PROVISIONS

13.1 TIME LIMIT ON CERTAIN DEFENSES.

- 1) **Misstatements in the Application.** Our rights to void this rider due to misstatements in the Application are limited as follows:
 - a) For the first six months this rider is in force, we may void this rider only if we show that a misstatement is material to our decision to issue this rider.
 - b) For loss incurred after the first six months but before this rider has been in force for two years, we may void this rider only if we show that a misstatement is both material to our decision to issue this rider and related to the loss for which benefits are sought.

- c) For losses incurred after this rider has been in force for two years, we may void this rider only if we show that you knowingly and intentionally misstated relevant facts related to your health.
- 2) **Pre-Existing Conditions.** No valid claim on this rider will be reduced or denied due to a pre-existing condition whether or not the condition is admitted in the Application.

13.2 MISSTATEMENT OF AGE. If an Insured's Issue Age has been misstated, LTC Rider Charges will be adjusted to what they would have been at the correct age. However, if coverage would not have been provided at the correct age on the Date of Issue of this Rider, our liability is limited to a refund of all LTC Rider Charges deducted.

13. GENERAL PROVISIONS

(continued)

13.3 TERMINATION. This rider will terminate upon the earliest of:

- 1) The date Death Proceeds are first paid.
- 2) The date a Partial Surrender is made before the first Claim Period begins if, after the surrender is made on that day:
 - a) The Accumulated Value is less than \$36,000; and
 - b) The Accumulated Value on the Date of Issue of this Rider less the sum of Partial Surrenders made is less than \$36,000.

However, if a claim for expenses incurred on or before the date of the Partial Surrender is later submitted to us and that claim would have started the first Claim Period, this rider will be reinstated as of the date that it terminated.

- 3) The date you elect to take Annuity Income according to Section 6.1 of this contract.
- 4) The date we receive your Written Notice to cancel this rider.
- 5) The date you surrender this contract.
- 6) The date that the Available Insurance Amount and the Accumulated Value are both reduced to zero.

When this rider terminates, coverage ceases and the LTC Rider Charge on the Monthly Rider Anniversary on or immediately preceding the date of termination will be added back to the Accumulated Value. Benefits for expenses incurred before the date of termination will continue to be determined according to the provisions of this rider based on the Available Insurance Amount and Accumulated Value in effect immediately before the rider terminated. However, only portions payable from the Available Insurance Amount and amounts payable from the Available Ancillary Benefit will be paid.

If this rider terminates on or after the Annuity Date, we will begin paying Annuity Income according to Section 6.1 of this contract.

13.4 EXTENSION OF BENEFITS. This rider cannot lapse due to non-payment of LTC Rider Charges. If the Accumulated Value is zero on a Monthly Rider Anniversary:

- 1) No LTC Rider Charges will be deducted on that day; and
- 2) This rider will continue in force subject to Section 13.3 Termination.

Benefits will continue to be paid according to the provisions of this rider.

Signed for Thrivent Financial for Lutherans

President [*Rune J. Nielsen*]

Secretary [*Jersey Rasmussen*]

Date of Issue of this Rider: [OCTOBER 1, 2010]

Contract Number: [A1234567]

BENEFITS FOR LONG-TERM CARE SERVICES

FORM AR-AL-ALTC (10)

INSURED:	[JOHN DOE]	AGE:	[65]	SEX:	[MALE]	
[INSURED:	[JANE DOE]	AGE:	[65]	SEX:	[FEMALE]]

INSURANCE AMOUNT MULTIPLIER:	[1]
COINSURANCE PERCENTAGE:	75%
WAITING PERIOD:	1 YEAR (SEE DEFINITION IN SECTION 3)
ELIMINATION PERIOD:	90 DAYS (SEE SECTION 4.5)
GUARANTEED INSURANCE AMOUNT:	[\$32,400.00]
AVAILABLE ANCILLARY BENEFIT:	[\$3,000.00]

OPTIONAL BENEFITS

INFLATION PROTECTION BENEFIT	- [INCLUDED]
NONFORFEITURE BENEFIT	- [INCLUDED]

LTC RIDER CHARGE

MONTHLY LTC RIDER CHARGE AS A PERCENTAGE OF THE ACCUMULATED VALUE ON THE DATE THE CHARGE IS DEDUCTED:

	RATE*
BENEFITS FOR LONG-TERM CARE SERVICES	[0.0830%]
INFLATION PROTECTION BENEFIT	[0.0530%]
NONFORFEITURE BENEFIT	[0.0040%]
TOTAL RATE FOR THIS RIDER:	[0.1400%]

* RATES FOR THIS RIDER ARE SUBJECT TO CHANGE (SEE PAGE AL-1).

Application for Long-Term Care Insurance Rider

New Business Contract Change - Annuity contract number: _____

Section 1 - Proposed Insured and Proposed Second Insured

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

Date of birth (mm/dd/yyyy)	Gender	Residence state
----------------------------	--------	-----------------

- Yes No Are you a citizen of the United States of America (USA)?
- Yes No If 'No', are you a permanent resident of the USA?
- Yes No Are you married or do you have a state recognized partner?
- If 'Yes' answer the following questions:
- Yes No Is spouse/state recognized partner applying for Long-Term Care Insurance Rider with Thrivent Financial?
- Yes No If 'No', does spouse/state recognized partner have a long-term care or nursing home contract with Thrivent Financial?
- If 'Yes', contract number - _____

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

Date of birth (mm/dd/yyyy)	Gender	Residence state
----------------------------	--------	-----------------

- Yes No Are you a citizen of the United States of America (USA)?
- Yes No If 'No', are you a permanent resident of the USA?

Section 2 - Replacement and Other Coverage

- Yes No 1. Are you covered by a state assistance program (e.g. Medicaid)?
- Yes No 2. Do you currently have another accident and health or long-term care insurance policy or contract in force (including health care service contract, health maintenance organization contract)? If 'Yes', provide details.
- Yes No 3. Do you have any life insurance or annuity contracts currently in force which provide similar long-term care coverage? If 'Yes', provide details.

Proposed insured name

Company	Contract number
Type of coverage	Benefit/contract amount
	Maximum period
	Annual premium

Yes No Will coverage be discontinued if this Long-Term Care Insurance Rider is issued?

Reason for replacement

Proposed insured name

Company	Contract number
---------	-----------------

Type of coverage	Benefit/contract amount	Maximum period	Annual premium
------------------	-------------------------	----------------	----------------

Yes No Will coverage be discontinued if this Long-Term Care Insurance Rider is issued?

Reason for replacement

Proposed insured name

Company	Contract number
---------	-----------------

Type of coverage	Benefit/contract amount	Maximum period	Annual premium
------------------	-------------------------	----------------	----------------

Yes No Will coverage be discontinued if this Long-Term Care Insurance Rider is issued?

Reason for replacement

Proposed insured name

Company	Contract number
---------	-----------------

Type of coverage	Benefit/contract amount	Maximum period	Annual premium
------------------	-------------------------	----------------	----------------

Yes No Will coverage be discontinued if this Long-Term Care Insurance Rider is issued?

Reason for replacement

Yes No 4. Did you have any long-term care, nursing home policy, contract or rider during the last 12 months that is no longer in force? If 'Yes', provide details.

Proposed insured name

Company	Contract number	Coverage end date
---------	-----------------	-------------------

Proposed insured name

Company	Contract number	Coverage end date
---------	-----------------	-------------------

Section 3 - Long-Term Care (LTC) Insurance Rider Benefit Information

90 day Elimination Period

Choose one - Insurance Amount Multiplier 1 Insurance Amount Multiplier 2

Yes No Nonforfeiture Benefit

Yes No Inflation Protection Benefit

Check if rejecting Inflation Protection Benefit.

I have reviewed the outline of coverage and the graphs that compare the benefits and premiums of this contract with and without inflation protection, and I reject inflation protection benefit.

Section 4 - Charge for Long-Term Care Insurance Rider

Beginning on the date of issue of this rider and continuing on each monthly rider anniversary, the LTC rider charge will be deducted from the annuity accumulated value. If the rider has the inflation protection and/or nonforfeiture benefits, the additional charge for these optional benefits will be included in the LTC rider charge.

Section 5 - Protection Against Unintended Lapse

Proposed Insured

I understand that I have the right to designate at least one person other than myself to receive notice of lapse or termination of this rider or the inflation protection benefit for nonpayment of premium. I understand that notice will not be given until 30 days after an annuity premium is due and unpaid.

I elect not to designate any person to receive such notice.

I request that you notify the following person:

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

Address

City

State

ZIP code

Phone

Proposed Second Insured

I understand that I have the right to designate at least one person other than myself to receive notice of lapse or termination of this rider or the inflation protection benefit for nonpayment of premium. I understand that notice will not be given until 30 days after an annuity premium is due and unpaid.

I elect not to designate any person to receive such notice.

I request that you notify the following person:

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

Address

City

State

ZIP code

Phone

Section 6 - Agreement and Authorization

I understand and agree that:

1. I have read (or have had read to me) all statements and answers recorded on this application. They are given to obtain this insurance and are, to the best of my knowledge and belief, true, complete and correctly recorded.
2. The entire application consists of this Application for Long-Term Care Insurance Rider and all supplemental application forms required for the contract or change applied for as defined by the company. The entire application will become part of any contract issued or the contract for which a requested change has been approved.
3. No Representative of the company has the authority to change or waive any question contained in the application or to modify the application in any way.
4. No Representative of the company has the authority to accept risks or determine insurability for the company.
5. The date of the application is the latest of the following dates: a) The date shown on the Application for Long-Term Care Insurance Rider; b) The date shown on any required supplemental application forms; c) The date shown on the Declaration of Insurability.
6. No change in this application shall be made without my written consent.
7. I understand that all information must be stated in the application and if not stated in the application, it is not considered given to the company.
8. No insurance will take effect unless and until a contract of insurance is issued and delivered, the first full Long-Term Care Insurance Rider charge is deducted and the health of all persons to be insured remains as stated in this application.

The signature below applies to all sections and statements on this application.

Signed at _____
City State

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Caution: If your answers on this application are incorrect or untrue, the company has the right to deny benefits or rescind your contract.

Signature of proposed insured and date signed (mm/dd/yyyy)

Signature of proposed second insured and date signed (mm/dd/yyyy)

List any other health insurance contracts that you have sold to the insured(s) that are still in force.

--	--	--	--

List any other health insurance contracts that you have sold to the insured(s) in the past five years that are no longer in force.

--	--	--	--

I certify that I have asked all questions and recorded all answers as they were given to me and reviewed these with the proposed insured(s).

To the best of my knowledge, the contract applied for is is not intended to replace any part of, or all of, another contract.

Signature of representative and date signed (mm/dd/yyyy)

Print name and code number

Declaration of Insurability - Long-Term Care Insurance Rider

Section 1 - Proposed Insured Information

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

Section 2 - Declaration of Insurability

Yes No 1. Within the past five years have you had, been diagnosed, been treated or taken medication for:

- | | |
|--|---|
| <ul style="list-style-type: none"> • Alzheimer's disease, dementia, senility or frequent or persistent forgetfulness or memory loss • Down's syndrome • Paralysis (excluding Bell's palsy), paraplegia or quadriplegia • Muscular Dystrophy • Schizophrenia or other forms of psychosis • Parkinson's disease • Stroke • Transient Ischemic Attack (TIA) • Amyotrophic Lateral Sclerosis (ALS, Lou Gehrig's disease) • Multiple Sclerosis or post-polio syndrome | <ul style="list-style-type: none"> • Huntington's Chorea • Alcohol dependency • Controlled substance dependency • Emphysema or other lung disorder requiring the use of oxygen • Cirrhosis of the liver • Organ transplant other than cornea • Renal failure, chronic kidney disease or dialysis, not including kidney stones • Bone marrow transplant • Leukemia, Hodgkin's disease or lymphoma • Cancer of the bone, brain, lung, ovary, pancreas, stomach, liver, esophagus or any metastatic cancer |
|--|---|

Yes No 2. Have you ever tested positive for exposure to Human Immunodeficiency Virus (HIV) infection, been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex (ARC)?

If question 1 or 2 is answered 'Yes', do not proceed with completing this application as coverage will not be issued.

Height	Weight	Weight 1 year ago	Reason for weight loss
Ft In	Lbs	Lbs	
Driver's license number			Driver's license state

3. Occupation status -

- | | |
|--|---|
| <input type="checkbox"/> Employed | <input type="checkbox"/> Retired due to disability |
| <input type="checkbox"/> Employed - unable to work, disabled | <input type="checkbox"/> Unemployed |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Unemployed due to disability |
| <input type="checkbox"/> Other - describe: | |

4. Type of dwelling -

- | | |
|---|---|
| <input type="checkbox"/> Home, condominium, apartment | <input type="checkbox"/> Assisted living facility |
| <input type="checkbox"/> Nursing home | <input type="checkbox"/> Retirement home |
| <input type="checkbox"/> Other - describe: | |

Yes No 5. Within the past two years have you been required or been advised by a physician or other member of the medical profession, chiropractor, counselor or any other health care provider to use any of the following aids or appliances or have assistance with any of the following:

- | | |
|---|--|
| <input type="checkbox"/> Single footed cane | <input type="checkbox"/> Bathing |
| <input type="checkbox"/> Quad cane | <input type="checkbox"/> Climbing stairs |
| <input type="checkbox"/> Walker | <input type="checkbox"/> Continence |
| <input type="checkbox"/> Crutches | <input type="checkbox"/> Dressing |
| <input type="checkbox"/> Wheelchair | <input type="checkbox"/> Eating |
| <input type="checkbox"/> Brace | <input type="checkbox"/> Getting in or out of bed or chair |
| <input type="checkbox"/> Prosthetic device | <input type="checkbox"/> Housework |
| <input type="checkbox"/> Grab bars | <input type="checkbox"/> Laundry |
| <input type="checkbox"/> Chair lift | <input type="checkbox"/> Managing medication |
| <input type="checkbox"/> Hospital bed | <input type="checkbox"/> Meal preparation |
| <input type="checkbox"/> Motorized scooter | <input type="checkbox"/> Mobility outside the residence |
| <input type="checkbox"/> Handicap permit | <input type="checkbox"/> Shopping |
| <input type="checkbox"/> Oxygen | <input type="checkbox"/> Using the toilet |
| <input type="checkbox"/> Other - describe: | <input type="checkbox"/> Walking |

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Yes No 6. Do you currently use, or within the past 10 years have you used, tobacco or other nicotine products?

Type of tobacco/nicotine product	Date last used
Type of tobacco/nicotine product	Date last used
Type of tobacco/nicotine product	Date last used
Type of tobacco/nicotine product	Date last used
Type of tobacco/nicotine product	Date last used
Type of tobacco/nicotine product	Date last used

Yes No 7. Within the past seven years have you had a disability income or long-term care insurance application declined, postponed, rated, modified, or withdrawn?

Company name	Application action	Date
Reason		
Company name	Application action	Date
Reason		

Yes No 8. Within the past two years have you been required or advised by a physician or other member of the medical profession, chiropractor, counselor or any other health care provider to have nursing home care or home health care?

Reason care needed	Date began	Date ended
Reason care needed	Date began	Date ended
Reason care needed	Date began	Date ended
Reason care needed	Date began	Date ended
Reason care needed	Date began	Date ended

Provide details for all 'Yes' answers for questions 9 through 11 in Section 3.

Yes No 9. Within the past five years have you been diagnosed or treated by a physician or other member of the medical profession, chiropractor, counselor or any other health care provider for any of the following:

Yes No a. Rheumatoid arthritis, osteoarthritis, fibromyalgia, polymyalgia rheumatica, osteoporosis, back or spinal disorders, congestive heart failure, heart attack, or diabetes?

Yes No b. Angioplasty, coronary bypass surgery, carotid artery surgery, vascular surgery, heart valve replacement, or any other cardiac procedure?

Yes No c. Multiple falls or any fall that resulted in a fracture?

Yes No 10. Within the past two years have you been hospitalized?

Yes No 11. Within the past two years have you been advised to have surgery, medical evaluation or other diagnostic test(s) other than an AIDs related test that has not yet been completed?

Yes No 12. Other than reported above, within the past two years, have you taken any other prescription drugs?

Prescription drug used	Date last used	Reason for use
Prescription drug used	Date last used	Reason for use
Prescription drug used	Date last used	Reason for use

Section 3 - Details for questions 9, 10, and 11 answered 'Yes'

Proposed Insured

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking
Residuals		Care provider/Facility with records	

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking
Residuals		Care provider/Facility with records	

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking
Residuals		Care provider/Facility with records	

**Supplement to Declaration of Insurability
Long-Term Care Insurance Rider
Medical Details - Continuation**

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

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking

Residuals	Care provider/Facility with records
-----------	-------------------------------------

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking

Residuals	Care provider/Facility with records
-----------	-------------------------------------

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking

Residuals	Care provider/Facility with records
-----------	-------------------------------------

Question: No/Ltr	Type of disease, disorder, injury, test, care		Date of diagnosis
Date of onset	Number of occurrences	Treatment	Number of times treated
Last occurrence date	Time lost from work/school	Recovered <input type="checkbox"/> Yes <input type="checkbox"/> No	Recovery date
Last consultation date	Date of last hospitalization	Surgery date	Medication(s) currently taking

Residuals	Care provider/Facility with records
-----------	-------------------------------------

Supplement to Declaration of Insurability
Long-Term Care Insurance Rider
Aid, Appliance or Assistance Details - Continuation

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

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began	Current use <input type="checkbox"/> Yes <input type="checkbox"/> No	Date ended
------------	---	------------

Aid, appliance or assistance needed

Reason needed

Date began

Current use

Date ended

Yes No

Aid, appliance or assistance needed

Reason needed

Date began

Current use

Date ended

Yes No

Aid, appliance or assistance needed

Reason needed

Date began

Current use

Date ended

Yes No

Aid, appliance or assistance needed

Reason needed

Date began

Current use

Date ended

Yes No

Aid, appliance or assistance needed

Reason needed

Date began

Current use

Date ended

Yes No

I have read (or have had read to me) the statements and answers recorded on this Supplement to Declaration of Insurability. To the best of my knowledge and belief, they are true, complete and correctly recorded and shall be a basis of any contract issued or for which a change has been requested. My signature applies to all sections and statements on this Supplement to Declaration of Insurability.

Signed at _____

City

State

Signature of proposed insured and date signed (mm/dd/yyyy)

Signature of representative and date signed (mm/dd/yyyy)

Section 1 - Proposed Annuitant (Member, unless indicated otherwise)

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

Social Security number	Date of birth (mm/dd/yyyy)	Sex	Residence state
------------------------	----------------------------	-----	-----------------

 Yes No Are you (age 18 - 70) currently engaged in full time active military service (includes National Guard and Reserve duty if serving under published orders for active duty or full-time training)?

Section 2 - Proposed Joint Annuitant (Member, unless indicated otherwise)

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

Social Security number	Date of birth (mm/dd/yyyy)	Sex	Residence state
------------------------	----------------------------	-----	-----------------

 Yes No Are you (age 18 - 70) currently engaged in full time active military service (includes National Guard and Reserve duty if serving under published orders for active duty or full-time training)?

Section 3 - Proposed Applicant Controller

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

Social Security number	Date of birth (mm/dd/yyyy)	Sex	Residence state	Relationship to annuitant
------------------------	----------------------------	-----	-----------------	---------------------------

 Yes No Is the Applicant Controller (age 18 - 70) currently engaged in full time active military service (includes National Guard and Reserve service if serving under published orders for active duty or full-time training)?

Section 4 - Third Party Ownership (Complete only if the owner is someone other than the annuitant(s). Must also complete a Third Party Owner Application Supplement.)

Reason for Third Party Ownership (e.g., estate clearance, retain control, business purposes)

Type of owner:

- Individual Multiple individuals
 Trust - The trust must be for the benefit, direct or indirect, of the member, member's family or dependent(s).
 Other -

 Yes No Is the Owner (age 18 - 70) currently engaged in full time active military service (includes National Guard and Reserve service if serving under published orders for active duty or full-time training)?

Section 5 - Replacement

If 'Yes' to any question in this section, complete the replacement form if required by the state. In addition, if 'Yes' to questions 2 or 3 and you are replacing a life insurance policy, complete Thrivent Financial's replacement evaluation form.

- Yes No 1. Does any proposed applicant have one or more existing life insurance policies or annuity contracts with Thrivent Financial or another insurance company?
- Yes No 2. Is the contract intended to replace any part of, or all of, another company's life insurance policy or annuity contract?
 If 'Yes', is this a 1035 exchange? Yes No
- Yes No 3. Is the contract intended to replace any part of, or all of, a Thrivent Financial's or subsidiary of Thrivent Financial's life insurance policy or annuity contract?
 If 'Yes', is this a 1035 exchange? Yes No

Section 6 - Annuity Product Information

- Single Premium Deferred Annuity "Security One"
- Flexible Premium Deferred Annuity "Security Plus"
- Flexible Premium Deferred Annuity "Multi-Year Guarantee Series"

Plan Type:

- | | | |
|--|---|--|
| <input type="checkbox"/> Regular Annuity - Non-qualified | <input type="checkbox"/> Roth IRA - Transfer/Conversion | <input type="checkbox"/> TSA - Employee |
| <input type="checkbox"/> IRA | <input type="checkbox"/> Roth IRA - Regular Rollover | <input type="checkbox"/> TSA - Employer |
| <input type="checkbox"/> IRA - Regular Rollover | <input type="checkbox"/> Money Purchase | <input type="checkbox"/> TSA - Employee Transfer/Direct Rollover |
| <input type="checkbox"/> IRA - Transfer/Direct Rollover | <input type="checkbox"/> Profit Sharing | <input type="checkbox"/> TSA - Employer Transfer/Direct Rollover |
| <input type="checkbox"/> Roth IRA | <input type="checkbox"/> SIMPLE - IRA | <input type="checkbox"/> SEP |
| | <input type="checkbox"/> Other - | |

Fixed Period Allocation (Multi-Year Guarantee Series only)

Note: Fixed Period Allocations must total 100%, be in whole numbers and be at least \$1,000 each.

3 year _____ %	7 year _____ %
4 year _____ %	8 year _____ %
5 year _____ %	9 year _____ %
6 year _____ %	10 year _____ %

Future allocations. Premiums are allocated to Fixed Period Allocations according to the allocation percentages you select above. You may change these by giving written notice. If any part of an allocation is less than the minimum, the entire premium will be allocated to the shortest Fixed Period Allocation available at that time. If any amount is to be allocated to an allocation period that we no longer offer, that amount will be allocated to the shortest period then offered by us.

First Year Interest Rate Bonus (Security One only)

- Yes - I have selected the first year interest rate bonus and understand that by doing so the Return of Premium Benefit and the Enhanced Surrender Benefit will not be included in the contract and the surrender charge period will be longer.
- No - I have not selected the first year interest rate bonus.

Optional Rider

- Yes No Long-Term Care Insurance Rider

Section 7 - Premium/Billing Information

Total initial premium: \$ _____ No premium with application

Premium billing amount (Security Plus only) \$ _____ Frequency: Annual Semiannual Quarterly Monthly
 No Bill _____

First tax year		Second tax year	
Amount	Tax year	Amount	Tax year
\$ _____	_____	\$ _____	_____

Section 8 - Special Requests

Section 9 - Beneficiary Designation

List full name, relationship to member/payee, address, and Social Security number for each beneficiary.

Primary: _____

First Contingent: _____

Second Contingent: _____

Payment Provisions:

Under the terms of the contract, if this contract has joint annuitants who are also joint owners, then each annuitant will be the other annuitant's sole primary beneficiary. Therefore, if there are joint annuitants who are also joint owners, we will pay the death proceeds to the primary or contingent beneficiaries listed on this beneficiary designation only when there is no surviving annuitant.

If any beneficiary dies at the same time as the insured or within 15 days after the insured dies and before the death proceeds are paid, Thrivent Financial will pay the death proceeds as though that beneficiary died before the insured, unless otherwise provided.

If two or more persons are named as primary beneficiaries, the death proceeds will be paid equally to the survivors or survivor, unless otherwise directed. The same shall be true for contingent beneficiaries if no primary beneficiaries survive. If none of the beneficiaries survive, proceeds shall be paid to the owner or to the owner's estate.

Thrivent Financial for Lutherans is a fraternal benefit society. To comply with laws affecting fraternal benefit societies, proceeds must be paid for the benefit, direct or indirect, of its members, their family, dependents or other eligible beneficiaries as permitted by the bylaws of Thrivent Financial. When naming a trust beneficiary, the beneficiaries of the trust must qualify and continue to qualify at the time of death as eligible beneficiaries. If the trust beneficiaries are ineligible under the bylaws, the proceeds will not be paid to the trust and will be paid as if the trust was no longer in existence. Payment according to the terms of the contract shall fully discharge Thrivent Financial from all liability.

The words "children", "issue", "grandchildren" and "children of a deceased child" shall include adopted children, adopted issue, adopted grandchildren and adopted children of a deceased child unless otherwise specified.

Beneficiary designations which include "or" or "and/or" will be administered as if the conjunction "and" was used.

Long-Term Care Insurance Outline of Coverage

Rider for Long-Term Care Services
Form **AR-AL-ALTC (10)**

CAUTION:

The issuance of this rider for long-term care insurance is based upon your responses to the questions in your application. A copy of your application is included with the issued long-term care insurance rider. If your answers are incorrect or untrue, Thrivent Financial for Lutherans (called we, us and our in this outline) has the right to deny benefits or rescind your rider. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of your answers are incorrect, contact us at 4321 North Ballard Road, Appleton, Wisconsin 54919-0001.

NOTICE TO BUYER

This rider may not cover all of the costs associated with long-term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all rider limitations.

1. INDIVIDUAL COVERAGE

This rider is an individual insurance rider that is attached to and made a part of an individual annuity contract.

2. PURPOSE OF THE OUTLINE OF COVERAGE

This outline of coverage provides a very brief description of the important features of the rider. You should compare this outline of coverage to outlines of coverage for other policies and riders available to you.

This is not an insurance contract but only a summary of coverage. Only the individual rider and the annuity contract contain governing contractual provisions. This means that the rider and the annuity contract set forth in detail the rights and obligations of both you and the insurance company. Therefore, if you purchase this coverage, or any other coverage, it is important that you **READ YOUR CONTRACT AND RIDER CAREFULLY!**

3. FEDERAL TAX CONSEQUENCES

This rider is intended to be federally tax-qualified long-term care insurance under Section 7702B (b) of the Internal Revenue Code of 1986, as amended.

4. TERMS UNDER WHICH THE RIDER MAY BE CONTINUED IN FORCE OR DISCONTINUED

RENEWABILITY

THIS RIDER IS GUARANTEED RENEWABLE. Rates for the rider are subject to change.

The rider will remain in force subject to its termination provision. We cannot cancel the rider or reduce its benefits unless required to do so by federal or state law. We may change the rates used to determine charges for the rider as described in Section 5 below. Thrivent Financial for Lutherans cannot change any terms of the rider on its own, except that, in the future, IT MAY INCREASE THE RATE USED TO DETERMINE RIDER CHARGES.

WAIVER OF MONTHLY CHARGES

This rider does not contain a waiver of monthly charges provision. Monthly charges will be deducted as long as there is accumulated value in the annuity from which to deduct them.

PAID-UP INSURANCE

If the rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective.

The nonforfeiture credit is the greater of the total of all long-term care rider charges deducted and 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Nonforfeiture Benefit is triggered, after the rider has been in force for at least three years if:

- You give written notice to terminate the rider; or
- You make a partial surrender from the annuity accumulated value that causes the rider to terminate.

This benefit is elected on the application and incurs a monthly Nonforfeiture Benefit charge.

Contingent Nonforfeiture Benefit applies only if the Nonforfeiture Benefit is not elected. Contingent Nonforfeiture Benefit is triggered only if the rider terminates in the event of a substantial cumulative increase in the total rider rate. There is no monthly charge for the Contingent Nonforfeiture Benefit.

5. TERMS UNDER WHICH THE COMPANY MAY CHANGE RIDER RATES CHARGED

We may change the rates used to determine rider charges on any monthly rider anniversary. Any change in rates will apply to all riders issued in your state on the same form. We will not change the rates due to changes in the health of any Insured or due to any claims on the rider.

6. TERMS UNDER WHICH THE RIDER MAY BE RETURNED AND PREMIUM REFUNDED

Unconditional 30-Day Right to Cancel: After receiving your rider, you may cancel it for any reason. If you cancel your rider within 30 days of first receiving it, the rider will be deemed void from the beginning and we will return any rider charges deducted.

When the rider terminates due to surrender or death, the long-term care rider charge on the monthly rider anniversary on or immediately preceding the date of termination will be added back to the annuity accumulated value. Coverage ceases when the rider terminates but expenses incurred before the date of termination will continue to be paid according to the provisions of the rider.

7. THIS IS NOT MEDICARE SUPPLEMENT COVERAGE

If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from us. Neither Thrivent Financial for Lutherans, nor its agents represent Medicare, the federal government, or any state government.

8. LONG-TERM CARE COVERAGE

Policies and riders of this category are designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

This rider provides coverage in the form of reimbursement for Covered Expenses incurred by the insured(s) for Qualified Long-Term Care Services when Eligibility for Benefits is met. Payment is subject to the Waiting Period, Elimination Period, Exceptions and Limitations, and all other terms and conditions of the annuity contract and this rider. **THIS RIDER DOES NOT COVER EXPENSES INCURRED PRIOR TO ELIGIBILITY FOR BENEFITS BEING MET.**

9. BENEFITS PROVIDED BY THE RIDER

(a) Benefits are provided under this rider for **Qualified Long-Term Care Services** as reimbursement for expenses incurred, subject to the terms and conditions of the rider.

Benefits, except for Ancillary Long-Term Care Benefits, are paid from two sources, the annuity contract's accumulated value and the rider's Available Insurance Amount. These benefits are paid subject to the rider's Maximum Daily Benefit, with 75% of each benefit payment paid from the accumulated value and 25% from the Available Insurance Amount. The Available Insurance Amount is based on the insurance amount multiplier (1 or 2) chosen in the application, multiplied by the accumulated value of the annuity the day after the Elimination Period is satisfied. Benefits will continue to be available until both the accumulated value and the Available Insurance Amount are reduced to zero. These benefits are paid subject to a one-year Waiting Period and a 90-day Elimination Period.

(b) Institutional Benefits:

The Residential Care Facility Benefit pays for services while the insured(s) is confined in an assisted living facility, a nursing home or a hospice. An assisted living facility provides room, board and personal care services for its residents. A nursing home provides room, board and inpatient care for persons who are Chronically Ill. A hospice

provides room, board and inpatient palliative care for Chronically Ill persons who are in the last phases of life due to terminal illness.

Bed Reservation is available for up to 30 days per occurrence for temporary absences from an assisted living facility, nursing home or hospice when the insured(s) incurs covered expenses for being a resident in the facility.

(c) Non-Institutional Benefits: The rider includes benefits for Qualified Long-Term Care Services that are provided in an Adult Day Care Facility or in an insured's home as Home Care Services.

Adult Day Care Facility

An Adult Day Care Facility provides Qualified Long-Term Care Services in a non-residential setting to persons who are Chronically Ill. An Adult Day Care Facility must (1) be licensed to provide adult day care by the appropriate licensing agency or (2) meet the rider's requirements for non-licensed facilities.

Home Care Services

Home Care Services are Qualified Long-Term Care Services that are necessary to enable an insured to continue to live safely in his or her home. Home Care Services include:

- Homemaker services
- Home health aide services
- Skilled nursing services
- Physical, occupational, speech and respiratory therapy
- Nutritional and dietary services
- Hospice care services

Homemaker services are Qualified Long-Term Care Services that consist of assistance with activities necessary to maintain a household when an insured cannot perform them due to impairment and an informal caregiver is not available. Homemaker services include routine house-cleaning, preparing meals, laundry and shopping for essentials.

Hospice care services are Qualified Long-Term Care Services that are designed to ease the physical, emotional, social and spiritual discomforts of persons who are in the last phases of life due to terminal illness and provided in a person's place of residence or in a Residential Care Facility.

The rider also includes the following benefits:

Alternate Care Benefit

If an insured's Plan of Care prescribes Qualified Long-Term Care Services that are not covered by the rider, we may pay benefits for such services if (1) the services are a cost-effective alternative to services covered by the rider and (2) you and we agree to a written alternate care benefit agreement.

Ancillary Long-Term Care Benefits

The rider also provides benefits for Respite Care, Equipment/Home Modification and Caregiver Training. These benefits are subject to the Waiting Period but are not subject to the Elimination Period or the Maximum Daily Benefit. Benefits are paid solely from a separate Available Ancillary Benefit.

Respite Care

Respite Care means Qualified Long-Term Care Services that are designed to relieve an informal caregiver on a short-term basis and are provided in a residential care facility, adult day care, or a person's home as Home Care Services.

Equipment/Home Modification

Special equipment means therapeutic equipment such as a hospital bed, wheelchair, crutches or walker or safety-related equipment such as a medical alert system or any other medical equipment as specified in an insured's Plan of Care.

Home modifications are accessibility changes such as a ramp, chair-lift or alterations to accommodate a wheelchair or safety-related changes such as installation of grab bars or railings or any other changes to an insured's home that are specified in the insured's Plan of Care.

Caregiver Training

Caregiver training means training that is (1) specified in an insured's Plan of Care and (2) provided to that insured's informal caregiver by a person who is licensed, certified or otherwise qualified to provide the training.

(d) Eligibility for the Payment of Benefits:

This rider covers only Qualified Long-Term Care Services. Benefits are limited to the Covered Expense for the services received.

Qualified Long-Term Care Services are necessary diagnostic, preventive, therapeutic, curative, treatment, mitigation and rehabilitative services and maintenance or personal care services that are:

- Required by a Chronically Ill individual; and
- Provided pursuant to a Plan of Care.

The **Covered Expense** is the lesser of (1) the expense that an insured incurs and is legally obligated to pay for a service or item and (2) the usual and customary expense for that service or item. The **usual and customary expense** is the lesser of (1) the customary charge made by the provider for the service or supply when there is no insurance and (2) the average charge for comparable services or supplies made by other providers within the same county.

To be eligible for benefits under this rider, all of the following **Conditions on Eligibility for Benefits** must be met:

1. An insured is Chronically Ill and receives Qualified Long-Term Care Services specified in a Plan of Care;
2. The services are received after the Waiting Period has ended;
3. The Elimination Period has been met, when applicable;
4. Coverage is not excluded.

Chronically Ill means that a licensed health care practitioner has within the preceding 12-month period certified that the insured has:

1. A **Physical Impairment** which is expected to last at least 90 days. A physical impairment prevents the insured from performing two or more of the following Activities of Daily Living without substantial assistance from another person: bathing, continence, dressing, eating, transferring or using the toilet; or
2. A **Cognitive Impairment which is an impairment of the mind that:**
 - a. Is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia;
 - b. Is measured by clinical evidence and standardized tests that reliably measure impairment in an insured's short-term or long-term memory, orientation as to person, place or time, deductive or abstract reasoning, and judgment as to safety awareness; and
 - c. Results in the need for continual supervision (which may include cuing by verbal prompting, gestures or other demonstrations) by another person to protect that insured from threats to his or her health or safety (such as may result from wandering).

A **Plan of Care** is a written document that prescribes Qualified Long-Term Care Services that are consistent with an assessment of an insured's impairment. The Plan of Care must be prepared and signed by a licensed health care practitioner and must include services or treatment that could not be omitted without adversely affecting the insured's health.

Care Coordinator Services

A care coordinator can help develop a Plan of Care. This service is offered to assist in identifying care needs and community resources available to deliver care while the insured(s) is a Chronically Ill individual. This service is provided by us at no cost to you and is not subject to the Waiting Period or Elimination Period. You must contact us for a referral to a care coordinator to have this service paid for by us.

10. LIMITATIONS AND EXCLUSIONS

- a) **Pre-existing Conditions Coverage:** The rider does not exclude pre-existing conditions.
- b) **Non-eligible Facilities/Providers:** The rider does not cover services provided by a facility or agency that does not meet the rider definition for such facility or agency, except as provided under the Alternate Care Benefit. This rider does not cover services provided in a clinic, hospital, sanatorium, or a home or facility for the treatment of mental illness, alcoholism or drug addition.
- c) **Non-eligible Levels of Care:** The rider does not cover services that are not Qualified Long-Term Care Services as defined in the rider.
- d) **Exclusions/Exceptions and Limitations:** The rider does not pay benefits for:
 - Charges in excess of the Covered Expenses incurred for Qualified Long-Term Care Services;
 - Charges billed by a doctor;
 - Charges for prescription drugs;
 - Services outside the United States;

- Services provided due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury;
- Which benefits are payable under any Worker's Compensation, Occupational Disease Act or Law, Employer's Liability Laws or similar law;
- Expenses which are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount;
- Expenses that are paid under any other contracts or riders issued by us.

THIS RIDER MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

11. RELATIONSHIP OF COST OF CARE AND BENEFITS

Because the cost of long-term care services will likely increase over time, you should consider whether and how the benefits under this rider may be adjusted. The benefits are dependent on the annuity accumulated value; any items that change the annuity accumulated value, such as partial surrenders, interest credited, rider charges, and additional premium, may change the long-term care benefit amounts.

An optional Inflation Protection Benefit inflates by 5% the (1) Available Insurance Benefit and Maximum Daily Benefit on each rider anniversary in or after the first claim period and (2) the Available Ancillary Benefit on each rider anniversary. The charge for this benefit is a fixed rate applied monthly to the accumulated value of the annuity. In addition to this charge, annuity premiums may be required to provide 5% annual increases in the accumulated value.

At the end of this outline is a graphic comparison of the benefit levels of the rider that includes inflation protection over the coverage period with a rider that does not include inflation protection. A relative cost comparison chart illustrates long-term care rider rates with and without inflation protection.

12. ALZHEIMER'S DISEASE AND OTHER ORGANIC BRAIN DISORDERS

Once the rider is in force, coverage is provided if the insured is clinically diagnosed as having Alzheimer's disease or related degenerative and dementing illnesses and meets the qualifying for benefits requirements described in the rider.

13. RIDER CHARGES

The total charge for the rider, including the optional Inflation Protection Benefit, and the optional Nonforfeiture Benefit, if applicable, will be deducted each month from the accumulated value of the annuity contract to which the rider is attached. The charge is determined by applying a fixed rate to the accumulated value of the annuity. As the accumulated value changes, so will the charge be proportionately changed.

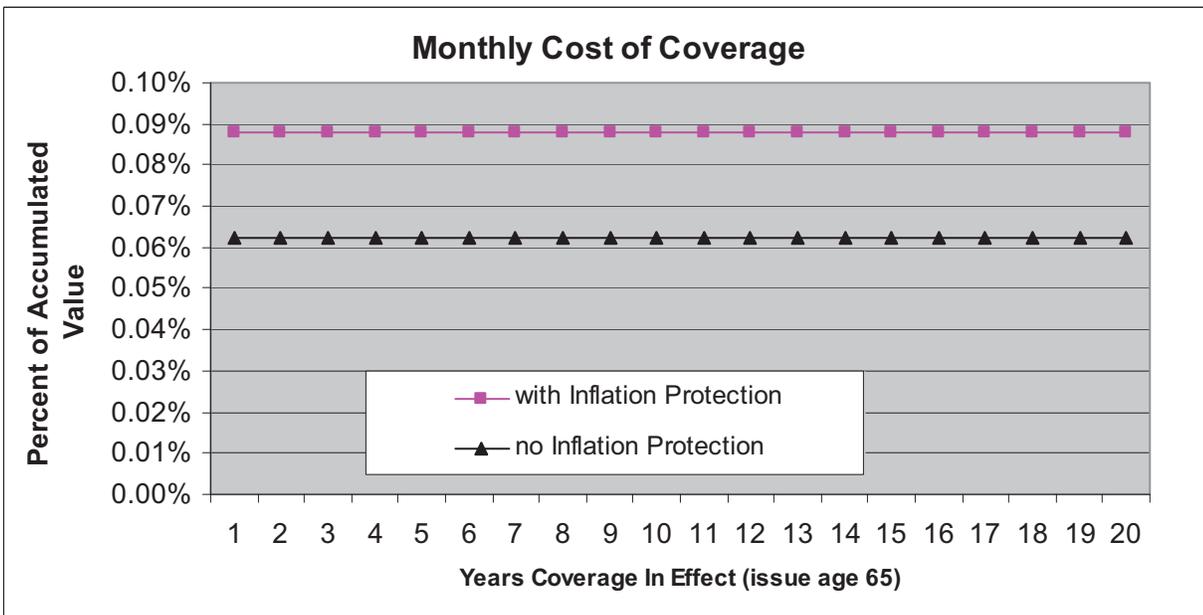
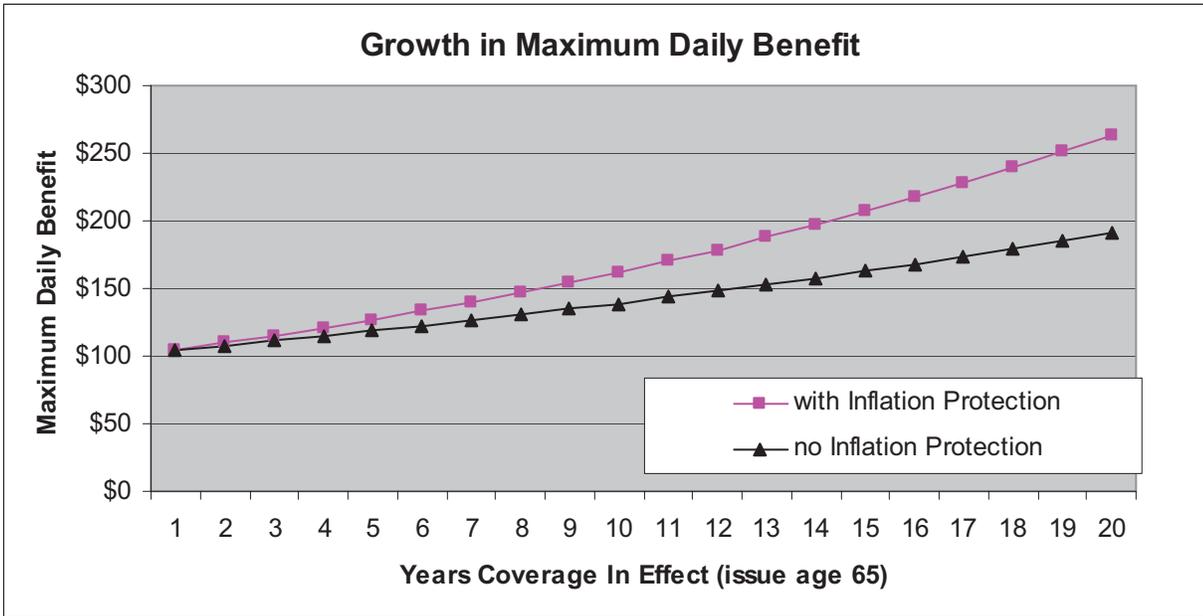
14. ADDITIONAL FEATURES

The issuance of the rider is subject to medical underwriting.

15. ANSWERS TO QUESTIONS

CONTACT THE STATE SENIOR HEALTH INSURANCE ASSISTANCE PROGRAM IF YOU HAVE GENERAL QUESTIONS REGARDING LONG-TERM CARE INSURANCE. CONTACT THE INSURANCE COMPANY IF YOU HAVE SPECIFIC QUESTIONS REGARDING YOUR LONG-TERM CARE INSURANCE RIDER.

Comparisons with and without the Inflation Protection Benefit of Maximum Daily Benefit amounts (Graph 1) and of monthly cost of coverage (Graph 2)



Assumptions at issue of the rider: Issue age 65; \$75,000 premium at issue; insurance amount multiplier is 1; 20% Spousal Discount; 4% annual annuity interest rate.

Thrivent Financial® Security One Annuity with Long-Term Care Insurance Rider Contract Summary

Prepared for

John Doe

Contract Number: **B1234567**

Thrivent Financial for Lutherans is a faith-based membership organization called to improve the quality of life of its members, their families and their communities by providing comprehensive solutions that focus on financial security, wellness and caring for others.

Independent insurance rating agencies have consistently given Thrivent Financial for Lutherans high marks for our financial strength. These ratings do not apply to the investment performance of investment products.

**A.M. Best
Fitch**

**A++ (Superior; 1st of 16 categories)
AA (Very Strong; 2nd of 9 categories)**

**Bill Jones, CLU
4321 N. Ballard Rd
Appleton, WI 54915
(920) 734-5721**

September 12, 2010

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

Contract Information as of October 20, 2010

John Doe

Male Annuity Issue Age: 65

Jill Doe (deceased)

Female Annuity Issue Age: 65

Contract Number: B1234567

Pension Type: Non-qualified

Annuity Issue Date: 09/20/2010

Annuity Issue State: XX

Accumulated Value: \$72,000.00

Cash Surrender Value: \$67,464.00

Benefits and Riders

Long-Term Care Insurance Rider

LTCI Rider Issue Age: 65

Second Insured LTCI Rider Issue Age: 65

Inflation Protection Benefit: 5%

Nonforfeiture Benefit

Spousal/State Recognized Partner Discount

Available Insurance Amount Multiplier: 1

Monthly LTCI Rider Charge: 0.2229%

Features and Important Notes

Security One Annuity with Long-Term Care Insurance (LTCI) Rider is a single premium fixed deferred annuity product with a LTCI Rider. The primary features of this product are an accumulation vehicle along with LTC benefits. The LTC benefits are a combination of reimbursements from the annuity Accumulated Value and available LTCI benefits. This product allows the member accessibility to their Accumulated Value. Surrenders of the Accumulated Value can incur surrender charges and decrease the amount of LTCI benefits available. Charges for the LTCI Rider are deducted from the Accumulated Value on a periodic basis.

The LTCI Rider is designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

The LTCI Rider provides coverage in the form of reimbursement for covered expenses incurred by the insured(s) for qualified Long-Term Care services when eligibility for benefits is met. THIS LTCI RIDER DOES NOT COVER EXPENSES INCURRED PRIOR TO ELIGIBILITY AND MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

A residential care facility benefit pays for services while the insured(s) is confined in an assisted living facility, a nursing home or a hospice. A non-residential care benefit pays for services provided in an adult day care facility or in an insured's home as home care services.

This information is being provided based on the insurability of the applicant. Full underwriting is used to determine insurability status.

You may be overinsured if you purchase other long-term care coverage. Please disclose your long-term care coverage on any applications and discuss with your financial representative to determine if you need the coverage being applied for.

Each year we will determine our divisible surplus and this contract's share. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services**John Doe****Contract Number: B1234567**

Illustrated Values Assuming Guaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume an effective annual interest rate of 3.80% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. Guaranteed monthly life income amounts are based on Accumulated Values illustrated and guaranteed monthly life income rates. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Illustrated Values Assuming Nonguaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume current effective annual interest rate of 3.80% (which includes a first year interest bonus of 1%) until the current effective annual interest end date and 1.25% thereafter. The current effective annual interest rate will not be changed more often than once every 12 months. Interest rate banding has been ignored for these values. Current monthly life income amounts based on nonguaranteed Accumulated Values, Cash Surrender Values, and monthly life income rates are not guaranteed. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Partial Surrenders: The owner can surrender all or part of the Accumulated Value at any time. A Partial Surrender amount must be at least \$200. In addition, for the LTCI Rider to remain in effect either the Accumulated Value or the total premiums minus all Partial Surrenders must be at least \$36,000 prior to the initial claim period. Partial Surrenders may be subject to a surrender charge and surrenders taken prior to the owner attaining age 59 ½ may result in a 10% premature distribution federal tax penalty. Partial Surrenders may be taxable. Please consult with a tax advisor first. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. Do not use Partial Surrenders to pay for long-term care expenses as Partial Surrenders decrease LTCI benefits on a pro rate basis and may result in a taxable event. Rather, submit a claim to Thrivent for covered LTCI expenses to be reimbursed.

Required Withdrawal Amount: On the annuity date of an annuity contract, the contract must be annuitized or surrendered. The annuity date is usually the contract anniversary when the oldest annuitant turns age 90 (age-nearest basis). The annuity income described in the annuity contract will not be paid while the LTCI Rider is in-force. In lieu of paying the annuity income, a pre-determined withdrawal amount will be taken from the Accumulated Value at the end of each Contract Year occurring after the Annuity Date. If a Contract Year includes any day that is part of a claim period, no withdrawal will be required that year. The Required Withdrawal Amount is calculated for each contract year by multiplying the attained age amortization factor by the Accumulated Value at the end of the prior contract year. The Required Withdrawal Amount less the sum of Partial Surrenders taken during the contract year is then sent to the owner(s) at the end of each contract year. The Available Insurance Amount, Maximum Daily Benefit and Available Ancillary Benefit are not reduced by Required Withdrawal Amounts.

Accumulated Value: The Accumulated Value of the annuity is equal to the sum of: 1) The accumulation with interest of: a) Premiums paid; and b) If the annuity is continued under the annuitant exchange, any amount paid on the Annuitant's death provided by any additional benefits shown on page 3 of the contract; Less 2) The accumulated effect of: a) Partial Surrenders; b) LTC Benefit payments taken from the Accumulated Value; c) LTCI Rider Charges deducted; and d) Required Withdrawal Amounts deducted.

Available Insurance Amount: For the initial claim period, the Available Insurance Amount is the product of the Available Insurance Amount multiplier and the Accumulated Value the day after the end of the Elimination Period (or the end of the waiting period if later). A guaranteed insurance amount for the initial claim period is available in the event that monthly charges for the LTCI Rider are more than credited interest. The guaranteed insurance amount is reduced by the product of all Partial Surrenders and the Available Insurance Amount Multiplier. The Available Insurance Amount is guaranteed to be at least a percentage of the annuity accumulated value at issue of the LTCI Rider reduced by Partial Surrenders multiplied by the Insurance Amount Multiplier. The percentage varies by issue age of the LTCI Rider:

Issue ages 50 – 64	100%
Issue ages 65 – 74	90%
Issue ages 75 – 79	80%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

Maximum Daily LTC Benefit: The Maximum Daily LTC Benefit amount will be the Accumulated Value the day after the end of the elimination period (or the waiting period if later) divided by 720. However, the Maximum Daily LTC Benefit will never be less than \$50.

Long-Term Care Insurance Rider Charges: While the Long-Term Care Insurance Rider is in effect, charges for the LTCI Rider will be deducted from the Accumulated Value on each monthly anniversary of the LTCI Rider as long as funds are available. Charges will be a percentage of the Accumulated Value.

Cash Surrender Value: The Accumulated Value less any surrender charges.

Cash Surrender Value: The Accumulated Value less any surrender charges. In no event will the Cash Surrender Value be less than the sum of premiums paid less the sum of LTCI Rider charges, Partial Surrenders less Surrender Charges, amounts taken from the Accumulated Value for LTCI Benefits and Required Withdrawal Amounts.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply. Exceptions to Surrender Charges may apply. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	3%
2	6%	6	2%
3	5%	7	1%
4	4%	8 or later	0%

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharging from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply if more than 10% of the Accumulated Value is surrendered in a contract year. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	5%	8	2%
2	7%	6	4%	9	1%
3	7%	7	3%	10 or later	0%
4	6%				

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharging from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Monthly Life Income: A lifetime income is available under the annuity contract. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

**Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services****John Doe****Contract Number: B1234567**

Monthly Life Income: A lifetime income is available under the annuity contract. A guaranteed period of up to 360 months may be elected. If one payee dies during the guaranteed period, payments will be continue for the lifetime of the surviving payee. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Available Insurance Amount Multiplier: At the time of the application for the LTCI Rider, a multiplier is chosen that is used to calculate the amount of LTCI Rider benefits available from Thrivent during a claim. The multiplier will be applied to the annuity Accumulated Value the day after the end of the elimination period. No future changes to this multiplier are allowed.

Inflation Protection Benefit: The Inflation Protection Benefit increases the Available Insurance Amount, Available Ancillary Benefit and the Maximum Daily LTC Benefit by 5% and may allow additional annuity premiums. The Inflation Protection Benefit remains in effect while not in a claim period as long as the owner contributes the calculated premium within 60 calendar days after the LTCI Rider Anniversary. If the premium is not contributed, this benefit expires and cannot be added in the future. During a claim period, the Inflation Protection Benefit Premium is optional.

Inflation Protection Benefit Premium: Inflation Protection Benefit provides inflation protection against anticipated increases in long-term care expenses. The premium amount is calculated by Thrivent and you will be notified of the timing and amount of any Inflation Protection Benefit Premium. If you do not provide the premium by the end of the grace period, the Inflation Protection Benefit will lapse and cannot be added in the future. The Inflation Protection Benefit Premium is optional during a claim period.

Nonforfeiture Benefit: If the LTCI Rider has been in effect for at least three years, this benefit is triggered if: you have given written notice to terminate the LTCI Rider, or you make a Partial Surrender from the annuity Accumulated Value that causes the Rider to terminate. This benefit is elected on the application and incurs a monthly Nonforfeiture Benefit charge.

Contingent Nonforfeiture Benefit: This applies only if the Nonforfeiture Benefit is not elected. The Contingent Nonforfeiture Benefit is triggered only if the Rider terminates subsequent to a substantial cumulative increase in the monthly rider percentage charge. There is no monthly charge for the Contingent Nonforfeiture Benefit.

Paid-up Insurance: If the Long-Term Care Insurance rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the LTCI Rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective. The nonforfeiture credit is the greater of the total of all Long-Term Care Insurance rider charges deducted or 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Available Ancillary Benefit: Calculated at issue of the rider and constitutes a separate pool of insurance used to reimburse LTCI expenses for equipment/home modification, caregiver training, and respite care, available after the one year waiting period has been satisfied. Payments for ancillary benefits do not reduce the Available Insurance Amount or the annuity Accumulated Value, and the elimination period does not apply. The Available Ancillary Benefit is one twelfth of the annuity accumulated value at issue of the LTCI Rider.

LTCI Rider Benefits - Coinsurance: The coinsurance payout structure for LTC expenses is 25% from the Available Insurance Amount (see definition) and 75% from the fixed annuity Accumulated Value. On a daily basis, the combination of payouts from the Accumulated Value and the Available Insurance Amount for covered LTC expenses will not exceed the Maximum Daily Benefit.

Care Coordinator Services: This optional service provides assistance to the insured and the insured's family, when the insured is chronically ill, in developing a plan of care, locating and coordinating caregivers, facilities and services needed that are qualified long-term care services. This service is not subject to the waiting period or the elimination period, and does not reduce the Available Insurance Amount, the Accumulated Value or the Available Ancillary Benefit.

Death Benefit: The annuity death benefit is the greater of the Accumulated Value and the guaranteed return of premium, if included, as of the date of death. The death benefit may also include Nonforfeiture Benefits. Where there is single annuitant/joint insureds or joint annuitant/joint insureds and the beneficiary elects to receive death proceeds; reduced paid-up insurance is calculated if the optional Nonforfeiture Benefit was chosen at issue of the rider.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe**Contract Number: B1234567**

Elimination Period: For benefits subject to the Elimination Period, it begins on the first day after the date of issue of the LTCI Rider on which an insured receives qualified Long-Term Care Services. For the benefits subject to the Elimination Period, no benefits are payable until after 90 days of qualifying Long-Term Care services are credited towards the Elimination Period.

Waiting Period: Begins on the date of issue of the LTCI Rider and ends on the day before the first LTCI Rider anniversary. No benefits are payable under the LTCI Rider for expenses incurred during the Waiting Period. The Waiting Period is one year

Yield: The yield represents the effective annual interest rate at which the accumulation of all premiums and the Accumulated Value at issue of the LTCI Rider would be equal to cash surrender values for the ages/years indicated based on guaranteed and current interest rates.

This contract may result in a loss if kept for only a few years.

Exceptions and Limitations

The rider does not pay benefits:

1. In excess of the covered LTC expense incurred; or
2. For charges billed by a Doctor or charges for prescription drugs.

In addition, this rider does not cover services:

1. Outside of the United States.
2. Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.
3. In a hospital, a sanatorium or a home or facility for the treatment of alcoholism, drug addiction or mental illness.
4. For which benefits are payable under any Worker's Compensation, Occupational Disease Act or Law, Employer's Liability Laws or similar law.

Medicare Non-Duplication: The rider does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Coordination of LTC Coverage: If other previously issued Thrivent LTC coverage exists including expense reimbursement and indemnity type coverage, coordination of LTC benefits will occur. Previously issued contracts will be considered in the order they were issued. Any amounts paid by previously issued Thrivent LTC contracts and riders will be subtracted from the LTC expense amount eligible for reimbursement. Any remaining unpaid expense amount will then be considered for payment under the LTCI Rider.

Proofs of Loss: Written proof of loss must be given to us at our Service Center. This should be done within 90 days after the end of each period for which we are liable. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible. However, proof must be given within one year from the time that proof is otherwise due unless you were legally incapacitated

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

In the section Illustrated Values Assuming Guaranteed Interest Rate, Accumulated Values and Cash Surrender Values illustrated assume an effective annual interest rate of 4.10% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. In the section Illustrated Values Assuming Nonguaranteed Interest Rate, Accumulated Values and Cash Surrender values illustrated assume a current effective annual interest rate of 4.10% until the current effective annual interest end date and 3.10% thereafter.

Values shown are not guaranteed. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year.

Calculations used to produce the included information use simplifying assumptions that may not reflect actual experience and timing of events. On the issue date of LTCI Rider, a monthly charge for the LTCI Rider is taken and interest is credited to the next annuity monthly anniversary. Thereafter, the monthly charge for the LTCI Rider is taken and one month of interest is credited on a monthly basis into the future. For the Inflation Protection Benefit, the calculation of the annual required annuity premium occurs on the LTCI Rider monthly anniversary. The end date of the current effective interest date is the annuity monthly anniversary immediately prior to the actual end date.

Values below are as of the end of the contract year. Age is as of the beginning of the contract year.

----- **Illustrated Values Assuming Guaranteed Interest Rate** -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value	Yield
65	1	\$0.00	\$0	\$74,196	\$74,196	\$103	\$740.04	\$69,522	-3.44%
66	2	1,648.10	0	75,949	75,949	105	834.83	71,164	-1.72%
67	3	3,688.32	0	79,746	79,746	110	872.95	74,722	-1.19%
68	4	3,872.96	0	83,733	83,733	116	916.62	79,212	-0.66%
69	5	4,066.59	0	87,920	87,920	122	962.43	83,964	-0.34%
70	6	4,269.89	0	92,316	92,316	128	1,010.54	88,933	-0.13%
71	7	4,483.40	0	96,932	96,932	134	1,061.12	94,315	0.05%
72	8	4,707.65	0	101,778	101,778	141	1,114.14	99,946	0.18%
73	9	4,942.97	0	106,867	106,867	148	1,169.86	105,906	0.28%
74	10	5,190.14	0	112,211	112,211	155	1,228.35	112,211	0.37%
75	11	5,449.62	0	117,821	117,821	163	1,289.75	117,821	0.35%
76	12	5,722.11	0	123,712	123,712	171	1,354.25	123,712	0.32%
77	13	6,008.22	0	129,898	129,898	180	1,421.96	129,898	0.30%
78	14	6,308.64	0	136,393	136,393	189	1,493.06	136,393	0.29%
79	15	6,624.07	0	143,213	143,213	198	1,567.72	143,213	0.27%
80	16	6,955.28	0	150,373	150,373	208	1,646.10	150,373	0.26%
81	17	7,303.02	0	157,892	157,892	219	1,728.38	157,892	0.25%
82	18	7,668.17	0	165,787	165,787	230	1,814.82	165,787	0.24%
83	19	8,051.56	0	174,076	174,076	241	1,905.56	174,076	0.23%
84	20	8,454.17	0	182,780	182,780	253	2,000.82	182,780	0.23%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

----- Illustrated Values Assuming Guaranteed Interest Rate -----

<u>Age</u>	<u>Yr</u>	<u>Inflation Protection Benefit Premium</u>	<u>Required Withdrawal Amount</u>	<u>Accum Value<<</u>	<u>Available Insurance Amount</u>	<u>Maximum Daily LTC Benefit</u>	<u>Annualized LTCI Rider Charges</u>	<u>Cash Surrender Value</u>	<u>Yield</u>
85	21	8,876.87	0	191,919	191,919	266	2,100.87	191,919	0.22%
86	22	9,320.72	0	201,515	201,515	279	2,205.93	201,515	0.21%
87	23	9,787.75	0	211,591	211,591	293	2,316.22	211,591	0.21%
88	24	10,276.10	0	222,170	222,170	308	2,432.03	222,170	0.20%
89	25	10,789.90	0	233,279	233,279	324	2,553.63	233,279	0.20%
----- Retirement Ages -----									
74	10	5,190.14	0	112,211	112,211	155	1,228.35	112,211	0.37%
79	15	6,624.07	0	143,213	143,213	198	1,567.72	143,213	0.27%
89	25†	10,798.90	0	233,279	233,279	324	2,553.63	233,279	0.20%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

----- Illustrated Values Assuming Nonguaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value	Yield
65	1	\$0.00	\$0	\$74,196	\$74,196	\$103	\$740.04	\$69,522	-3.44 %
66	2	1536.05	0	77,217	77,217	107	840.74	72,353	-0.82%
67	3	2,303.81	0	81,077	81,077	112	881.50	75,969	0.06%
68	4	2,419.08	0	85,131	85,131	118	925.55	80,534	0.75%
69	5	2,540.00	0	89,388	89,388	124	971.83	85,365	1.17%
70	6	2,667.02	0	93,857	93,857	130	1,020.43	90,478	1.46%
71	7	2,800.37	0	98,550	98,550	136	1,071.46	95,889	1.67%
72	8	2,940.41	0	103,478	103,478	143	1,125.03	101,615	1.83%
73	9	3,079.05	0	108,748	108,748	151	1,181.73	107,769	1.96%
74	10	3,136.47	0	114,185	114,185	158	1,241.00	114,185	2.08%
75	11	3,293.13	0	119,895	119,895	166	1,303.04	119,895	2.07%
76	12	3,457.80	0	125,889	125,889	174	1,368.19	125,889	2.07%
77	13	3,630.68	0	132,184	132,184	183	1,436.60	132,184	2.07%
78	14	3,812.21	0	138,793	138,793	192	1,508.44	138,793	2.07%
79	15	4,002.84	0	145,733	145,733	202	1,583.85	145,733	2.07%
80	16	4,202.95	0	153,019	153,019	212	1,663.04	153,019	2.07%
81	17	4,413.09	0	160,670	160,670	223	1,746.19	160,670	2.07%
82	18	4,633.76	0	168,704	168,704	234	1,833.52	168,704	2.07%
83	19	4,865.47	0	177,139	177,139	246	1,925.18	177,139	2.07%
84	20	5,108.74	0	185,996	185,996	258	2,021.44	185,996	2.06%
85	21	5,364.15	0	195,296	195,296	271	2,122.52	195,296	2.06%
86	22	5,632.34	0	205,061	205,061	284	2,228.63	205,061	2.06%
87	23	5,913.96	0	215,314	215,314	299	2,340.07	215,314	2.06%
88	24	6,209.68	0	226,080	226,080	314	2,457.09	226,080	2.06%
89	25	6,520.16	0	237,384	237,384	329	2,579.92	237,384	2.06%
Retirement Ages									
74	10	3,136.47	0	114,185	114,185	158	1,241.00	114,185	2.08%
79	15	4,002.84	0	145,733	145,733	202	1,583.85	145,733	2.07%
89	25†	6,520.16	0	237,384	237,384	329	2,579.92	237,384	2.06%

<< The Long-Term Care Insurance Rider charges used in this illustration are based on current rates. We may change the rates charged for this rider if the rate increase is filed with and approved by the state.

† In lieu of annuitization a Required Withdrawal Amount will be sent at the end of each contract year, if there was no claim period during the contract year. If the LTCI Rider is cancelled at age 90 or beyond, the entire annuity contract value must be paid out or annuitized.

[M] Indicates values are in millions of dollars.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Contract Number: **B1234567**

Single Monthly Life Income at Retirement
Guaranteed Period 10 years

<u>Age</u>	<u>Guaranteed</u>	<u>Nonguaranteed</u>
75	\$478	\$486
80	\$611	\$620
90	\$995	\$1010

Monthly Life Income Age is as of the end of the contract year. Taking a monthly life income terminates the LTCI Rider.

Inquiries: Inquiries regarding this contract summary/statement of benefit information can be directed to either your Financial Representative or the Customer Interaction Center.



Thrivent Financial for Lutherans[®]

4321 N. Ballard Road, Appleton, WI 54919-0001 • www.thrivent.com

Thrivent Financial[®] Security One Annuity with Long-Term Care Insurance Rider Illustration

Prepared for

John Doe

Thrivent Financial for Lutherans is a faith-based membership organization called to improve the quality of life of its members, their families and their communities by providing comprehensive solutions that focus on financial security, wellness and caring for others.

Independent insurance rating agencies have consistently given Thrivent Financial for Lutherans high marks for our financial strength. These ratings do not apply to the investment performance of investment products.

A.M. Best

Fitch

A++ (Superior; 1st of 15 categories)

AA (Very Strong; 2nd of 9 categories)

**Bill Jones, FIC
4321 N. Ballard Rd
Appleton, WI 54915
(920) 734-5721**

**Thrivent Financial for Lutherans
4321 N. Ballard Road
Appleton, WI 54919-0001**

September 30, 2010

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

Prepared for **John Doe**

John D Doe Male Age 65
LTCI Issue Age 65

Jill Doe Female Age 66
LTCI Issue Age 66
Initial Premium: \$72,000.00
Nonforfeiture Benefit
Inflation Protection: 5%
Available Insurance Amount Multiplier: 1
Available Ancillary Benefit: \$6,000.00

Plan Type: Non-qualified

Security One Annuity with a Long-Term Care Insurance (LTCI) Rider is a single premium fixed deferred annuity product with a LTCI Rider. The primary features of this product are an accumulation vehicle along with LTC benefits. The LTC benefits are a combination of reimbursements from the annuity Accumulated Value and available LTCI benefits. This product allows the member accessibility to their Accumulated Value. Surrenders of the Accumulated Value can incur surrender charges and decrease the amount of LTCI benefits available. Charges for the LTCI Rider are deducted from the Accumulated Value on a periodic basis.

The LTCI Rider is designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

The LTCI Rider provides coverage in the form of reimbursement for covered expenses incurred by the insured(s) for qualified Long-Term Care services when eligibility for benefits is met. THIS LTCI RIDER DOES NOT COVER EXPENSES INCURRED PRIOR TO ELIGIBILITY AND MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

A residential care facility benefit pays for services while the insured(s) is confined in an assisted living facility, a nursing home or a hospice. A non-residential care benefit pays for services provided in an adult day care facility or in an insured's home as home care services.

Features

Available Insurance Amount Multiplier: At the time of the application for the LTCI Rider, the owner will choose a multiplier that is used to calculate the amount of LTCI Rider benefits available from Thrivent during a claim. The multiplier will be applied to the annuity Accumulated Value at the end of the elimination period of the initial claim period. No future changes to this multiplier are allowed.

Available Insurance Amount: For the initial claim period, the Available Insurance Amount is the product of the Available Insurance Amount Multiplier and the Accumulated Value the day after the end of the Elimination Period (or end of the waiting period if later). A guaranteed insurance amount for the initial claim period is available in the event that monthly charges for the LTCI Rider are more than credited interest. The guaranteed insurance amount is reduced by the product of all Partial Surrenders and the Available Insurance Amount Multiplier. The Available Insurance Amount is guaranteed to be at least a percentage of the annuity Accumulated Value at issue of the LTCI Rider reduced by partial surrenders multiplied by the Insurance Amount Multiplier. The percentage varies by issue age of the LTCI Rider:

Issue ages 50 - 64 100%
Issue ages 65 - 74 90%
Issue ages 75 - 79 80%

Available Ancillary Benefit: Calculated at issue of the LTCI Rider, and constitutes a separate pool of insurance used to reimburse Long-Term Care (LTC) expenses for equipment/home modification, caregiver training and respite care, available after the one-year waiting period has been satisfied. Payments for Ancillary Benefits do not reduce the Available Insurance Amount or the Annuity Accumulated Value, and the elimination period does not apply. The Available Ancillary Benefit is one twelfth of the annuity Accumulated Value at issue of the LTCI Rider.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

LTCI Rider Benefits – Coinsurance: The coinsurance payout structure for covered LTC expenses is 25% from the Available Insurance Amount (see definition) and 75% from the fixed annuity Accumulated Value. On a daily basis, the combination of payouts from the Accumulated Value and the Available Insurance Amount for covered LTC expenses will not exceed the Maximum Daily Benefit.

10% Free Partial Surrenders: In each contract year, the owner may surrender without a surrender charge up to 10% of the Accumulated Value existing at the time the first surrender is made in that contract year. LTCI Benefits taken from the Accumulated Value are included in the calculation of free partial surrenders. However, there will not be surrender charges on LTCI Benefits taken from the Accumulated Value. Surrenders of the Accumulated Value decrease the amount of LTC benefits available on a pro rata basis.

Enhanced Surrender Benefit: This feature allows for the percent of Accumulated Value which may be surrendered without a surrender charge to be increased above the 10% free partial surrenders described above. After the first contract year, it is increased to: (1) 20% of Accumulated Value for any contract year where no surrenders were made in the prior year. (2) 25% of Accumulated Value for any contract year in where no surrenders were made in the prior two contract years. The maximum free amount for any contract year is 25% of the Accumulated Value.

Surrender Charge Waivers: A surrender charge may be waived for annuitization, death of an annuitant, nursing home confinement, terminal illness, LTC benefits taken from the Accumulated Value, monthly LTCI Rider charges, and Required Withdrawal Amounts. Limitations apply.

First Year Interest Rate Bonus: This feature increases the initial effective interest rate by 1.00% for the first 12 months. By selecting this feature, the Return of Premium Benefit and the Enhanced Surrender Benefit will not be included in the contract, and surrender charge period will be longer.

Guaranteed Return of Premium Benefit: Upon Termination of the deferred annuity contract, Thrivent Financial guarantees that we will pay no less than the sum of all premiums paid, less the sum of any previous partial surrenders, LTC benefits taken from the Accumulated Value, LTCI Rider charges and Required Withdrawal Amounts.

Death Benefit: The annuity death benefit is the greater of the Accumulated Value and the guaranteed return of premium, if included, as of the date of death. The death benefit may also include Nonforfeiture Benefits. Where there is single annuitant/joint insureds or joint annuitant/joint insureds and the beneficiary elects to receive death proceeds; reduced paid-up insurance is calculated if the optional Nonforfeiture Benefit was chosen at issue of the rider.

Settlement Options: Numerous options are available when considering annuitization, including single life income with guaranteed period, joint and survivor life income with guaranteed period, income for a fixed period and income for a fixed amount. Electing a settlement option will cancel the LTCI Rider on your annuity.

Spousal/State-Recognized Partner Discount: If present on contract, discount is 20% of LTCI Rider charges. Discount will be validated prior to issue of the contract.

Care Coordinator Services: This optional service provides assistance to the insured and the insured's family, when the insured is chronically ill, in developing a plan of care, locating and coordinating caregivers, facilities and services needed that are qualified long-term care services. It is not subject to the waiting period or the elimination period, and does not reduce the Available Insurance Amount, the annuity Accumulated Value or the Available Ancillary Benefit.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

Nonforfeiture Benefit: This is triggered, after the Long-Term Care Insurance Rider has been in-force for at least three years if: you have given written notice to terminate the Rider, or you make a partial surrender from the annuity Accumulated Value that causes the Rider to terminate. This benefit is elected on the application and incurs a monthly Nonforfeiture Benefit charge. If the Long-Term Care Insurance Rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the Long-Term Care Insurance Rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective. The nonforfeiture credit is the greater of the total of all Long-Term Care Insurance Rider charges deducted and 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Contingent Nonforfeiture Benefit: This applies only if the Nonforfeiture Benefit is not elected. Contingent Nonforfeiture Benefit is triggered only if the Rider terminates subsequent to a substantial cumulative increase in the monthly rider percentage charge. There is no monthly charge for the Contingent Nonforfeiture Benefit. If the Long-Term Care Insurance Rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the Long-Term Care Insurance Rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective. The nonforfeiture credit is the greater of the total of all Long-Term Care Insurance Rider charges deducted and 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Key Terms

Fixed Deferred Annuity: There are two parts or periods to a fixed deferred annuity with a Long-Term Care Insurance Rider. During the accumulation period, the money you put into the annuity earns interest. Any earnings grow tax-deferred as long as you leave them in the annuity. During the second period beginning on the annuity date, Thrivent Financial will calculate and send a Required Withdrawal Amount each annuity contract year when there is no claim period during the contract year.

Illustrated Values Assuming Guaranteed Interest Rate: The effective annual interest rate applied to a premium depends on the date we receive it and is guaranteed for 12 months. For the initial premium, the Accumulated Values and cash surrender values illustrated assume an effective annual interest rate of 4.10% in the first year and a guaranteed rate of 1.25% thereafter. Monthly life income amounts are based on Accumulated Values illustrated and guaranteed monthly life income rates. Choosing a monthly life income (annuitization) will cause the LTCI rider to terminate. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

Illustrated Values Assuming Nonguaranteed Interest Rate: Accumulated Values and cash surrender values illustrated assume current effective annual interest rates. For the first year, the assumed interest rate is 4.10% (which includes a first year interest rate bonus of 1.00%). For subsequent years the assumed interest rate depends on the Accumulated Value at the end of the previous year as follows:

<u>Accumulated Values</u>	<u>Interest Rate</u>
Less than \$50,000	<u>2.80%</u>
\$50,000 but less than \$100,000	<u>3.10%</u>
\$100,000 but less than \$250,000	<u>3.20%</u>
\$250,000 or more	<u>3.30%</u>

For each contract, the current effective annual interest rate will not be changed more often than once every 12 months. Current monthly life income amounts are based on nonguaranteed Accumulated Values illustrated and current monthly life income rates. Nonguaranteed Accumulated Values, cash surrender values and monthly life income amounts are not guaranteed. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. The current interest rate and monthly life income rates are subject to change at anytime but will not be less than the guaranteed rates. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Age: The annuitant's age on the birth date nearest the illustration date. The issue age for the contract depends on the annuitant's age at the time of application.

Ages: The joint annuitant's ages on the birth date nearest the illustration date. The issue age for the contract depends on the annuitant's age at the time of application.

Initial Premium: Premium received at issue. Values assume the initial premium is received on the issue date of the contract. If the initial premium is received after the issue date, values may be less than shown. No additional premium can be added unless adding Inflation Protection Premium.

Inflation Protection Benefit Premium: Inflation Protection Benefit provides inflation protection against anticipated increases in long-term care expenses. The premium amount is calculated by Thrivent and you will be notified of the timing and amount of any Inflation Protection Benefit Premium. If you do not provide the premium by the end of the grace period, the Inflation Protection Benefit will lapse and cannot be added in the future. The Inflation Protection Benefit Premium is optional if you are in a claim period.

Partial Surrenders: The owner can surrender all or part of the Accumulated Value at any time. A Partial Surrender amount must be at least \$200. In addition, for the LTCI Rider to remain in effect either the Accumulated Value or the total premiums minus all Partial Surrenders must be at least \$36,000 prior to the initial claim period. Partial Surrenders may be subject to a surrender charge and surrenders taken prior to the owner attaining age 59 ½ may result in a 10% premature distribution federal tax penalty. Partial Surrenders may be taxable. Please consult with a tax advisor first. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. Do not use Partial Surrenders to pay for long-term care expenses as Partial Surrenders decrease LTCI benefits on a pro rata basis and may result in a taxable event. Rather, submit a claim to Thrivent for covered LTCI expenses to be reimbursed.

Required Withdrawal Amount: On the annuity date of an annuity contract, the contract must be annuitized or surrendered. The annuity date is usually the contract anniversary when the oldest annuitant turns age 90 (age-nearest basis). The annuity income described in the annuity contract will not be paid while the LTCI Rider is in-force. In lieu of paying the annuity income, a pre-determined withdrawal amount will be taken from the Accumulated Value at the end of each Contract Year occurring after the Annuity Date. If a Contract Year includes any day that is part of a claim period, no withdrawal will be required that year. The Required Withdrawal Amount is calculated for each contract year by multiplying the attained age amortization factor by the Accumulated Value at the end of the prior contract year. The Required Withdrawal Amount less the sum of Partial Surrenders taken during the contract year is then sent to the owner(s) at the end of each contract year. The Available Insurance Amount, Maximum Daily Benefit and Available Ancillary Benefit are not reduced by Required Withdrawal Amounts.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

Accumulated (Accum) Value: The Accumulated Value of the annuity is equal to the sum of: 1) The accumulation with interest of: a) Premiums paid; and b) If the annuity is continued under the Annuitant Exchange, any amount paid on the Annuitant's death provided by any Additional Benefits; Less 2) The accumulated effect of: a) Partial Surrenders; b) LTC benefit payments taken from the Accumulated Value; c) LTCI Rider Charges deducted; and d) Required Withdrawal Amounts deducted.

Available Insurance Amount: For the initial claim period, the Available Insurance Amount is the product of the Available Insurance Amount Multiplier and the Accumulated Value the day after the end of the Elimination Period (or end of the waiting period if later). A guaranteed insurance amount for the initial claim period is available in the event that monthly charges for the LTCI Rider are more than credited interest. The guaranteed insurance amount is reduced by the product of all Partial Surrenders and the Available Insurance Amount Multiplier. The Available Insurance Amount is guaranteed to be at least a percentage of the annuity Accumulated Value at issue of the LTCI Rider reduced by partial surrenders multiplied by the Insurance Amount Multiplier. The percentage varies by issue age of the LTCI Rider:

Issue ages 50 - 64	100%
Issue ages 65 - 74	90%
Issue ages 75 - 79	80%

Total Available for Claim: The total amount available to reimburse LTC expenses is the sum of the Annuity Accumulated Value and the Available Insurance Amount.

Maximum Daily LTC Benefit: The Maximum Daily LTC Benefit amount for the initial claim period will be the Accumulated Value at the end of the elimination period (or the waiting period if later) divided by 720. However, the Maximum Daily LTC Benefit will never be less than \$50.

Long-Term Care Insurance Rider Charges: While the Long-Term Care Insurance Rider is in effect, charges for the LTCI Rider will be deducted from the Accumulated Value on each monthly anniversary of the LTCI Rider as long as funds are available. Charges will be a percentage of the Accumulated Value.

Cash Surrender Value: The Accumulated Value less any surrender charges.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply if more than 10% of the Accumulated Value is surrendered in a contract year. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The surrender charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	5%	8	2%
2	7%	6	4%	9	1%
3	7%	7	3%	10 or later	0%
4	6%				

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharge from the facility. Finally, surrender charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Narrative Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply. Exceptions to Surrender Charges may apply. For exceptions see the 10% Free Partial Surrenders and Enhanced Surrender Benefit paragraphs. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	3%
2	6%	6	2%
3	5%	7	1%
4	4%	8 or later	0%

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharge from the facility. Finally, surrender charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Monthly Life Income: A lifetime income is available under the annuity contract. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Monthly Life Income: 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. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Inflation Protection Benefit: The Inflation Protection Benefit increases the Available Insurance Amount, Available Ancillary Benefit and the Maximum Daily LTC Benefit by 5% annually and may allow additional annuity premiums. Inflation Protection for LTCI Rider Benefits remains in effect while not in a claim period as long as the owner contributes the calculated premium within 60 calendar days after the LTCI Rider Anniversary. If the premium is not contributed, Inflation Protection for LTCI Rider Benefits expires and cannot be added in the future.

Elimination Period: For benefits subject to the Elimination Period, it begins on the first day after the date of issue of the LTCI Rider on which an insured receives qualified Long-Term Care services. For the benefits subject to the Elimination Period, no benefits are payable until after 90 days of qualifying Long-Term Care services are credited towards the Elimination Period.

Waiting Period: Begins on the date of issue of the LTCI Rider and ends on the day before the first LTCI Rider anniversary. No benefits are payable under the LTCI Rider for expenses incurred during the Waiting Period. The Waiting Period is one year.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

This illustration assumes an initial premium of \$72,000.00 is paid on September 30, 2010 and thereafter the Inflation Protection Benefit Premium is paid on November 30th each year. It is also assumed the LTCI Rider is added one month after the initial premium. In the section Illustrated Values Assuming Guaranteed Interest Rate, Accumulated Values and Cash Surrender Values illustrated assume an effective annual interest rate of 4.10% in the first year and a guaranteed rate of 1.25% thereafter. In the section Illustrated Values Assuming Nonguaranteed Interest Rate, Accumulated Values and Cash Surrender Values illustrated assume a current effective annual interest rate of 4.10% in the first year. For subsequent years, the current effective annual interest rate depends on the accumulated value at the end of the previous year. See "Illustrated Values Assuming Nonguaranteed Interest Rate" in Narrative Summary for details. The guaranteed and nonguaranteed first year effective annual interest rate includes a first year interest rate bonus of 1.00%. This illustration assumes that the currently Illustrated Values Assuming Nonguaranteed Interest Rates will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The current interest rate is subject to change at any time.

Values below are as of the end of the contract year. Age is and partial surrenders as of the beginning of the contract year. Premiums are assumed to be paid on November 30th of each year.

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
65	1	\$0.00	\$0	\$74,196	\$74,196	\$148,393	\$103	\$740.04	\$69,522
66	2	1,648.10	0	75,949	75,949	151,898	105	834.83	71,164
67	3	3,688.32	0	79,746	79,746	159,492	110	872.95	74,722
68	4	3,872.96	0	83,733	83,733	167,467	116	916.62	79,212
69	5	4,066.59	0	87,920	87,920	175,841	122	962.43	83,964
70	6	4,269.89	0	92,316	92,316	184,633	128	1,010.54	88,933
71	7	4,483.40	0	96,932	96,932	193,864	134	1,061.12	94,315
72	8	4,707.65	0	101,778	101,778	203,557	141	1,114.14	99,946
73	9	4,942.97	0	106,867	106,867	213,735	148	1,169.86	105,906
74	10	5,190.14	0	112,211	112,211	224,422	155	1,228.35	112,211
75	11	5,449.62	0	117,821	117,821	235,643	163	1,289.75	117,821
76	12	5,722.11	0	123,712	123,712	247,425	171	1,354.25	123,712
77	13	6,008.22	0	129,898	129,898	259,797	180	1,421.96	129,898
78	14	6,308.64	0	136,393	136,393	272,786	189	1,493.06	136,393
79	15	6,624.07	0	143,213	143,213	286,426	198	1,567.72	143,213
80	16	6,955.28	0	150,373	150,373	300,747	208	1,646.10	150,373
81	17	7,303.02	0	157,892	157,892	315,785	219	1,728.38	157,892
82	18	7,668.17	0	165,787	165,787	331,574	230	1,814.82	165,787
83	19	8,051.56	0	174,076	174,076	348,153	241	1,905.56	174,076
84	20	8,454.17	0	182,780	182,780	365,560	253	2,000.82	182,780
85	21	8,876.87	0	191,919	191,919	383,838	266	2,100.87	191,919
86	22	9,320.72	0	201,515	201,515	403,030	279	2,205.93	201,515
87	23	9,787.75	0	211,591	211,591	423,182	293	2,316.22	211,591
88	24	10,276.10	0	222,170	222,170	444,341	308	2,432.03	222,170
89	25	10,789.90	0	233,279	233,279	466,558	324	2,553.63	233,279

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
 Prepared for **John Doe**

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
90	26	\$0.00	\$14,090	\$219,510	\$244,943	\$464,453	\$340	\$2,577.03	\$219,510
91	27	0.00	13,697	206,115	257,190	463,306	357	2,424.93	206,115
92	28	0.00	13,335	193,064	270,049	463,113	375	2,276.96	193,064
93	29	0.00	12,954	180,375	283,552	463,927	393	2,132.76	180,375
94	30	0.00	12,626	167,988	297,729	465,727	413	1,992.61	167,998
95	31	0.00	12,280	155,948	312,616	468,565	434	1,855.87	155,948
96	32	0.00	11,945	144,218	328,247	472,465	455	1,722.76	144,218
97	33	0.00	11,623	132,792	344,659	477,452	478	1,593.18	132,792
98	34	0.00	11,313	121,662	361,892	483,554	502	1,466.96	121,662
99	35	0.00	11,010	110,819	379,987	490,806	527	1,343.99	110,819
----- Retirement Ages -----									
74	10	5,190.14	0	112,211	112,211	244,422	155	1,228.35	112,211
79	15	6,624.07	0	143,213	143,213	286,426	198	1,567.72	143,213
89	25†	10,789.90	0	233,279	233,279	466,558	324	2,553.63	233,279

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
 Prepared for **John Doe**

----- Illustrated Values Assuming Nonguaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
65	1	\$0.00	\$0	\$74,196	\$74,196	\$148,393	\$103	\$740.04	\$69,522
66	2	1,536.05	0	77,217	77,217	154,435	107	840.74	72,353
67	3	2,302.81	0	81,077	81,077	162,155	112	881.50	75,969
68	4	2,419.08	0	85,131	85,131	170,263	118	925.55	80,534
69	5	2,540.00	0	89,388	89,388	178,776	124	971.83	85,365
70	6	2,667.02	0	93,857	93,857	187,715	130	1,020.43	90,478
71	7	2,800.37	0	98,550	98,550	197,100	136	1,071.46	95,889
72	8	2,940.41	0	103,478	103,478	206,956	143	1,125.03	101,615
73	9	3,079.05	0	108,748	108,748	217,496	151	1,181.73	107,769
74	10	3,136.47	0	114,185	114,185	228,371	158	1,241.00	114,185
75	11	3,293.13	0	119,895	119,895	239,790	166	1,303.04	119,895
76	12	3,457.80	0	125,889	125,889	251,779	174	1,368.19	125,889
77	13	3,630.68	0	132,184	132,184	264,368	183	1,436.60	132,184
78	14	3,812.21	0	138,793	138,793	277,587	192	1,508.44	138,793
79	15	4,002.84	0	145,733	145,733	291,466	202	1,583.85	145,733
80	16	4,202.95	0	153,019	153,019	306,039	212	1,663.04	153,019
81	17	4,413.09	0	160,670	160,670	321,341	223	1,746.19	160,670
82	18	4,633.76	0	168,704	168,704	337,409	234	1,833.52	168,704
83	19	4,865.47	0	177,139	177,139	354,279	246	1,925.18	177,139
84	20	5,108.74	0	185,996	185,996	371,993	258	2,021.44	185,996
85	21	5,364.15	0	195,296	195,296	390,593	271	2,122.52	195,296
86	22	5,632.34	0	205,061	205,061	410,122	284	2,228.63	205,061
87	23	5,913.96	0	215,314	215,314	430,628	299	2,340.07	215,314
88	24	6,209.68	0	226,080	226,080	452,160	314	2,457.09	226,080
89	25	6,520.16	0	237,384	237,384	474,768	329	2,579.92	237,384
90	26	0.00	14,338	227,951	249,253	477,204	346	2,645.45	227,951
91	27	0.00	14,224	218,437	261,716	480,153	363	2,540.32	218,437
92	28	0.00	14,132	208,818	274,801	483,620	381	2,434.31	208,818
93	29	0.00	14,011	199,122	288,541	487,664	400	2,327.12	199,122
94	30	0.00	13,938	189,298	302,969	492,267	420	2,219.05	189,298
95	31	0.00	13,837	179,372	318,117	497,489	441	2,109.57	179,372
96	32	0.00	13,739	169,338	334,023	503,362	463	1,998.95	169,338
97	33	0.00	13,648	159,189	350,724	509,914	487	1,887.14	159,189
98	34	0.00	13,562	148,916	368,260	517,176	511	1,774.04	148,916
99	35	0.00	13,476	138,516	386,673	525,190	537	1,659.56	138,516

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
Retirement Ages									
74	10	3,136.47	0	114,185	114,185	228,371	158	1,241.00	114,185
79	15	4,002.84	0	145,733	145,733	291,466	202	1,583.85	145,733
89	25†	6,520.16	0	237,384	237,384	474,768	329	2,579.92	237,384

<< The Long-Term Care Insurance Rider charges used in this illustration are based on current rates. We may change the rates charged for this rider if the rate increase is filed with and approved by the state.

† In lieu of annuitization a Required Withdrawal Amount will be sent at the end of each contract year, if there was no claim period during the contract year. If the LTCI Rider is cancelled at age 90 or beyond, the entire annuity contract value must be paid out or annuitized.

§ The Partial Surrender amount requested was adjusted to the maximum available to prevent cancellation of the LTCI Rider.

M Indicates values are in millions of dollars.

Cost of Waiting

Waiting to purchase the LTCI Rider has implications and risks. Charges for the LTCI Rider are a percent of the Accumulated Value and are based on a number of factors including issue age (If two people are insured, based on oldest insured's issue age). By delaying purchase, the percentage rate used to calculate the charge for the LTCI Rider will be higher than if purchased at a younger age. Additional implications of delaying purchase include not having LTC coverage for a number of years and risking that one is uninsurable at a later date.

Issue Age	Monthly LTCI Rider Charge
65	0.0920%
66	0.0992%
70	0.1384%
75	0.2104%
79	0.2928%

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
 Prepared for **John Doe**

Inflation Protection Analysis

Inflation protection for LTC Benefits provides the opportunity to contribute additional annuity premiums if the Accumulated Value has not increased at least 5% annually. This is beneficial because the cost of some types of LTC have increased at a rate greater than inflation in some past years. The Inflation Protection Analysis illustrates your Maximum Daily LTC Benefit, the Accumulated Value and Available Insurance Amount with the Inflation Protection Benefit (and at least a 5% annual increase) and without the Inflation Protection Benefit. If not during a claim period, the additional annuity premium calculated by Thrivent is required or the Inflation Protection Benefit will lapse.

----- **Illustrated Values Assuming Guaranteed Interest Rate** -----

Age	Increases without Inflation Protection Benefit Premium			Increases with Inflation Protection Benefit Premium			
	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit	Inflation Protection Benefit Premium	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit
75	\$77,875	\$77,875	\$108	\$5,449.62	\$117,821	\$117,821	\$163
80	79,666	79,666	110	6,955.28	150,373	150,373	208
85	81,498	81,498	113	8,876.87	191,919	191,919	266
90	78,360	82,995	115	.00	219,510	244,943	340

----- **Illustrated Values Assuming Nonguaranteed Interest Rate** -----

Age	Increases without Inflation Protection Benefit Premium			Increases with Inflation Protection Benefit Premium			
	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit	Inflation Protection Benefit Premium	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit
75	\$93,333	\$93,333	\$129	\$3,293.13	\$119,895	\$119,895	\$166
80	104,628	104,628	145	4,202.95	153,019	153,019	213
85	117,747	117,747	163	5,364.15	195,296	195,296	271
90	124,693	129,416	179	0.00	227,951	249,253	346

Future Changes

Illustrated future changes do not occur automatically and must be requested by the owner(s) at the time the change is desired.

Age	Partial Surrender
99	\$1,000

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

Exceptions and Limitations

The rider does not pay benefits:

1. In excess of the Covered Expense incurred; or
2. For charges billed by a Doctor or charges for prescription drugs.

In addition, this rider does not cover services:

1. Outside of the United States.
2. Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.
3. In a hospital, a sanatorium or a home or facility for the treatment of alcoholism, drug addiction or mental illness.
4. For which benefits are payable under any Worker’s Compensation, Occupational Disease Act or Law, Employer’s Liability Laws or similar law.

Medicare Non-Duplication: The rider does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Coordination of LTC Coverage: If other previously issued Thrivent LTC contracts or riders exist including expense reimbursement and indemnity type contracts, coordination of LTC benefits will occur. Previously issued contracts will first be considered in the order they were issued. Any amounts paid by previously issued Thrivent LTC contracts and riders will be subtracted from the LTC expense amount eligible for reimbursement. Any remaining unpaid expense amount will then be considered for payment under the LTCI Rider.

Proofs of Loss: Written proof of loss must be given to us at our Service Center. This should be done within 90 days after the end of each period for which we are liable. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible. However, proof must be given within one year from the time that proof is otherwise due unless you were legally incapacitated.

Single Monthly Life Income at Retirement
Guaranteed Period 10 Years

<u>Age</u>	<u>Guaranteed</u>	<u>Nonguaranteed</u>
75	\$478	\$486
80	\$611	\$620
90	\$995	\$1,010

Monthly Life Income Age is as of the end of the contract year. Taking a monthly life income terminates the LTCI Rider.

Important Notes

This illustration is being provided based on the assumption that the applicant is insurable. The applicant is subject to full underwriting to determine insurability status.

If you hold other long-term care insurance or other health insurance that provides long-term care benefits, you may be overinsured if you take out other long-term care coverage with Thrivent Financial. Please disclose your other insurance on your application and discuss your other insurance with your field representative to determine if you need the coverage being applied for.

Each year we will determine our divisible surplus and this contract’s share. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

You may access your contract values by calling the Customer Interaction Center: 1-800-847-4836 or by calling your representative.

Security One Annuity with Long-Term Care Insurance Rider Illustration – Tabular Detail
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services
Prepared for John Doe

If you have any questions about this Single Premium Deferred Annuity Illustration, please contact:

Bill Jones, FIC
4321 N Ballard Rd
Appleton WI 54915
(920) 734-5721

I understand that any guaranteed and nonguaranteed elements illustrated are subject to change and could be higher or lower. The representative has told me they are not guaranteed.

Annuitant Signature/Date _____

Joint Annuitant Signature/Date _____

I have explained that any guaranteed and nonguaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Representative Signature/Date _____

This is for illustration purposes only. It is not a contract.

Applies to contract Single Premium Deferred Annuity, A-AS-SPDA (04), AR-AL-ALTC (10).

Customer Interaction Center: 1-800-THRIVENT (800-847-4836)

XX



Thrivent Financial for Lutherans®

4321 N. Ballard Road, Appleton, WI 54919-0001 • www.thrivent.com

Thrivent Financial® Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration

Prepared for

John Doe

Contract Number: **B1234567**

Thrivent Financial for Lutherans is a faith-based membership organization called to improve the quality of life of its members, their families and their communities by providing comprehensive solutions that focus on financial security, wellness and caring for others.

Independent insurance rating agencies have consistently given Thrivent Financial for Lutherans high marks for our financial strength. These ratings do not apply to the investment performance of investment products.

**A.M. Best
Fitch**

**A++ (Superior; 1st of 15 categories)
AA (Very Strong; 2nd of 9 categories)**

**Bill Jones, CLU
4321 N. Ballard Rd
Appleton, WI 54915
(920) 734-5721**

September 12, 2010

**Thrivent Financial for Lutherans
5321 N. Ballard Road
Appleton, WI 54919-0001**

**Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services**

Contract Information as of September 30, 2010

John Doe
 Male Annuity Issue Age: 65
 Jill Doe (deceased)
 Female Annuity Issue Age: XX
 Contract Number: B1234567
 Pension Type: Non-qualified
 Annuity Issue Date: 09/20/2010
 Annuity Issue State: XX
 Accumulated Value: \$72,000.00
 Cash Surrender Value: \$67,464.00

Benefits and Riders
 None
 Long-Term Care Insurance Rider
 LTCI Rider Issue Age: 65
 Second Insured LTCI Rider Issue Age: 65
 Inflation Protection Benefit: 5%
 Nonforfeiture Benefit
 Spousal/State Recognized Partner Discount
 Available Insurance Amount: \$72,160.91
 Maximum Daily LTC Benefit: \$100
 Available Ancillary Benefit: \$6,013
 Available Insurance Amount Multiplier: 1
 Monthly LTCI Rider Charge: 0.0920%

Illustration Assumptions Effective October 20, 2010

Immediate Partial Surrender: \$200.00
 Accumulated Value: \$72,160.91
 Cash Surrender Value: \$67,614.77

Benefits and Riders
 None
 Long-Term Care Insurance Rider - ADDED/CANCELLED
 LTCI Age Nearest at Add: 65
 Second Insured LTCI Age Nearest at Add: XX
 Female
 Inflation Protection Benefit: 5% - CANCELLED
 Nonforfeiture Benefit - CANCELLED
 Spousal/State-Recognized Partner Discount
 Available Insurance Amount: \$72,160.91
 Maximum Daily LTC Benefit: \$100
 Available Ancillary Benefit: \$6,013
 Available Insurance Amount Multiplier: 1

ADDED – This illustration assumes the rider(s) indicated are added to the contract.
CANCELLED – This illustration assumes the riders and benefits indicated are cancelled. The effective date will be when the request is received in the Operations Center.

----- **Future Changes Requested** -----

Beginning Of Year Age	Annual Partial Surrender
58	\$999

Illustrated changes do not occur automatically on the contract. All contract changes must be requested by the owner(s) at the time the change is desired. Requested changes may require proof of insurability.

Features and Important Notes

Security One Annuity is a fixed annuity that offers a guaranteed interest rate as well as having features uniquely tailored to pre-retiree and retiree needs – competitive long-term interest rates and income-generating ability. This conservative, long-term, tax-deferred accumulation vehicle is designed to allow the contract holder access to their money and is ideal for both accumulation and income generation.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Jones

Contract Number: B1234567

Security One Annuity with a Long-Term Care Insurance (LTCI) Rider is a single premium fixed deferred annuity product with a LTCI Rider. The primary features of this product are an accumulation vehicle along with LTC benefits. The LTC benefits are a combination of reimbursements from the annuity Accumulated Value and available LTCI benefits. This product allows the member accessibility to their Accumulated Value. Surrenders of the Accumulated Value can incur surrender charges and decrease the amount of LTCI benefits available. Charges for the LTCI Rider are deducted from the Accumulated Value on a periodic basis

The LTCI Rider is designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

The LTCI Rider provides coverage in the form of reimbursement for covered expenses incurred by the insured(s) for qualified Long-Term Care services when eligibility for benefits is met. THIS LTCI RIDER DOES NOT COVER EXPENSES INCURRED PRIOR TO ELIGIBILITY AND MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

A residential care facility benefit pays for services while the insured(s) is confined in an assisted living facility, a nursing home or a hospice. A non-residential care benefit pays for services provided in an adult day care facility or in an insured's home as home care services.

This information is being provided based on the insurability of the applicant. Full underwriting is used to determine insurability status.

You may be overinsured if you purchase other long-term care coverage. Please disclose your long-term care coverage on any applications and discuss with your financial representative to determine if you need the coverage being applied for.

Each year we will determine our divisible surplus and this contract's share. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

Illustrated Values Assuming Guaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume an effective annual interest rate of 4.10% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. Guaranteed monthly life income amounts are based on Accumulated Values illustrated and guaranteed monthly life income rates. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Illustrated Values Assuming Nonguaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume current effective annual interest rate of 4.10% (which includes a first year interest bonus of 1.00%) until the current effective annual interest end date and 3.10% thereafter. The current effective annual interest rate will not be changed more often than once every 12 months. Interest rate banding has been ignored for these values. Current monthly life income amounts based on nonguaranteed Accumulated Values, Cash Surrender Values, and monthly life income rates are not guaranteed. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Partial Surrenders: The owner can surrender all or part of the Accumulated Value at any time. Each Partial Surrender must be at least \$200 and at least \$1,000 must remain in the contract after the Partial Surrender. Partial Surrenders may be subject to a surrender charge and surrenders taken prior to the owner attaining age 59 ½ may result in a 10% premature distribution federal tax penalty. Partial Surrenders may be taxable.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Jones

Contract Number: B1234567

Partial Surrenders: The owner can surrender all or part of the Accumulated Value at any time. A Partial Surrender amount must be at least \$200. In addition, for the LTCI Rider to remain in effect either the Accumulated Value or the total premiums minus all Partial Surrenders must be at least \$36,000 prior to the initial claim period. Partial Surrenders may be subject to a surrender charge and surrenders taken prior to the owner attaining age 59 ½ may result in a 10% premature distribution federal tax penalty. Partial Surrenders may be taxable. Please consult with a tax advisor first. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. Do not use Partial Surrenders to pay for long-term care expenses as Partial Surrenders decrease LTCI benefits on a pro rata basis and may result in a taxable event. Rather, submit a claim to Thrivent for covered LTCI expenses to be reimbursed.

Required Withdrawal Amount: On the annuity date of an annuity contract, the contract must be annuitized or surrendered. The annuity date is usually the contract anniversary when the oldest annuitant turns age 90 (age-nearest basis). The annuity income described in the annuity contract will not be paid while the LTCI Rider is in-force. In lieu of paying the annuity income, a pre-determined withdrawal amount will be taken from the Accumulated Value at the end of each Contract Year occurring after the Annuity Date. If a Contract Year includes any day that is part of a claim period, no withdrawal will be required that year. The Required Withdrawal Amount is calculated for each contract year by multiplying the attained age amortization factor by the Accumulated Value at the end of the prior contract year. The Required Withdrawal Amount less the sum of Partial Surrenders taken during the contract year is then sent to the owner(s) at the end of each contract year. The Available Insurance Amount, Maximum Daily Benefit and Available Ancillary Benefit are not reduced by Required Withdrawal Amounts.

Accumulated Value: The accumulation with interest of the premium less any partial surrenders.

Accumulated Value: The Accumulated Value of the annuity is equal to the sum of: 1) The accumulation with interest of: a) Premiums paid; and b) If the annuity is continued under the annuitant exchange, any amount paid on the Annuitant's death provided by any additional benefits shown on page 3 of the contract; Less 2) The accumulated effect of: a) Partial Surrenders; b) LTC Benefit payments taken from the Accumulated Value; c) LTCI Rider Charges deducted; and d) Required Withdrawal Amounts deducted.

Available Insurance Amount: For the initial claim period, the Available Insurance Amount is the product of the Available Insurance Amount Multiplier and the Accumulated Value the day after the end of the Elimination Period (or end of the waiting period if later). A guaranteed insurance amount for the initial claim period is available in the event that monthly charges for the LTCI Rider are more than credited interest. The guaranteed insurance amount is reduced by the product of all Partial Surrenders and the Available Insurance Amount Multiplier. The Available Insurance Amount is guaranteed to be at least a percentage of the annuity accumulated value at issue of the LTCI Rider reduced by Partial Surrenders multiplied by the Insurance Amount Multiplier. The percentage varies by issue age of the LTCI Rider:

Issue ages 50 - 64	100%
Issue ages 65 - 74	90%
Issue ages 75 - 79	80%

Total Available for Claim: The total amount available to reimburse LTCI expenses is the sum of the Annuity Accumulated Value and the Available Insurance Amount.

Maximum Daily LTC Benefit: The Maximum Daily LTC Benefit amount will be the Accumulated Value the day after the end of the elimination period (or the waiting period if later) divided by 720. However, the Maximum Daily LTC Benefit will never be less than \$50.

Long-Term Care Insurance Rider Charges: While the Long-Term Care Insurance Rider is in effect, charges for the LTCI Rider will be deducted from the Accumulated Value on each monthly anniversary of the LTCI Rider as long as funds are available. Charges will be a percentage of the Accumulated Value.

Cash Surrender Value: This is the accumulated value less any surrender charges.

Cash Surrender Value: The Accumulated Value less any surrender charges. In no event will the Cash Surrender Value be less than the sum of premiums paid less the sum of LTCI Rider charges, Partial Surrenders less Surrender Charges, amounts taken from the Accumulated Value for LTCI benefits and Required Withdrawal Amounts.

Cash Surrender Value: The Accumulated Value less any surrender charges. In no event will the Cash Surrender Value be less than the sum of premiums paid less the sum of Partial Surrenders less Surrender Charges.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Presented by: Bill Jones
Contract Number: B1234567

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply. Exceptions to Surrender Charges may apply. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

Year	Percent Applied	Year	Percent Applied
1	7%	5	3%
2	6%	6	2%
3	5%	7	1%
4	4%	8 or later	0%

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharge from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply if more than 10% of the Accumulated Value is surrendered in a contract year. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

Year	Percent Applied	Year	Percent Applied	Year	Percent Applied
1	7%	5	5%	8	2%
2	7%	6	4%	9	1%
3	7%	7	3%	10 or later	0%
4	6%				

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharge from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Monthly Life Income: A lifetime income is available under the annuity contract. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Monthly Life Income: A lifetime income is available under the annuity contract. 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. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Available Insurance Amount Multiplier: At the time of the application for the LTCI Rider, a multiplier is chosen that is used to calculate the amount of LTCI Rider benefits available from Thrivent during a claim. The multiplier will be applied to the annuity Accumulated Value the day after the end of the elimination period. No future changes to this multiplier are allowed.

Inflation Protection Benefit: The Inflation Protection Benefit increases the Available Insurance Amount, Available Ancillary Benefit and the Maximum Daily LTC Benefit by 5% and may allow additional annuity premiums. The Inflation Protection Benefit remains in effect while not in a claim period as long as the owner contributes the calculated premium within 60 calendar days after the LTCI Rider Anniversary. If the premium is not contributed, this benefit expires and cannot be added in the future. During a claim period, the Inflation Protection Benefit Premium is optional.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Contract Number: B1234567

Presented by: Bill Jones

Inflation Protection Benefit Premium: Inflation Protection Benefit provides inflation protection against anticipated increases in long-term care expenses. The premium amount is calculated by Thrivent and you will be notified of the timing and amount of any Inflation Protection Benefit Premium. If you do not provide the premium by the end of the grace period, the Inflation Protection Benefit will lapse and cannot be added in the future. The Inflation Protection Benefit Premium is optional during a claim period.

Nonforfeiture Benefit: If the LTCI Rider has been in effect for at least three years, this benefit is triggered if: you have given written notice to terminate the LTCI Rider, or you make a Partial Surrender from the annuity Accumulated Value that causes the Rider to terminate. This benefit is elected on the application and incurs a monthly Nonforfeiture Benefit charge.

Contingent Nonforfeiture Benefit: This applies only if the Nonforfeiture Benefit is not elected. The Contingent Nonforfeiture Benefit is triggered only if the Rider terminates subsequent to a substantial cumulative increase in the monthly rider percentage charge. There is no monthly charge for the Contingent Nonforfeiture Benefit.

Paid-up Insurance: If the Long-Term Care Insurance rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the LTCI Rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective. The nonforfeiture credit is the greater of the total of all Long-Term Care Insurance rider charges deducted or 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Available Ancillary Benefit: Calculated at issue of the rider and constitutes a separate pool of insurance used to reimburse LTCI expenses for equipment/home modification, caregiver training, and respite care, available after the one year waiting period has been satisfied. Payments for ancillary benefits do not reduce the Available Insurance Amount or the annuity Accumulated Value, and the elimination period does not apply. The Available Ancillary Benefit is one twelfth of the annuity Accumulated Value at issue of the LTCI Rider.

LTCI Rider Benefits - Coinsurance: The coinsurance payout structure for covered LTC expenses is 25% from the Available Insurance Amount (see definition) and 75% from the fixed annuity Accumulated Value. On a daily basis, the combination of payouts from the Accumulated Value and the Available Insurance Amount for covered LTC expenses will not exceed the Maximum Daily Benefit.

Care Coordinator Services: This optional service provides assistance to the insured and the insured's family, when the insured is chronically ill, in developing a plan of care, locating and coordinating caregivers, facilities and services needed that are qualified long-term care services. This service is not subject to the waiting period or the elimination period, and does not reduce the Available Insurance Amount, the Accumulated Value or the Available Ancillary Benefit.

Death Benefit: The annuity death benefit is the greater of the Accumulated Value and the guaranteed return of premium, if included, as of the date of death. The death benefit may also include Nonforfeiture Benefits. Where there is single annuitant/joint insureds or joint annuitant/joint insureds and the beneficiary elects to receive death proceeds; reduced paid-up insurance is calculated if the optional Nonforfeiture Benefit was chosen at issue of the rider.

Elimination Period: For benefits subject to the Elimination Period, it begins on the first day after the date of issue of the LTCI Rider on which an insured receives qualified Long-Term Care services. For the benefits subject to the Elimination Period, no benefits are payable until after 90 days of qualifying Long-Term Care services are credited towards the Elimination Period.

Waiting Period: Begins on the date of issue of the LTCI Rider and ends on the day before the first LTCI Rider anniversary. No benefits are payable under the LTCI Rider for expenses incurred during the Waiting Period. The Waiting Period is one year.

Yield: The yield represents the effective annual interest rate at which the accumulation of all premiums and the Accumulated Value at issue of the LTCI Rider would be equal to cash surrender values for the ages/years indicated based on guaranteed and current interest rates.

This contract may result in a loss if kept for only a few years.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Jones

Contract Number: B1234567

Exceptions and Limitations

The rider does not pay benefits:

1. In excess of the covered LTC expense incurred; or
2. For charges billed by a Doctor or charges for prescription drugs.

In addition, this rider does not cover services:

1. Outside of the United States.
2. Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.
3. In a hospital, a sanatorium or a home or facility for the treatment of alcoholism, drug addiction or mental illness.
4. For which benefits are payable under any Worker's Compensation, Occupational Disease Act or Law, Employer's Liability Laws or similar law.

Medicare Non-Duplication: The rider does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Coordination of LTC Coverage: If other previously issued Thrivent LTC coverage exists including expense reimbursement and indemnity type coverage, coordination of LTC benefits will occur. Previously issued contracts will be considered in the order they were issued. Any amounts paid by previously issued Thrivent LTC contracts and riders will be subtracted from the LTC expense amount eligible for reimbursement. Any remaining unpaid expense amount will then be considered for payment under the LTCI Rider.

Proofs of Loss: Written proof of loss must be given to us at our Service Center. This should be done within 90 days after the end of each period for which we are liable. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible. However, proof must be given within one year from the time that proof is otherwise due unless you were legally incapacitated.

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Jones

Contract Number: B1234567

In the section Illustrated Values Assuming Guaranteed Interest Rate, Accumulated Values and Cash Surrender Values illustrated assume an effective annual interest rate of 4.10% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. In the section Illustrated Values Assuming Nonguaranteed Interest Rate, Accumulated Values and Cash Surrender values illustrated assume a current effective annual interest rate of 4.10% until the current effective annual interest end date and 3.10% thereafter.

This illustration assumes that the currently Illustrated Values Using Nonguaranteed Interest Rates will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Values shown are not guaranteed. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year.

Calculations used to produce the included information use simplifying assumptions that may not reflect actual experience and timing of events. The LTCI Rider is assumed to be issued on the next annuity monthly anniversary. Thereafter, the monthly charge for the LTCI Rider is taken and one month of interest is credited on a monthly basis into the future. For the Inflation Protection Benefit, the calculation of the annual required annuity premium occurs on the LTCI Rider monthly anniversary. The end date of the current effective interest date is the annuity monthly anniversary immediately prior to the actual end date.

Calculations used to produce the included information use simplifying assumptions that may not reflect actual experience and timing of events. On the issue date of LTCI Rider, a monthly charge for the LTCI Rider is taken and interest is credited to the next annuity monthly anniversary. Thereafter, the monthly charge for the LTCI Rider is taken and one month of interest is credited on a monthly basis into the future. For the Inflation Protection Benefit, the calculation of the annual required annuity premium occurs on the LTCI Rider monthly anniversary. The end date of the current effective interest date is the annuity monthly anniversary immediately prior to the actual end date.

The end date of the current effective interest date is the annuity monthly anniversary immediately prior to the actual end date.

Values below are as of the end of the contract year. Age is and partial surrenders as of the beginning of the contract year.

----- **Illustrated Values Assuming Guaranteed Interest Rate** -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
65	1	\$0.00	\$0	\$74,196	\$74,196	\$148,393	\$103	\$740.04	\$69,522
66	2	1,648.10	0	75,949	75,949	151,898	105	834.83	71,164
67	3	3,688.32	0	79,746	79,746	159,492	110	872.95	74,722
68	4	3,872.96	0	83,733	83,733	167,467	116	916.62	79,212
69	5	4,066.59	0	87,920	87,920	175,841	122	962.43	83,964
70	6	4,269.89	0	92,316	92,316	184,633	128	1,010.54	88,933
71	7	4,483.40	0	96,932	96,932	193,864	134	1,061.12	94,315
72	8	4,707.65	0	101,778	101,778	203,557	141	1,114.14	99,946
73	9	4,942.97	0	106,867	106,867	213,735	148	1,169.86	105,906
74	10	5,190.14	0	112,211	112,211	224,422	155	1,228.35	112,211

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Presented by: Bill Thrivent
Contract Number: B1234567

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
75	11	\$5,449.62	\$0	\$117,821	\$117,821	\$235,643	\$163	\$1,289.75	\$117,821
76	12	5,722.11	0	123,712	123,712	247,425	171	1,354.25	123,712
77	13	6,008.22	0	129,898	129,898	259,797	180	1,421.96	129,898
78	14	6,308.64	0	136,393	136,393	272,786	189	1,493.06	136,393
79	15	6,624.07	0	143,213	143,213	286,426	198	1,567.72	143,213
80	16	6,955.28	0	150,373	150,373	300,747	208	1,646.10	150,373
81	17	7,303.02	0	157,892	157,892	315,785	219	1,728.38	157,892
82	18	7,668.17	0	165,787	165,787	331,574	230	1,814.82	165,787
83	19	8,051.56	0	174,076	174,076	348,153	241	1,905.56	174,076
84	20	8,454.17	0	182,780	182,780	365,560	253	2,000.82	182,780
85	21	8,876.87	0	191,919	191,919	383,838	266	2,100.87	191,919
86	22	9,320.72	0	201,515	201,515	403,030	279	2,205.93	201,515
87	23	9,787.75	0	211,591	211,591	423,182	293	2,316.22	211,591
88	24	10,276.10	0	222,170	222,170	444,341	308	2,432.03	222,170
89	25	10,789.90	0	233,279	233,279	466,558	324	2,553.63	233,279
90	26	0.00	14,090	219,510	244,943	464,453	340	2,577.03	219,510
91	27	0.00	13,697	206,115	257,190	463,306	357	2,424.93	206,115
92	28	0.00	13,335	193,064	270,049	463,113	375	2,276.96	193,064
93	29	0.00	12,954	180,375	283,552	463,927	393	2,132.76	180,375
94	30	0.00	12,626	167,988	297,729	465,727	413	1,992.61	167,998
95	31	0.00	12,280	155,948	312,616	468,565	434	1,855.87	155,948
96	32	0.00	11,945	144,218	328,247	472,465	455	1,722.76	144,218
97	33	0.00	11,623	132,792	344,659	477,452	478	1,593.18	132,792
98	34	0.00	11,313	121,662	361,892	483,554	502	1,466.96	121,662
99	35	0.00	11,010	110,819	379,987	490,806	527	1,343.99	110,819
----- Retirement Ages -----									
74	10	5,190.14	0	112,211	112,211	244,422	155	1,228.35	112,211
79	15	6,624.07	0	143,213	143,213	286,426	198	1,567.72	143,213
89	25†	10,789.90	0	233,279	233,279	466,558	324	2,553.63	233,279

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Thrivent

Contract Number: B1234567

----- Illustrated Values Assuming Nonguaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
65	1	\$0.00	\$0	\$74,196	\$74,196	\$148,393	\$103	\$740.04	\$69,522
66	2	1,536.05	0	77,217	77,217	154,435	107	840.74	72,353
67	3	2,302.81	0	81,077	81,077	162,155	112	881.50	75,969
68	4	2,419.08	0	85,131	85,131	170,263	118	925.55	80,534
69	5	2,540.00	0	89,388	89,388	178,776	124	971.83	85,365
70	6	2,667.02	0	93,857	93,857	187,715	130	1,020.43	90,478
71	7	2,800.37	0	98,550	98,550	197,100	136	1,071.46	95,889
72	8	2,940.41	0	103,478	103,478	206,956	143	1,125.03	101,615
73	9	3,079.05	0	108,748	108,748	217,496	151	1,181.73	107,769
74	10	3,136.47	0	114,185	114,185	228,371	158	1,241.00	114,185
75	11	3,293.13	0	119,895	119,895	239,790	166	1,303.04	119,895
76	12	3,457.80	0	125,889	125,889	251,779	174	1,368.19	125,889
77	13	3,630.68	0	132,184	132,184	264,368	183	1,436.60	132,184
78	14	3,812.21	0	138,793	138,793	277,587	192	1,508.44	138,793
79	15	4,002.84	0	145,733	145,733	291,466	202	1,583.85	145,733
80	16	4,202.95	0	153,019	153,019	306,039	212	1,663.04	153,019
81	17	4,413.09	0	160,670	160,670	321,341	223	1,746.19	160,670
82	18	4,633.76	0	168,704	168,704	337,409	234	1,833.52	168,704
83	19	4,865.47	0	177,139	177,139	354,279	246	1,925.18	177,139
84	20	5,108.74	0	185,996	185,996	371,993	258	2,021.44	185,996
85	21	5,364.15	0	195,296	195,296	390,593	271	2,122.52	195,296
86	22	5,632.34	0	205,061	205,061	410,122	284	2,228.63	205,061
87	23	5,913.96	0	215,314	215,314	430,628	299	2,340.07	215,314
88	24	6,209.68	0	226,080	226,080	452,160	314	2,457.09	226,080
89	25	6,520.16	0	237,384	237,384	474,768	329	2,579.92	237,384
90	26	0.00	14,338	227,951	249,253	477,204	346	2,645.45	227,951
91	27	0.00	14,224	218,437	261,716	480,153	363	2,540.32	218,437
92	28	0.00	14,132	208,818	274,801	483,620	381	2,434.31	208,818
93	29	0.00	14,011	199,122	288,541	487,664	400	2,327.12	199,122
94	30	0.00	13,938	189,298	302,969	492,267	420	2,219.05	189,298
95	31	0.00	13,837	179,372	318,117	497,489	441	2,109.57	179,372
96	32	0.00	13,739	169,338	334,023	503,362	463	1,998.95	169,338
97	33	0.00	13,648	159,189	350,724	509,914	487	1,887.14	159,189
98	34	0.00	13,562	148,916	368,260	517,176	511	1,774.04	148,916
99	35	0.00	13,476	138,516	386,673	525,190	537	1,659.56	138,516

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Thrivent

Contract Number: B1234567

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Total Available for Claim	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value
Retirement Ages									
74	10	3,136.47	0	114,185	114,185	228,371	158	1,241.00	114,185
79	15	4,002.84	0	145,733	145,733	291,466	202	1,583.85	145,733
89	25†	6,520.16	0	237,384	237,384	474,768	329	2,579.92	237,384

- << The Long-Term Care Insurance Rider charges used in this illustration are based on current rates. We may change the rates charged for this rider if the rate increase is filed with and approved by the state.
- † In lieu of annuitization a Required Withdrawal Amount will be sent at the end of each contract year, if there was no claim period during the contract year. If the LTCI Rider is cancelled at age 90 or beyond, the entire annuity contract value must be paid out or annuitized.
- § The Partial Surrender amount requested was adjusted to the maximum available to prevent cancellation of the LTCI Rider.
- # Based on the illustrated values assuming guaranteed interest rate, the contract will terminate due to a partial surrender.
- * Based on the illustrated values assuming nonguaranteed interest rate, the contract will terminate due to a partial surrender.
- M Indicates values are in millions of dollars.

Cost of Waiting

Waiting to purchase the LTCI Rider has implications and risks. Charges for the LTCI Rider are a percent of the Accumulated Value and are based on a number of factors including issue age (If two people are insured, based on oldest insured's issue age). By delaying purchase, the percentage rate used to calculate the charge for the LTCI Rider will be higher than if purchased at a younger age. Additional implications of delaying purchase include not having LTC coverage for a number of years and risking that one is uninsurable at a later date.

Issue Age	Monthly LTCI Rider Charge
65	0.0920%
66	0.0992%
70	0.1384%
75	0.2104%
79	0.2928%

Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Presented by: Bill Thrivent

Contract Number: B1234567

Inflation Protection Analysis

Inflation protection for LTC Benefits provides the opportunity to contribute additional annuity premiums if the Accumulated Value has not increased at least 5% annually. This is beneficial because the cost of some types of LTC have increased at a rate greater than inflation in some past years. The Inflation Protection Analysis illustrates your Maximum Daily LTC Benefit, the Accumulated Value and Available Insurance Amount with the Inflation Protection Benefit (and at least a 5% annual increase) and without the Inflation Protection Benefit. If not during a claim period, the additional annuity premium calculated by Thrivent is required or the Inflation Protection Benefit will lapse.

----- **Illustrated Values Assuming Guaranteed Interest Rate** -----

Age	Increases without Inflation Protection Benefit Premium			Increases with Inflation Protection Benefit Premium			
	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit	Inflation Protection Benefit Premium	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit
75	\$77,875	\$77,875	\$108	\$5,449.62	\$117,821	\$117,821	\$163
80	79,666	79,666	110	6,955.28	150,373	150,373	208
85	81,498	81,498	113	8,876.87	191,919	191,919	266
90	78,360	82,995	115	.00	219,510	244,943	340

----- **Illustrated Values Assuming Nonguaranteed Interest Rate** -----

Age	Increases without Inflation Protection Benefit Premium			Increases with Inflation Protection Benefit Premium			
	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit	Inflation Protection Benefit Premium	Accum Value	Available Insurance Amount	Maximum Daily LTC Benefit
75	\$93,333	\$93,333	\$129	\$3,293.13	\$119,895	\$119,895	\$166
80	104,628	104,628	145	4,202.95	153,019	153,019	213
85	117,747	117,747	163	5,364.15	195,296	195,296	271
90	124,693	129,416	179	0.00	227,951	249,253	346

Single Monthly Life Income at Retirement
Guaranteed Period 10 years

Age	Guaranteed	Nonguaranteed
75	\$478	\$486
80	\$611	\$620
90	\$995	\$1010

Monthly Life Income **Age 75** as of the end of the contract year. **Taking a monthly life income terminates the LTCI Rider.**

Inquiries: Inquiries regarding this contract summary/statement of benefit information can be directed to either your Financial Representative or the Customer Interaction Center.

SERFF Tracking Number: *THR-126611922* State: *Arkansas*
 Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *46374*
 Company Tracking Number:
 TOI: *A021 Individual Annuities- Deferred Non- Variable* Sub-TOI: *A021.003 Single Premium*
 Product Name: *Long-Term Care Rider for use with Annuity Contract*
 Project Name/Number: */*

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Benefits For Long-Term Care Services Rider	AR-AL-ALTC (10) New			LTC Rates.pdf

**Form AR-AL-ALTC (10)
Benefits For Long-Term Care Services Rider**

LTC Rider Monthly Rates Expressed as basis points of AV Single Coverage (One insured)* 1x Benefit Multiplier			
<i>Issue Ages</i>	<i>Base</i>	<i>Addition for NF Benefit</i>	<i>Addition for IP Benefit</i>
50	1.6	0.2	1.0
51	1.8	0.3	1.2
52	2.1	0.3	1.3
53	2.3	0.3	1.4
54	2.6	0.3	1.5
55	2.8	0.3	1.6
56	3.1	0.3	1.8
57	3.4	0.3	1.8
58	3.8	0.3	1.9
59	4.3	0.3	2.1
60	4.7	0.4	2.3
61	5.1	0.4	2.5
62	5.5	0.4	2.7
63	6.3	0.4	2.9
64	7.0	0.4	3.3
65	7.8	0.4	3.5
66	8.5	0.4	3.8
67	9.1	0.4	4.3
68	10.0	0.5	4.7
69	10.9	0.5	5.0
70	11.8	0.5	5.4
71	12.8	0.5	5.8
72	13.8	0.5	6.0
73	15.3	0.6	6.6
74	16.8	0.6	7.3
75	18.3	0.7	7.8
76	19.8	0.7	8.5
77	21.3	0.8	9.1
78	23.7	0.8	9.8
79	26.0	0.8	10.6

LTC Rider Monthly Rates Expressed as basis points of AV Single Coverage (One insured)* 2x Benefit Multiplier			
<i>Issue Ages</i>	<i>Base</i>	<i>Addition for NF Benefit</i>	<i>Addition for IP Benefit</i>
50	2.8	0.3	2.3
51	3.2	0.3	2.4
52	3.5	0.3	2.6
53	3.8	0.3	2.8
54	4.2	0.3	2.9
55	4.5	0.3	3.1
56	4.8	0.3	3.3
57	5.2	0.3	3.4
58	5.7	0.4	3.8
59	6.2	0.4	4.0
60	6.7	0.5	4.3
61	7.2	0.5	4.6
62	7.7	0.6	4.9
63	8.6	0.6	5.4
64	9.5	0.6	5.9
65	10.4	0.7	6.5
66	11.3	0.7	7.0
67	12.3	0.7	7.5
68	13.4	0.8	8.1
69	14.7	0.8	8.6
70	15.8	0.8	9.3
71	17.1	0.8	9.8
72	18.3	0.8	10.3
73	20.2	0.8	11.3
74	22.1	0.8	12.2
75	24.0	0.9	13.2
76	25.9	0.9	14.1
77	27.8	1.0	15.0
78	30.8	1.1	16.0
79	33.7	1.2	17.1

* There is a 20% spouse discount available on the single life plans.

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919

**Form AR-AL-ALTC (10)
Benefits For Long-Term Care Services Rider**

LTC Rider Monthly Rates Expressed as basis points of AV Joint Coverage (Two insureds) 1x Benefit Multiplier			
<i>Issue Ages</i>	<i>Base</i>	<i>Addition for NF Benefit</i>	<i>Addition for IP Benefit</i>
50	1.8	0.2	1.4
51	2.1	0.3	1.6
52	2.3	0.3	1.8
53	2.6	0.3	2.0
54	2.8	0.3	2.2
55	3.1	0.3	2.3
56	3.3	0.3	2.5
57	3.8	0.3	2.5
58	4.3	0.3	2.8
59	4.8	0.3	3.0
60	5.3	0.3	3.3
61	5.8	0.3	3.5
62	6.1	0.3	3.9
63	6.8	0.3	4.3
64	7.6	0.3	4.8
65	8.3	0.4	5.3
66	9.1	0.4	5.7
67	9.8	0.4	6.1
68	11.0	0.4	6.6
69	12.2	0.4	7.1
70	13.3	0.4	7.5
71	14.5	0.4	8.0
72	15.6	0.4	8.6
73	17.2	0.4	9.3
74	18.8	0.5	10.0
75	20.3	0.5	10.8
76	21.9	0.6	11.4
77	23.5	0.6	12.2
78	26.2	0.6	13.3
79	28.8	0.7	14.4

LTC Rider Monthly Rates Expressed as basis points of AV Joint Coverage (Two insureds) 2x Benefit Multiplier			
<i>Issue Ages</i>	<i>Base</i>	<i>Addition for NF Benefit</i>	<i>Addition for IP Benefit</i>
50	3.3	0.2	2.7
51	3.6	0.2	2.9
52	3.9	0.2	3.2
53	4.3	0.3	3.4
54	4.6	0.3	3.6
55	4.9	0.3	3.8
56	5.3	0.3	4.1
57	5.6	0.3	4.3
58	6.2	0.3	4.8
59	6.8	0.3	5.2
60	7.3	0.4	5.7
61	7.8	0.4	6.1
62	8.4	0.4	6.5
63	9.3	0.4	7.2
64	10.3	0.4	7.8
65	11.3	0.4	8.3
66	12.3	0.4	8.9
67	13.2	0.4	9.6
68	14.6	0.4	10.4
69	16.0	0.4	11.3
70	17.3	0.6	12.1
71	18.8	0.6	12.9
72	20.2	0.6	13.8
73	22.2	0.6	14.8
74	24.2	0.6	15.8
75	26.1	0.6	16.8
76	28.1	0.6	17.8
77	30.1	0.6	18.8
78	33.4	0.7	20.4
79	36.8	0.8	21.9

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, WI 54919

SERFF Tracking Number: THRV-126611922 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46374
Company Tracking Number:
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.003 Single Premium
Variable
Product Name: Long-Term Care Rider for use with Annuity Contract
Project Name/Number: /

Disclosure 26785 N9-10.pdf

Rate Increase Disclosure 26831 N9-10.pdf

Replacement Notice 26786 N9-10.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Statements of Variability

Comments:

Attached are the following Statements of Variability:

- 1) A Statement of Variability for the rider form AR-AL-ALTC (10) and application form 23195A.
- 2) A Statement of Variability for the Contract Summary, form 26860.
- 3) A Statement of Variability for Illustration, form 26762.
- 4) A Statement of Variability for Illustration, form 26799.

Attachments:

AR LTC Statement of Variability.pdf

Contract Summary SOV.pdf

LTC NB ILL SOV.pdf

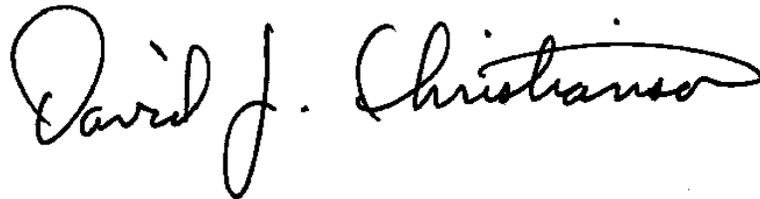
LTC Inforce ILL SOV.pdf

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>
<u>AR-AL-ALTC (10)</u>	<u>48</u>
<u>26787 N9-10</u>	<u>52</u>
<u>26792A N9-10</u>	<u>44</u>
<u>26814 N9-10</u>	<u>43</u>
<u>26815 N9-10</u>	<u>63</u>
<u>23195A R9-10</u>	<u>46</u>



7/30/2010

Date

David J. Christianson
Director, Contract Forms and Compliance

Long-Term Care Insurance Personal Worksheet

People buy long-term care insurance for many reasons. Some don't want to use their own assets to pay for long-term care. Some buy insurance to make sure they can choose the type of care they get. Others don't want their family to have to pay for care or don't want to go on Medicaid. But long-term care insurance may be expensive, and may not be right for everyone.

By state law, the insurance company must fill out part of the information on this worksheet and ask you to fill out the rest to help you and the company decide if you should buy this policy.

Premium Information

Policy form numbers AR-AL-ALTC (10)	The premium for the coverage you are considering will be ____ percent of the underlying annuity's accumulated value per month.	Type of policy (noncancellable/guaranteed renewable) Guaranteed Renewable
---	--	---

The Company's Right to Increase Premiums

The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state.

Rate Increase History

The company has sold long-term care insurance as a rider to an annuity contract since 2010 and has sold this rider since 2010.

Questions Related to Your Income

How will you pay each year's premium?

From my income From my savings/investments My family will pay

Yes No Have you considered whether you could afford to keep this policy if the premiums went up, for example, by 20%?

What is your annual income? (Check only one.)

Under \$10,000 \$30,000-\$49,999 \$160,000-\$299,999
 \$10,000-\$19,999 \$50,000-\$99,999 \$300,000-\$499,999
 \$20,000-\$29,999 \$100,000-\$159,999 \$500,000+

How do you expect your income to change over the next 10 years? (Check only one.)

No change Increase Decrease

Explain if increase or decrease is expected

If you will be paying premiums with money received only from your own income, a rule of thumb is that you may not be able to afford this policy if the premiums will be more than 7% of your income.

Yes No Will you buy inflation protection?

If 'No', have you considered how you will pay for the difference between future costs and your daily benefit amount?

From my income From my savings/investments My family will pay

The national average annual cost of care in 2009 was \$79,935, but this figure varies across the country. In ten years the national average annual cost would be about \$130,294 if costs increase 5% annually.

What elimination period are you considering?

Number of days 90 . Approximate cost \$19,710 for that period for care.

How are you planning to pay for your care during the elimination period?

From my income From my savings/investments My family will pay

Questions Related to Your Savings and Investments

Not counting your home, about how much are all of your assets (your savings and investments) worth? (Check only one.)

- | | | |
|--|--|--|
| <input type="checkbox"/> Under \$20,000 | <input type="checkbox"/> \$50,000-\$99,999 | <input type="checkbox"/> \$500,000-\$999,999 |
| <input type="checkbox"/> \$20,000-\$29,999 | <input type="checkbox"/> \$100,000-\$249,999 | <input type="checkbox"/> \$1,000,000-\$2,999,999 |
| <input type="checkbox"/> \$30,000-\$49,999 | <input type="checkbox"/> \$250,000-\$499,999 | <input type="checkbox"/> \$3,000,000+ |

How do you expect your assets to change over the next ten years? (Check only one.)

- Stay about the same Increase Decrease

Explain if increase or decrease is expected

If you are buying this policy to protect your assets and your assets are less than \$30,000, you may wish to consider other options for financing your long-term care.

Acknowledgements

Yes No **I do not intend to access the accumulated value except for qualified long-term care expenses.** I understand that any partial surrenders, including the annual allowable amount not subject to a surrender charge, will result in a corresponding decrease of the accumulated value of the annuity and will reduce my available long-term care insurance benefits.

Agree N/A **For same-sex couples only.** We understand that by applying for a joint fixed annuity with long-term care insurance rider that federal annuity law will affect the continuation of the annuity and long-term care coverage after the death of the first partner. To avoid this adverse treatment and in order to remain covered under long-term care insurance, we have been advised to purchase individual contracts in lieu of a joint contract.

Disclosure Statement

Check only one.

The answers to the questions above describe my financial situation.

or

I choose not to complete this information.

This box must be checked.

I acknowledge that the carrier and/or its agent (below) has reviewed this form with me including the premium, premium rate increase history and potential for premium increases in the future. I understand the above disclosures. **I understand that the rates for this policy may increase in the future.**

Signatures

Signature of applicant and date signed (mm/dd/yyyy)

Print name of applicant

Signature of applicant and date signed (mm/dd/yyyy)

Print name of applicant

I explained to the applicant the importance of completing this information.

Signature of agent and date signed (mm/dd/yyyy)

Print name of agent

My agent has advised me that this policy does not seem to be suitable for me. However, I still want the company to consider my application.

Signature of applicant and date signed (mm/dd/yyyy)

Signature of applicant and date signed (mm/dd/yyyy)

The company may contact you to verify your answers.

Things You Should Know Before You Buy Long-Term Care Insurance

Long-Term Care Insurance

- A long-term care insurance policy may pay most of the costs for your care in a nursing home. Many policies also pay for care at home or other community settings. Since policies can vary in coverage, you should read this policy and make sure you understand what it covers before you buy it.
- You should **not** buy this insurance policy unless you can afford to pay the premiums every year. Remember that the company can increase premiums in the future.
- The personal worksheet includes questions designed to help you and the company determine whether this policy is suitable for your needs.

Medicare

- Medicare does **not** pay for most long-term care.

Medicaid

- Medicaid will generally pay for long-term care if you have very little income and few assets. You probably should **not** buy this policy if you are now eligible for Medicaid.
- Many people become eligible for Medicaid after they have used up their own financial resources by paying for long-term care services.
- When Medicaid pays your spouse's nursing home bills, you are allowed to keep your house and furniture, a living allowance, and some of your joint assets.
- Your choice of long-term care services may be limited if you are receiving Medicaid. To learn more about Medicaid, contact your local or state Medicaid agency.

Shopper's Guide

- Make sure the insurance company or agent gives you a copy of a book called the National Association of Insurance Commissioners' "Shopper's Guide to Long-Term Care Insurance." Read it carefully. If you have decided to apply for long-term care insurance, you have the right to return the policy within 30 days and get back any premium you have paid if you are dissatisfied for any reason or choose not to purchase the policy.

Counseling

- Free counseling and additional information about long-term care insurance are available through your state's insurance counseling program. Contact your state insurance department or department on aging for more information about the senior health insurance counseling program in your state.

Facilities

- Some long-term care insurance contracts provide for benefit payments in certain facilities only if they are licensed or certified, such as in assisted living centers. However, not all states regulate these facilities in the same way. Also, many people move into a different state from where they purchased their long-term care insurance policy. Read the policy carefully to determine what types of facilities qualify for benefit payments, and to determine that payment for a covered service will be made if you move to a state that has a different licensing scheme for facilities than the one in which you purchased the policy.

**Security One Fixed Annuity with Long-Term Care Insurance Rider
Potential Rate Increase Disclosure
For Rider for Long-Term Care Services Form AR-AL-ALTC (10)**

Disclosures

1. The total monthly rate that is applicable to you and that will be in effect until a request is made and approved for an increase is provided with your rider.
2. **The total monthly rate for this rider will be shown on the rider schedule page(s) of your rider.**

3. Rate Adjustments

Any rate adjustments or changes will be effective on the next monthly rider anniversary and the company will give you 60 days prior written notice of such change.

4. Potential Rate Revisions

This Rider is Guaranteed Renewable. This means that the rates for the benefits under this rider may be increased in the future. Your rates CANNOT be increased due to your increasing age or declining health, but your rates may go up based on the experience of all contract-holders with a rider similar to yours.

If you receive a rate increase in the future, you will be notified of the new rate and you will be able to exercise at least one of the following options:

- Pay the increased rate and continue your rider in force as is.
- Reduce your rider benefits, (subject to state law minimums). You may reduce your rider benefits by electing to terminate any optional benefits or making a partial surrender of your annuity accumulated value (surrender charges and other terms of the annuity contract are applicable).
- Exercise your nonforfeiture benefit if purchased and if the rider has been in effect for three years. (This benefit is available for purchase only at issue of the rider for an additional charge).
- Exercise your contingent nonforfeiture benefits (subject to the provisions listed below).* (This benefit is available if you do not purchase the separate nonforfeiture benefit).

Printed name of proposed owner	Date of birth
--------------------------------	---------------

Signature of proposed owner and date signed (mm/dd/yyyy)

Printed name of proposed owner	Date of birth
--------------------------------	---------------

Signature of proposed owner and date signed (mm/dd/yyyy)

*Contingent Nonforfeiture Benefit

If the total rate for your rider increases in the future, and you did not purchase the nonforfeiture benefit, you may be eligible for contingent nonforfeiture benefits. Here's how to tell if you are eligible:

You will keep some long-term care insurance coverage, if:

- Your total rate after the increase exceeds your original total rate by the percentage shown (or more) in the following table; and
- You terminate the rider within 120 days of the rate increase.

The amount of paid-up insurance you will keep will be equal to the Nonforfeiture Credit or, if smaller, the Available Insurance Amount in effect immediately before the date paid-up insurance becomes effective.

If this Contingent Nonforfeiture benefit is activated, the insurance will be considered "paid-up" with no further charges taken from the annuity accumulated value.

Example:

- You bought the rider at age 65 with a total monthly rate of 0.10% or 10 basis points.
- Over a 10 year period you paid \$12,000 in total charges.
- In the eleventh year you receive an increase of 50% up to 0.15% or 15 basis points and you decide to terminate the rider (no further charges taken).
- Your "paid-up" insurance benefits are \$12,000 (provided you have at least an Available Insurance Amount of \$12,000 remaining under your rider immediately before the date paid-up insurance becomes effective).

Cumulative Rate Increase over Initial Rate that qualifies for Contingent Nonforfeiture Benefit

(Percentage increase is cumulative from date of original issue.

It does NOT represent a one-time increase).

Issue Age	Percent Increase Over Initial Rate	Issue Age	Percent Increase Over Initial Rate
Under 30	200%	72	36%
30 to 34	190%	73	34%
35 to 39	170%	74	32%
40 to 44	150%	75	30%
45 to 49	130%	76	28%
50 to 54	110%	77	26%
55 to 59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90+	10%

Notice to Applicant Regarding Replacement of Individual Accident and Sickness or Long-Term Care Insurance

Thrivent Financial for Lutherans, 4321 N. Ballard Road, Appleton, WI 54919

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to lapse or otherwise terminate existing accident and sickness or long-term care insurance and replace it with an individual long-term care insurance policy to be issued by Thrivent Financial for Lutherans. Your new policy provides thirty (30) days within which you may decide, without cost, whether you desire to keep the policy. For your own information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

You should review this new coverage carefully, comparing it with all accident and sickness or long-term care insurance coverage you now have, and terminate your present policy only if, after due consideration, you find that purchase of this long-term care coverage is a wise decision.

Statement to Applicant by Agent (use additional sheets as necessary)

I have reviewed your current medical or health insurance coverage. I believe the replacement of insurance involved in this transaction materially improves your position. My conclusion has taken into account the following considerations, which I call to your attention:

1. Health conditions that you may presently have (preexisting conditions) may not be immediately or fully covered under the new policy. This could result in denial or delay in payment of benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. State law provides that your replacement policy or certificate may not contain new preexisting conditions or probationary periods. The insurer will waive any time periods applicable to preexisting conditions or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.
3. If you are replacing existing long-term care insurance coverage, you may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
4. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, re-read it carefully to be certain that all information has been properly recorded.

Signatures

Signature of agent and date signed (mm/dd/yyyy)

Print name of agent

Address of agent

City

State

ZIP code

The above "Notice to Applicant" was delivered to me on:

Signature of applicant and date signed (mm/dd/yyyy)

Print name of applicant

Signature of applicant and date signed (mm/dd/yyyy)

Print name of applicant

Statement of Variability

Benefits For Long-Term Care Services Rider, Form AR-AL-ALTC (10)

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** appears on every page and is specific to each insured.
2. **Officers' signatures** on last page of rider will change if new officers are elected.

Items on Page 3-ALTC

3. **Date of Issue of this Rider:** The later of the underwriting approval date and the date the initial annuity premium is received. When the date falls on the 29th, 30th or 31st, the 1st of the next month will be used.
4. **Contract Number:** Is specific to each insured.
5. **INSURED, AGE, and SEX** are specific to each insured.
6. The second **INSURED, AGE, and SEX** will only appear if there is a second insured.
7. **INSURANCE AMOUNT MULTIPLIER:** 1 or 2
8. **GUARANTEED INSURANCE AMOUNT:**
This amount is based on the Insurance Amount Multiplier times the Accumulated Value on the Date of Issue of this Rider times the applicable issue age percentage (100% for ages 50-64, 90% for ages 65-74, 80% for ages 75-79).
9. **AVAILABLE ANCILLARY BENEFIT:**
1/12th of the Accumulated Value on the Date of Issue of this Rider
10. **INFLATION PROTECTION BENEFIT**
INCLUDED or NOT INCLUDED
11. **NONFORFEITURE BENEFIT**
INCLUDED or NOT INCLUDED
12. **BENEFITS FOR LONG-TERM CARE SERVICES**
A percentage of the accumulated value based on the Insurance Amount Multiplier, the number of lives (single life insured or two lives insured), the issue age(s) of the insured(s), and a spousal discount of 20% on single life insured if the insured is married (or is a state-recognized partner).
13. **INFLATION PROTECTION BENEFIT**
NOT APPLICABLE or a percentage of the accumulated value. The percentage is based on the Insurance Amount Multiplier, the number of lives (single life insured or two lives insured), the issue age(s) of the insured(s), and a spousal discount of 20% on single life insured if the insured is married (or is a state-recognized partner).
14. **NONFORFEITURE BENEFIT**
NOT APPLICABLE or a percentage of the accumulated value. The percentage is based on the Insurance Amount Multiplier, the number of lives (single life insured or two lives insured), the issue age(s) of the insured(s), and a spousal discount of 20% on eligible single life insured.
15. **TOTAL RATE FOR THIS RIDER:**
The sum of the Benefits For Long-Term Care Services and the Inflation Protection Benefit and the Nonforfeiture Benefit.

Application for Annuity, Form 23195A R9-10

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

1. **Plan Types** may be deleted from the list in Section 6 on page 2 if they become no longer available.
2. **Fixed Period Allocations** may be deleted from the list in Section 6 on page 2 if they become no longer available.
3. The bracketed wording shown in Section 9 on page 3 will always appear when the application is completed on paper. However, when the application is completed electronically, this wording will vary based on the type of beneficiary relationship selected.

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

Statement of Variability

Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Contract Summary, Form 26860

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

1. **Prepared for** on title page is specific to each applicant. Both applicants' names will be included when there are joint applicants.
2. **Contract Number** on title page is specific to the in-force contract.
3. **A.M. Best** rating on title page may change. Other possible ratings are:
 - A+ (Superior; 2nd of 15 categories)
 - A (Excellent; 3rd of 15 categories)
 - A- (Excellent; 4th of 15 categories)
 - B++ (Good; 5th of 15 categories)
 - B+ (Good; 6th of 15 categories)
 - B (Fair; 7th of 15 categories)
 - B- (Fair; 8th of 15 categories)
 - C++ (Marginal; 9th of 15 categories)
 - C+ (Marginal; 10th of 15 categories)
 - C (Weak; 11th of 15 categories)
 - C- (Weak; 12th of 15 categories)
 - D (Poor; 13th of 15 categories)
 - E (Under Regulatory Supervision; 14th of 15 categories)
 - F (In Liquidation; 15th of 15 categories)

Fitch rating on title page may change. Other possible ratings are:

 - AAA (Exceptionally strong; 1st of 9 categories)
 - A (Strong, 3rd of 9 categories)
 - BBB (Good, 4th of 9 categories)
 - BB (Moderately weak, 5th of 9 categories)
 - B (Weak, 6th of 9 categories)
 - CCC (Very weak, 7th of 9 categories)
 - CC (Extremely weak, 8th of 9 categories)
 - C (Distressed, 9th of 9 categories)
4. **Representative's name, address and phone number** on title page is specific to each annuitant.
5. **Date** on title page is specific to each contract summary.
6. Header and Footer on each page of the contract summary except the title page:
 - Above line on Header: **Page numbering** will change dependent on the number of pages. The **date and time** will change depending on when the contract summary is created.
 - Footer: **Version** number will change when updates are made to the contract summary.
7. Contract Information as of **Date**: The date is the rider issue date
8. **Name Gender Annuity Issue Age** on page 1 is specific to each annuitant.
9. A second **Name Gender Annuity Issue Age** on page 1 will only be included if there is a joint annuitant or single annuitant with multiple insureds. The word "**(deceased)**" will only be included if the annuitant is deceased. The **Annuity Issue Age** will only be included when there is a joint annuitant.
10. **Contract Number** on page 1 is specific to the contract.
11. **Annuity Issue Date** on page 1 is the issue date of the in-force annuity contract.

12. **Annuity Issue State** on page 1 is the issue state of the in-force annuity contract.
13. **Accumulated Value** on page 1 is the accumulated value of the in-force annuity contract.
14. **Cash Surrender Value** on page 1 is the cash surrender value of the in-force annuity contract.
15. **Benefits and Riders** on page 1:
 - i. **LTCI Rider Issue Age:** The issue age is the issue age of the first insured of the rider.
 - ii. **Second Insured LTCI Rider Issue Age:** The age is the issue age of the second insured. Only included when there is a second insured, else exclude.
 - iii. **Inflation Protection Benefit** is only included when this benefit also exists on the Long-Term Care Insurance Rider.
 - iv. **Nonforfeiture Benefit** is only included when this benefit also exists on the Long-Term Care Insurance Rider.
 - v. **Spousal /State-Recognized Partner Discount** is only included the discount exist on the rider.
 - vi. **Available Insurance Amount Multiplier:** The value is either 1 or 2.
 - vii. **Monthly LTCI Rider Charge** The percentage is based on a number of factors including the issue age of the insured(s).
16. The first interest rate bracketed under **Illustrated Values Assuming Guaranteed Interest Rate** on page 2 is determined each year. The second interest rate is the guaranteed rate and that is determined at issue of the annuity contract.
17. The interest rates bracketed under **Illustrated Values Assuming Nonguaranteed Interest Rate** on page 2 are determined yearly. The bonus interest rate is dependent on the date of payment. The statement beginning with “which includes a first year...” is only included when the contract is in the first year and the first year bonus rate was elected.
18. **Partial Surrenders** the minimum partial surrender amount of \$200 is a business rule and could change.
19. **Available Insurance Amount** The sentences that are bracketed are only included if the Available Insurance Amount within the contract summary values is adjusted to the guaranteed amount.
20. **Cash Surrender Value** on page 3: First statement is only included when the bonus interest rate was elected on the annuity contract at issue. Second statement is only included when bonus rate was not elected.
21. **Surrender Charges** on page 5: If the annuity contract is no longer in the surrender charge period, the surrender charge statements will be excluded from the contract summary. The first statement is included when the first year bonus interest rate was not elected. The second statement is included when the first year bonus interest rate was elected.
22. **Monthly Life Income** on page 4 and 5: The first paragraph is only included when there is a single annuitant. The second paragraph is only included when there are joint annuitants.
23. **Inflation Protection Benefit** on page 4 is only included when the Inflation Protection Benefit is on the annuity contract.
24. **Inflation Protection Benefit Premium** on page 4 is only included when the Inflation Protection Benefit is on the annuity contract.
25. **Nonforfeiture Benefit** is only included when the Nonforfeiture Benefit is also on the contract.
26. **Values on page 6:**
 - a. Interest rates are contract’s current rates – guaranteed rate is set at issue of contract and once set in the contract it will not change. The other rates change yearly. The bracketed statement in the first paragraph starting with ‘until the current effective...’ is only included when the contract is in the first year and the bonus rate was elected.
 - b. The bracketed sentence in the third paragraph is included when the Inflation Protection Benefit is existing on the rider, else excluded.

- c. “**Age is**” in the last sentence will change to “**Ages are**” only when there is a joint annuitant.
27. Column headings of values table on pages 7-9: **Age** is changed to **Ages** when there are joint annuitants. **Inflation Protection Benefit Premium** is only included when this benefit is on the annuity contract.
 28. The values on the values table on pages 6-8 are based on contract year, interest rates, charges, and age(s).
 29. The footnote for the symbol M on page 8 is only included when values in certain columns exceed the number allotted for that column.
 30. **Single Monthly Life Income at Retirement** on page 9: In the title, “**Single**” will change to “**Joint**” when there is a joint annuitant. **Guaranteed Period** available to select are: 0, 5, 10, 15, or 20
 - a. **Age** will change to **Ages** only when there are joint annuitants.
 - b. Ages and values displayed will change dependent on the values of the contract.
 - c. In the sentence under the table, “**Age is**” will change to “**Ages are**” only when there are joint annuitants.
 31. **Name** and **Presented by** on pages 2-9 is specific to each annuitant. A second name will appear when there are joint annuitants.

Statement of Variability

Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider Illustration, Form 26762

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

1. **Thrivent Financial for Lutherans' Logo** on the title page: Representative has the option to exclude the logo in order to print this page on their own letterhead.
2. **Prepared for** on title page is specific to each annuitant. Both annuitants' names will be included when there are joint annuitants.
3. **A.M. Best** rating on title page may change. Other possible ratings are:
 - A+ (Superior; 2nd of 15 categories)
 - A (Excellent; 3rd of 15 categories)
 - A- (Excellent; 4th of 15 categories)
 - B++ (Good; 5th of 15 categories)
 - B+ (Good; 6th of 15 categories)
 - B (Fair; 7th of 15 categories)
 - B- (Fair; 8th of 15 categories)
 - C++ (Marginal; 9th of 15 categories)
 - C+ (Marginal; 10th of 15 categories)
 - C (Weak; 11th of 15 categories)
 - C- (Weak; 12th of 15 categories)
 - D (Poor; 13th of 15 categories)
 - E (Under Regulatory Supervision; 14th of 15 categories)
 - F (In Liquidation; 15th of 15 categories)
- Fitch** rating on title page may change. Other possible ratings are:
 - AAA (Exceptionally strong; 1st of 9 categories)
 - A (Strong, 3rd of 9 categories)
 - BBB (Good, 4th of 9 categories)
 - BB (Moderately weak, 5th of 9 categories)
 - B (Weak, 6th of 9 categories)
 - CCC (Very weak, 7th of 9 categories)
 - CC (Extremely weak, 8th of 9 categories)
 - C (Distressed, 9th of 9 categories)
4. **Representative's name, address and phone number** on title page is specific to each annuitant.
5. **Thrivent's name and address** on title page is excluded when our logo is included at the top of the title page.
6. **Date** on title page is specific to each illustration.
7. Header and Footer on each page of the illustration except the title page:
 - Above line on Header: **Page numbering** will change dependent on the number of pages. The **date and time** will change depending on when the illustration is created.
 - Below line on Header: **Prepared for** is specific to each annuitant or annuitants.
 - Footer: **Prepared by** (Representative's name) and **Business Phone** (phone number) is specific to the annuitant(s). **Version** number will change when updates are made to the illustration.
8. **Name Gender Age** on page 1 is specific to each annuitant.
9. **LTCI Issue Age** on page 1 is only included if the LTCI issue age is different than the annuity issue age. When included, the issue age is specific to each insured.

10. A second **Name Gender Age** and **LTCI Issue Age** on page 1 will only be included if there is a joint annuitant or single annuitant with multiple insureds. When included, the issue age is specific to each insured.
11. **Initial premium** on page 1 is specific to each annuitant.
12. **Nonforfeiture Benefit** on page 1 is only included when this benefit is selected.
13. **Inflation Protection** on page 1 is only included when this benefit is selected.
14. **Available Insurance Amount Multiplier** on page 1 will either be 1 or 2.
15. **Available Ancillary Benefit** on page 1 is a calculated amount.
16. The bracketed sentences/chart on page 1 under the **Available Insurance Amount** is only included when the Available Insurance Amount within the Tabular Details of the illustration is adjusted to the guaranteed amount.
17. **Enhanced Surrender Benefit** on page 2 is only included when the first year bonus interest rate is not selected.
18. **First Year Interest Rate Bonus** on page 2 is only included when the bonus rate is selected.
19. **Guaranteed Return of Premium** on page 2 is only included when the first year bonus interest rate is not selected.
20. **Spousal/State-Recognized Partner Discount** on page 2 is only included when the discount is selected.
21. **Nonforfeiture Benefit** on page 3 is only included when this benefit is selected.
22. The interest rates bracketed under **Illustrated Values Assuming Guaranteed Interest Rate** on page 3 are determined each month.
23. The interest rates bracketed under **Illustrated Values Assuming Nonguaranteed Interest Rate** on page 4 are determined each month. The phrase “which includes a first year interest rate bonus of 1.00%” is only included when the bonus rate is selected. Interest rates in the chart are the current rates by band – they are determined monthly.
24. **Age** on page 4 is only included when there is a single annuitant. **Ages** on page 4 is only included when there are joint annuitants.
25. **Inflation Protection Benefit Premium** on page 4 is only included when this benefit is selected.
26. The minimum amount under **Partial Surrenders** on page 4 is a business rule and could change.
27. The bracketed sentences/chart on page 5 under the **Available Insurance Amount** is only included when the Available Insurance Amount within the Tabular Details of the illustration is adjusted to the guaranteed amount.
28. **Total Available for Claim** on page 5 is only included when the optional column for Total Available for Claim is included in the charts starting on page 7 of this illustration.
29. **Surrender Charges** on page 5 is only included when the first year interest rate bonus is selected. **Surrender Charges** on page 6 is only included when the first year interest rate bonus is not selected.
30. **Monthly Life Income** on page 6: The first paragraph is only included when there is a single annuitant. The second paragraph is only included when there are joint annuitants.
31. **Inflation Protection Benefit** on page 6 is only included when this benefit is selected.
32. **Tabular Detail** on page 7:
 - a. The amount of the initial premium is entered by the representative.
 - b. Date is determined by the date of the illustration.
 - c. The statement after the date is only included when the Inflation Protection Benefit is selected.
 - d. Interest rates are current month’s rates.
 - e. The statement starting with “The guaranteed and nonguaranteed first year...” is only included when the bonus rate is selected. When it is included, the bonus rate is also bracketed, as that can change each month.

- f. “Age is” in the second sentence of the second paragraph will change to “Ages are” only when there is a joint annuitant. “And partial surrenders” will only be included when partial surrenders are illustrated. Third sentence is only included when the Inflation Protection Benefit is selected.
33. Column Headings of values table on pages 7-10: **Age** is changed to **Ages** when there are joint annuitants. **Inflation Protection Benefit Premium** is only included when this benefit is selected. **Total Available for Claim** can be excluded if the representative so desires. When partial surrenders are illustrated, there is an additional column within the tabular. This column is after Inflation Protection Benefit Premium column and before the Required Withdrawal Amount column.
34. The **values** on the values table on pages 7-10 are based on interest rates, assumed premiums, charges, age, and contract year.
35. The footnote for the symbol § on page 10 is only included when the requested partial surrender amount is adjusted to avoid the termination of the LTCI Rider
36. The footnote for the symbol M on page 10 is only included when values in certain columns exceed the number allotted for that column.
37. **Cost of Waiting** on page 10 is an optional section. Representative has the option to exclude the entire section. When it is included, the ages and percent of charges are variable and are based on the issue age(s) of the insured(s). The column heading Issue Age changes to Issue Ages when joint.
38. **Inflation Protection Analysis** on page 11 is an optional section. The representative has the option to exclude the entire section. When included, the age columns would be changed to ages when there are joint annuitants. The ages and values would be variable.
39. **Future Changes** on page 11 is an optional section. The representative has the option to exclude the entire section. However, this section is always included when future partial surrenders are illustrated. When included, the **Age** of the partial surrender and the amount of the **Partial Surrender** is selected by the applicant(s).
40. **Single Monthly Life Income at Retirement** on page 12: In the title, “**Single**” will change to “**Joint**” when there is a joint annuitant. **Guaranteed Period** available to select are: 0, 5, 10, 15, or 20
- a. **Age** will change to **Ages** only when there are joint annuitants.
 - b. Ages and values displayed will change dependent on the values of the contract.
 - c. In the sentence under the table, “**Age is**” will change to “**Ages are**” only when there are joint annuitants.
41. **Representative’s name, address and phone number** on page 13 is specific to each annuitant.
42. **Joint Annuitant Signature/Date** on page 13 is only included when there is a joint annuitant.
43. **XX** on page 13 represents the issue state which is specific to each illustration.

Statement of Variability

Thrivent Financial Security One Annuity with Long-Term Care Insurance Rider In-Force Illustration, Form 26799

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

1. **Thrivent Financial for Lutherans' Logo** on the title page: Representative has the option to exclude the logo in order to print this page on their own letterhead.
2. In the **title** on the title page: The wording “**with Long-Term Care Insurance Rider**” will only be included when the rider already exists on the contract or is being added to the contract.
3. **Prepared for** on title page is specific to each applicant. Both applicants' names will be included when there are joint applicants.
4. **Contract Number** on title page and on pages 2-11 is specific to the in-force contract.
5. **A.M. Best** rating on title page may change. Other possible ratings are:
 - A+ (Superior; 2nd of 15 categories)
 - A (Excellent; 3rd of 15 categories)
 - A- (Excellent; 4th of 15 categories)
 - B++ (Good; 5th of 15 categories)
 - B+ (Good; 6th of 15 categories)
 - B (Fair; 7th of 15 categories)
 - B- (Fair; 8th of 15 categories)
 - C++ (Marginal; 9th of 15 categories)
 - C+ (Marginal; 10th of 15 categories)
 - C (Weak; 11th of 15 categories)
 - C- (Weak; 12th of 15 categories)
 - D (Poor; 13th of 15 categories)
 - E (Under Regulatory Supervision; 14th of 15 categories)
 - F (In Liquidation; 15th of 15 categories)
- Fitch** rating on title page may change. Other possible ratings are:
 - AAA (Exceptionally strong; 1st of 9 categories)
 - A (Strong, 3rd of 9 categories)
 - BBB (Good, 4th of 9 categories)
 - BB (Moderately weak, 5th of 9 categories)
 - B (Weak, 6th of 9 categories)
 - CCC (Very weak, 7th of 9 categories)
 - CC (Extremely weak, 8th of 9 categories)
 - C (Distressed, 9th of 9 categories)
6. **Representative's name, address and phone number** on title page is specific to each annuitant.
7. **Date** on title page is specific to each illustration.
8. **Thrivent's name and address** on title page is excluded when our logo is included at the top of the title page.
9. Header and Footer on each page of the illustration except the title page:
 - Above line on Header: **Page numbering** will change dependent on the number of pages. The **date and time** will change depending on when the illustration is created.
 - Below line on Header: In the first title, the wording “**with Long-Term Care Insurance Rider**” will only be included when the rider already exists on the contract or is being added to the contract.

In the second title, the wording “**with Benefits for Long-Term Care Services**” will only be included when the rider already exists on the contract or is being added to the contract.

Footer: **Version** number will change when updates are made to the illustration.

10. **Contract Information as of Date:** The date is the date the illustration is generated.
11. **Name Gender Annuity Issue Age** on page 1 is specific to each annuitant.
12. A second **Name Gender Annuity Issue Age** on page 1 will only be included if there is a joint annuitant or single annuitant with multiple insureds. The word “**(deceased)**” will only be included if the annuitant is deceased. The **Annuity Issue Age** will only be excluded when there is a single annuitant with multiple insureds.
13. **Contract Number** on page 1 is specific to the in-force contract.
14. **Pension Type** on page 1 is specific to the pension of the in-force annuity contract.
15. **Annuity Issue Date** on page 1 is the issue date of the in-force annuity contract.
16. **Annuity Issue State** on page 1 is the issue state of the in-force annuity contract.
17. **Accumulated Value** on page 1 is the accumulated value of the in-force annuity contract.
18. **Cash Surrender Value** on page 1 is the cash surrender value of the in-force annuity contract.
19. **Benefits and Riders** on page 1:
 - a. **None** will only be included when the Long-Term Care Insurance Rider does not exist on the in-force annuity contract.
 - b. **Long-Term Care Insurance Rider** and all the following details for the rider will only be included when the rider exists on the in-force annuity contract.
 - i. **LTCI Rider Issue Age** will only be included when the Long-Term Care Insurance Rider exists on the in-force annuity contract. The issue age is the issue age of the first insured of the rider.
 - ii. **Second Insured LTCI Rider Issue Age** is only included when there is a second insured for the existing Long-Term Care Insurance Rider. When included, the age is the issue age of the second insured.
 - iii. **Inflation Protection Benefit** is only included when the Long-Term Care Insurance Rider exists on the in-force annuity contract and this benefit also exists on the Long-Term Care Insurance Rider.
 - iv. **Nonforfeiture Benefit** is only included when the Long-Term Care Insurance Rider exists on the in-force annuity contract and this benefit also exists on the Long-Term Care Insurance Rider.
 - v. **Spousal /State-Recognized Partner Discount** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract and the discount also exist on the rider.
 - vi. **Available Insurance Amount** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract. The amount is a calculated amount.
 - vii. **Maximum Daily LTC Benefit** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract. The amount is a calculated amount.
 - viii. **Available Ancillary Benefit** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract. The amount is a calculated amount.
 - ix. **Available Insurance Amount Multiplier** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract. The value is either 1 or 2.

- x. **Monthly LTCI Rider Charge** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract. The percentage is based on a number of factors including the issue age of the insured(s).
20. Illustration Assumptions Effective **Date** on page 1 is the next annuity month-a-versary date of the in-force annuity contract.
21. **Immediate Partial Surrender** on page 1 is only included if an immediate partial surrender is requested. When included, the amount is entered by the representative.
22. **Accumulated Value** on page 1 is the accumulated value of the in-force annuity contract.
23. **Cash Surrender Value** on page 1 is the cash surrender value of the in-force annuity contract.
24. **Benefits and Riders** on page 1:
- a. **None** will only be included when the Long-Term Care Insurance Rider does not exist on the in-force annuity contract and is not being added.
 - b. **Long-Term Care Insurance Rider** and all the following details for the rider will only be included when the rider exists on the in-force annuity contract or is being added. The word “ADDED” is added after the rider only when the rider is being added. The word “CANCELLED” is added after the rider only when requested to illustrate the cancellation of the rider. When the rider is cancelled, all the rider details are excluded
 - i. **LTCI Age Nearest at Add** will only be included when the Long-Term Care Insurance Rider is being added. The age is the age nearest at the time the rider is illustrated to be added.
 - ii. **Second Insured LTCI Rider Age Nearest at Add** and **Gender** is only included when the Long-Term Care Insurance Rider is added with a second insured. When included, the age is the age nearest of the second insured at the time the rider is illustrated to be added.
 - iii. **Inflation Protection Benefit** is only included when the Long-Term Care Insurance Rider exists on the in-force annuity contract and this benefit is on the contract or when the Long-Term Care Insurance Rider is being added along with this benefit. The word “CANCELLED” is added only when this benefit is cancelled.
 - iv. **Nonforfeiture Benefit** is only included when the Long-Term Care Insurance Rider exists on the in-force annuity contract and this benefit is on the contract or when the Long-Term Care Insurance Rider is being added along with this benefit. The word “CANCELLED” is added only when this benefit is cancelled.
 - v. **Spousal/State-Recognized Partner Discount** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract and the discount is on the contract or the Long-Term Care Insurance Rider is being added along with the discount.
 - vi. **Available Insurance Amount** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract or is being added. When included, the amount is a calculated amount.
 - vii. **Maximum Daily LTC Benefit** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract or is being added. When included, the amount is a calculated amount.
 - viii. **Available Ancillary Benefit** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract or is being added. When included, the amount is a calculated amount.
 - ix. **Available Insurance Amount Multiplier** is only included when Long-Term Care Insurance Rider exists on the in-force annuity contract or is being added. The value is either 1 or 2.

25. **ADDED** on page 1 is only included when the Long-Term Care Insurance Rider is added to the contract.
26. **CANCELLED** on page 1 is only included when the Long-Term Care Insurance Rider or benefits are cancelled.
27. **Future Changes Requested** on page 1 is an optional section. This section is always included when future partial surrenders are illustrated. When included, the **Age** of the partial surrender and the amount of the **Partial Surrender** is selected by the applicant(s). When there are joint applicants, **Age** will change to **Ages** and both ages will be printed.
28. The **Illustrated changes** statement on page 1 is only included if a change is requested to be illustrated.
29. The first paragraph under Features and Important Notes on page 1 is only included when the Long-Term Care Insurance Rider is not illustrated.
30. **Name** and **Presented by** on pages 2-11 is specific to each annuitant. A second name will appear when there are joint annuitants.
31. First four paragraphs on page 2 is only included when the Long-Term Care Insurance Rider is illustrated (rider is existing on the contract and is not requested to be cancelled) or (rider is added to the contract).
32. Paragraph beginning with “This information is being...” on page 2 is only included when the Long-Term Care Insurance Rider is illustrated.
33. Paragraph beginning with “You may be overinsured...” on page 2 is only included when the Long-Term Care Insurance Rider is illustrated.
34. The first interest rate bracketed under **Illustrated Values Assuming Guaranteed Interest Rate** on page 2 is determined each year. The second interest rate is the guaranteed rate and that is determined at issue of the annuity contract. The other sentences are only included when the Long-Term Care Insurance Rider is illustrated.
35. The interest rates bracketed under **Illustrated Values Assuming Nonguaranteed Interest Rate** on page 2 are determined yearly. The bonus interest rate is dependent on the date of payment. The statement beginning with “which includes a first year...” is only included when the contract is in the first year and the first year bonus rate was elected. The other bracketed statements are only included when the Long-Term Care Insurance Rider is illustrated.
36. **Partial Surrenders** on page 2 is only included when Long-Term Care Insurance Rider is not illustrated. When included, the minimum partial surrender amount of \$200 is a business rule and could change.
37. **Partial Surrenders** on page 3 is only included when Long-Term Care Insurance Rider is illustrated. When included, the minimum partial surrender amount of \$200 is a business rule and could change.
38. **Required Withdrawal Amount** on page 3 is only included when Long-Term Care Insurance Rider is illustrated.
39. **Accumulated Value** on page 3: The first statement is only included when Long-Term Care Insurance Rider is not illustrated. The second statement is only included when Long-Term Care Insurance Rider is illustrated.
40. **Available Insurance Amount** on page 3 is only included when Long-Term Care Insurance Rider is illustrated. The sentences that are bracketed are only included if the Available Insurance Amount within the illustration values is adjusted to the guaranteed amount.
41. **Total Available for Claim** on page 3 is only included when the optional column for Total Available for Claim is included in the charts starting on page 7 of this illustration.
42. **Maximum Daily LTC Benefit** on page 3 is only included when Long-Term Care Insurance Rider is illustrated.

43. **Long-Term Care Insurance Rider Charges** on page 3 is only included when Long-Term Care Insurance Rider is illustrated.
44. **Cash Surrender Value** on page 3: First statement is only included when the bonus interest rate was elected on the annuity contract at issue. Second statement is only included when Long-Term Care Insurance Rider is illustrated and bonus rate was not elected. Third statement is included when bonus rate was not elected and Long-Term Care Insurance Rider is not illustrated.
45. **Surrender Charges** on page 5: If the annuity contract is no longer in the surrender charge period, the surrender charge statements will be excluded from the illustration. The first statement is included when the first year bonus interest rate was not elected. The second statement is included when the first year bonus interest rate was elected. The bracketed statements are only included when Long-Term Care Insurance Rider is illustrated.
46. **Monthly Life Income** on page 4: The first paragraph is only included when there is a single annuitant. The second paragraph is only included when there are joint annuitants. The bracketed statements are only included when Long-Term Care Insurance Rider is illustrated.
47. **Available Insurance Amount Multiplier** on page 4 is only included when Long-Term Care Insurance Rider is illustrated.
48. **Inflation Protection Benefit** on page 4 is only included when Long-Term Care Insurance Rider is illustrated and the Inflation Protection Benefit is also on the annuity contract.
49. **Inflation Protection Benefit Premium** on page 5 is only included when Long-Term Care Insurance Rider is illustrated and the Inflation Protection Benefit is also on the contract.
50. **Nonforfeiture Benefit** on page 5 is only included when Long-Term Care Insurance Rider is illustrated and the Nonforfeiture Benefit is also on the contract.
51. **Contingent Nonforfeiture Benefit** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
52. **Paid Up Insurance** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
53. **Available Ancillary Benefit** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
54. **LTCI Rider Benefits – Coinsurance** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
55. **Care Coordinator Services** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
56. **Death Benefit** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
57. **Elimination Period** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
58. **Waiting Period** on page 5 is only included when Long-Term Care Insurance Rider is illustrated.
59. **Exceptions and Limitations** on page 5 is only included when the Long-Term Care Insurance Rider is illustrated.
60. **Medicare Non-Duplication** on page 6 is only included when the Long-Term Care Insurance Rider is illustrated.
61. **Coordination of LTC Coverage** on page 6 is only included when the Long-Term Care Insurance Rider is illustrated.
62. **Proofs of Loss** on page 6 is only included when the Long-Term Care Insurance Rider is illustrated.
63. **Values on page 7:**
 - a. Interest rates are contract's current rates – guaranteed rate is set at issue of contract and once set in the contract it will not change. The other rates change yearly. The bracketed statement in the first paragraph starting with 'until the current effective...' is only included when the contract is in the first year and the bonus rate was elected.

- b. Third paragraph is only included when the Long-Term Care Insurance Rider is existing on the contract. When included the bracketed sentence is only included when the Inflation Protection Benefit is active.
 - c. Fourth paragraph is only included when it is illustrating the Long-Term Care Insurance Rider being added on the contract. When included the bracketed sentence is only included when the Inflation Protection Benefit is also added.
 - d. Fifth paragraph is only included when Long-Term Care Insurance Rider is not illustrated.
 - e. “**Age is**” in the last sentence will change to “**Ages are**” only when there is a joint annuitant. “**And partial surrenders**” will only be included when partial surrenders are illustrated.
64. Column headings of values table on pages 7-10: **Age** is changed to **Ages** when there are joint annuitants. **Inflation Protection Benefit Premium** is only included when this benefit is on the annuity contract. **Total Available for Claim** can be excluded if the representative so desires. When partial surrenders are illustrated, there is an additional column within the values. This column is after Inflation Protection Benefit Premium column and before the Required Withdrawal Amount column.
65. The values on the values table on pages 7-10 are based on contract year, interest rates, charges, and age(s).
66. The footnote for the symbol << on page 10 is only included when Long-Term Care Insurance Rider is illustrated.
67. The footnote for the symbol † on page 10 is only included when Long-Term Care Insurance Rider is illustrated.
68. The footnote for the symbol § on page 10 is only included when the requested partial surrender amount is adjusted to avoid the termination of the Long-Term Care Insurance Rider.
69. The footnote for the symbol # on page 10 is only included when annuity contract terminates under guaranteed assumptions due to a partial surrender.
70. The footnote for the symbol * on page 10 is only included when annuity contract terminates under nonguaranteed assumptions due to a partial surrender.
71. The footnote for the symbol M on page 10 is only included when values in certain columns exceed the number allotted for that column.
72. **Cost of Waiting** on page 10 is an optional section. Representative has the option to exclude the entire section. When it is included, the ages and percent of charges are variable and are based on the issue age(s) of the insured(s). The column heading Issue Age changes to Issue Ages when joint.
73. **Inflation Protection Analysis** on page 11 is an optional section. The representative has the option to exclude the entire section. When included, the age columns would be changed to ages when there are joint annuitants. The ages and values would be variable.
74. **Single Monthly Life Income at Retirement** on page 11: In the title, “**Single**” will change to “**Joint**” when there is a joint annuitant. **Guaranteed Period** available to select are: 0, 5, 10, 15, or 20
- a. **Age** will change to **Ages** only when there are joint annuitants.
 - b. Ages and values displayed will change dependent on the values of the contract.
 - c. In the sentence under the table, “**Age is**” will change to “**Ages are**” only when there are joint annuitants.
 - d. The statement starting with “Taking a monthly life...” is only included when Long-Term Care Insurance Rider is illustrated.

Thrivent Financial® Security One Annuity with Long-Term Care Insurance Rider Contract Summary

Prepared for

John Doe

Contract Number: **B1234567**

Thrivent Financial for Lutherans is a faith-based membership organization called to improve the quality of life of its members, their families and their communities by providing comprehensive solutions that focus on financial security, wellness and caring for others.

Independent insurance rating agencies have consistently given Thrivent Financial for Lutherans high marks for our financial strength. These ratings do not apply to the investment performance of investment products.

**A.M. Best
Fitch**

**A++ (Superior; 1st of 16 categories)
AA (Very Strong; 2nd of 9 categories)**

**Bill Jones, CLU
4321 N. Ballard Rd
Appleton, WI 54915
(920) 734-5721**

September 12, 2010

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

Contract Information as of October 20, 2010

John Doe

Male Annuity Issue Age: 65

Jill Doe (deceased)

Female Annuity Issue Age: 65

Contract Number: B1234567

Pension Type: Non-qualified

Annuity Issue Date: 09/20/2010

Annuity Issue State: XX

Accumulated Value: \$72,000.00

Cash Surrender Value: \$67,464.00

Benefits and Riders

Long-Term Care Insurance Rider

LTCI Rider Issue Age: 65

Second Insured LTCI Rider Issue Age: 65

Inflation Protection Benefit: 5%

Nonforfeiture Benefit

Spousal/State Recognized Partner Discount

Available Insurance Amount Multiplier: 1

Monthly LTCI Rider Charge: 0.2229%

Features and Important Notes

Security One Annuity with Long-Term Care Insurance (LTCI) Rider is a single premium fixed deferred annuity product with a LTCI Rider. The primary features of this product are an accumulation vehicle along with LTC benefits. The LTC benefits are a combination of reimbursements from the annuity Accumulated Value and available LTCI benefits. This product allows the member accessibility to their Accumulated Value. Surrenders of the Accumulated Value can incur surrender charges and decrease the amount of LTCI benefits available. Charges for the LTCI Rider are deducted from the Accumulated Value on a periodic basis.

The LTCI Rider is designed to provide coverage for one or more necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance or personal care services provided in a setting other than an acute care unit of a hospital, such as in a nursing home, in the community or in the home.

The LTCI Rider provides coverage in the form of reimbursement for covered expenses incurred by the insured(s) for qualified Long-Term Care services when eligibility for benefits is met. THIS LTCI RIDER DOES NOT COVER EXPENSES INCURRED PRIOR TO ELIGIBILITY AND MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

A residential care facility benefit pays for services while the insured(s) is confined in an assisted living facility, a nursing home or a hospice. A non-residential care benefit pays for services provided in an adult day care facility or in an insured's home as home care services.

This information is being provided based on the insurability of the applicant. Full underwriting is used to determine insurability status.

You may be overinsured if you purchase other long-term care coverage. Please disclose your long-term care coverage on any applications and discuss with your financial representative to determine if you need the coverage being applied for.

Each year we will determine our divisible surplus and this contract's share. Since we do not expect this contract to contribute to divisible surplus, it is not expected that any dividends will be credited.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services**John Doe****Contract Number: B1234567**

Illustrated Values Assuming Guaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume an effective annual interest rate of 3.80% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. Guaranteed monthly life income amounts are based on Accumulated Values illustrated and guaranteed monthly life income rates. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Illustrated Values Assuming Nonguaranteed Interest Rate: The Accumulated Values and Cash Surrender Values shown assume current effective annual interest rate of 3.80% (which includes a first year interest bonus of 1%) until the current effective annual interest end date and 1.25% thereafter. The current effective annual interest rate will not be changed more often than once every 12 months. Interest rate banding has been ignored for these values. Current monthly life income amounts based on nonguaranteed Accumulated Values, Cash Surrender Values, and monthly life income rates are not guaranteed. Choosing a monthly life income (annuitization) will cause the LTCI Rider to terminate. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year. LTCI Rider Charges illustrated are based on the current LTCI Rider rates. These rates may change in the future on a class basis and are subject to state approval. If rates do change in the future, all values illustrated in this section will change.

Partial Surrenders: The owner can surrender all or part of the Accumulated Value at any time. A Partial Surrender amount must be at least \$200. In addition, for the LTCI Rider to remain in effect either the Accumulated Value or the total premiums minus all Partial Surrenders must be at least \$36,000 prior to the initial claim period. Partial Surrenders may be subject to a surrender charge and surrenders taken prior to the owner attaining age 59 ½ may result in a 10% premature distribution federal tax penalty. Partial Surrenders may be taxable. Please consult with a tax advisor first. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. Do not use Partial Surrenders to pay for long-term care expenses as Partial Surrenders decrease LTCI benefits on a pro rate basis and may result in a taxable event. Rather, submit a claim to Thrivent for covered LTCI expenses to be reimbursed.

Required Withdrawal Amount: On the annuity date of an annuity contract, the contract must be annuitized or surrendered. The annuity date is usually the contract anniversary when the oldest annuitant turns age 90 (age-nearest basis). The annuity income described in the annuity contract will not be paid while the LTCI Rider is in-force. In lieu of paying the annuity income, a pre-determined withdrawal amount will be taken from the Accumulated Value at the end of each Contract Year occurring after the Annuity Date. If a Contract Year includes any day that is part of a claim period, no withdrawal will be required that year. The Required Withdrawal Amount is calculated for each contract year by multiplying the attained age amortization factor by the Accumulated Value at the end of the prior contract year. The Required Withdrawal Amount less the sum of Partial Surrenders taken during the contract year is then sent to the owner(s) at the end of each contract year. The Available Insurance Amount, Maximum Daily Benefit and Available Ancillary Benefit are not reduced by Required Withdrawal Amounts.

Accumulated Value: The Accumulated Value of the annuity is equal to the sum of: 1) The accumulation with interest of: a) Premiums paid; and b) If the annuity is continued under the annuitant exchange, any amount paid on the Annuitant's death provided by any additional benefits shown on page 3 of the contract; Less 2) The accumulated effect of: a) Partial Surrenders; b) LTC Benefit payments taken from the Accumulated Value; c) LTCI Rider Charges deducted; and d) Required Withdrawal Amounts deducted.

Available Insurance Amount: For the initial claim period, the Available Insurance Amount is the product of the Available Insurance Amount multiplier and the Accumulated Value the day after the end of the Elimination Period (or the end of the waiting period if later). A guaranteed insurance amount for the initial claim period is available in the event that monthly charges for the LTCI Rider are more than credited interest. The guaranteed insurance amount is reduced by the product of all Partial Surrenders and the Available Insurance Amount Multiplier. The Available Insurance Amount is guaranteed to be at least a percentage of the annuity accumulated value at issue of the LTCI Rider reduced by Partial Surrenders multiplied by the Insurance Amount Multiplier. The percentage varies by issue age of the LTCI Rider:

Issue ages 50 – 64	100%
Issue ages 65 – 74	90%
Issue ages 75 – 79	80%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

Maximum Daily LTC Benefit: The Maximum Daily LTC Benefit amount will be the Accumulated Value the day after the end of the elimination period (or the waiting period if later) divided by 720. However, the Maximum Daily LTC Benefit will never be less than \$50.

Long-Term Care Insurance Rider Charges: While the Long-Term Care Insurance Rider is in effect, charges for the LTCI Rider will be deducted from the Accumulated Value on each monthly anniversary of the LTCI Rider as long as funds are available. Charges will be a percentage of the Accumulated Value.

Cash Surrender Value: The Accumulated Value less any surrender charges.

Cash Surrender Value: The Accumulated Value less any surrender charges. In no event will the Cash Surrender Value be less than the sum of premiums paid less the sum of LTCI Rider charges, Partial Surrenders less Surrender Charges, amounts taken from the Accumulated Value for LTCI Benefits and Required Withdrawal Amounts.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply. Exceptions to Surrender Charges may apply. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	3%
2	6%	6	2%
3	5%	7	1%
4	4%	8 or later	0%

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharging from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Surrender Charges: Amounts illustrated in the Cash Surrender Value columns reflect any Surrender Charges that may apply if more than 10% of the Accumulated Value is surrendered in a contract year. Surrenders of the Accumulated Value decrease the amount of LTCI benefits available on a pro rata basis. The Surrender Charges are:

<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>	<u>Year</u>	<u>Percent Applied</u>
1	7%	5	5%	8	2%
2	7%	6	4%	9	1%
3	7%	7	3%	10 or later	0%
4	6%				

Surrender Charges are waived when the annuitant or the annuitant's spouse has a life expectancy of twelve months or less. Surrender Charges will be waived if the annuitant or annuitant's spouse are confined as an inpatient of a licensed hospital, nursing home, or hospice facility for at least 30 consecutive days and a surrender is requested while confined or within 90 days after discharging from the facility. Finally, Surrender Charges will be waived if the surrender is paid under a life income option or an income option in which the guaranteed payment period is greater than or equal to the number of years remaining in the surrender charge schedule at the time of annuitization. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate.

Monthly Life Income: A lifetime income is available under the annuity contract. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

**Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services****John Doe****Contract Number: B1234567**

Monthly Life Income: A lifetime income is available under the annuity contract. A guaranteed period of up to 360 months may be elected. If one payee dies during the guaranteed period, payments will be continue for the lifetime of the surviving payee. 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. Choosing a Life Income (annuitization) will cause the LTCI Rider to terminate. Please talk to your Financial Representative before choosing a Life Income.

Available Insurance Amount Multiplier: At the time of the application for the LTCI Rider, a multiplier is chosen that is used to calculate the amount of LTCI Rider benefits available from Thrivent during a claim. The multiplier will be applied to the annuity Accumulated Value the day after the end of the elimination period. No future changes to this multiplier are allowed.

Inflation Protection Benefit: The Inflation Protection Benefit increases the Available Insurance Amount, Available Ancillary Benefit and the Maximum Daily LTC Benefit by 5% and may allow additional annuity premiums. The Inflation Protection Benefit remains in effect while not in a claim period as long as the owner contributes the calculated premium within 60 calendar days after the LTCI Rider Anniversary. If the premium is not contributed, this benefit expires and cannot be added in the future. During a claim period, the Inflation Protection Benefit Premium is optional.

Inflation Protection Benefit Premium: Inflation Protection Benefit provides inflation protection against anticipated increases in long-term care expenses. The premium amount is calculated by Thrivent and you will be notified of the timing and amount of any Inflation Protection Benefit Premium. If you do not provide the premium by the end of the grace period, the Inflation Protection Benefit will lapse and cannot be added in the future. The Inflation Protection Benefit Premium is optional during a claim period.

Nonforfeiture Benefit: If the LTCI Rider has been in effect for at least three years, this benefit is triggered if: you have given written notice to terminate the LTCI Rider, or you make a Partial Surrender from the annuity Accumulated Value that causes the Rider to terminate. This benefit is elected on the application and incurs a monthly Nonforfeiture Benefit charge.

Contingent Nonforfeiture Benefit: This applies only if the Nonforfeiture Benefit is not elected. The Contingent Nonforfeiture Benefit is triggered only if the Rider terminates subsequent to a substantial cumulative increase in the monthly rider percentage charge. There is no monthly charge for the Contingent Nonforfeiture Benefit.

Paid-up Insurance: If the Long-Term Care Insurance rider terminates and either the Nonforfeiture Benefit or the Contingent Nonforfeiture Benefit is triggered, long-term care coverage will continue as paid-up insurance. Benefits will be paid subject to all the conditions and limitations of the LTCI Rider. The amount of paid-up insurance will be equal to the nonforfeiture credit or, if smaller, the Available Insurance Amount in effect immediately before the date the paid-up insurance becomes effective. The nonforfeiture credit is the greater of the total of all Long-Term Care Insurance rider charges deducted or 30 times the Maximum Daily Benefit in effect on the date paid-up insurance becomes effective.

Available Ancillary Benefit: Calculated at issue of the rider and constitutes a separate pool of insurance used to reimburse LTCI expenses for equipment/home modification, caregiver training, and respite care, available after the one year waiting period has been satisfied. Payments for ancillary benefits do not reduce the Available Insurance Amount or the annuity Accumulated Value, and the elimination period does not apply. The Available Ancillary Benefit is one twelfth of the annuity accumulated value at issue of the LTCI Rider.

LTCI Rider Benefits - Coinsurance: The coinsurance payout structure for LTC expenses is 25% from the Available Insurance Amount (see definition) and 75% from the fixed annuity Accumulated Value. On a daily basis, the combination of payouts from the Accumulated Value and the Available Insurance Amount for covered LTC expenses will not exceed the Maximum Daily Benefit.

Care Coordinator Services: This optional service provides assistance to the insured and the insured's family, when the insured is chronically ill, in developing a plan of care, locating and coordinating caregivers, facilities and services needed that are qualified long-term care services. This service is not subject to the waiting period or the elimination period, and does not reduce the Available Insurance Amount, the Accumulated Value or the Available Ancillary Benefit.

Death Benefit: The annuity death benefit is the greater of the Accumulated Value and the guaranteed return of premium, if included, as of the date of death. The death benefit may also include Nonforfeiture Benefits. Where there is single annuitant/joint insureds or joint annuitant/joint insureds and the beneficiary elects to receive death proceeds; reduced paid-up insurance is calculated if the optional Nonforfeiture Benefit was chosen at issue of the rider.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe**Contract Number: B1234567**

Elimination Period: For benefits subject to the Elimination Period, it begins on the first day after the date of issue of the LTCI Rider on which an insured receives qualified Long-Term Care Services. For the benefits subject to the Elimination Period, no benefits are payable until after 90 days of qualifying Long-Term Care services are credited towards the Elimination Period.

Waiting Period: Begins on the date of issue of the LTCI Rider and ends on the day before the first LTCI Rider anniversary. No benefits are payable under the LTCI Rider for expenses incurred during the Waiting Period. The Waiting Period is one year

Yield: The yield represents the effective annual interest rate at which the accumulation of all premiums and the Accumulated Value at issue of the LTCI Rider would be equal to cash surrender values for the ages/years indicated based on guaranteed and current interest rates.

This contract may result in a loss if kept for only a few years.

Exceptions and Limitations

The rider does not pay benefits:

1. In excess of the covered LTC expense incurred; or
2. For charges billed by a Doctor or charges for prescription drugs.

In addition, this rider does not cover services:

1. Outside of the United States.
2. Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury.
3. In a hospital, a sanatorium or a home or facility for the treatment of alcoholism, drug addiction or mental illness.
4. For which benefits are payable under any Worker's Compensation, Occupational Disease Act or Law, Employer's Liability Laws or similar law.

Medicare Non-Duplication: The rider does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Coordination of LTC Coverage: If other previously issued Thrivent LTC coverage exists including expense reimbursement and indemnity type coverage, coordination of LTC benefits will occur. Previously issued contracts will be considered in the order they were issued. Any amounts paid by previously issued Thrivent LTC contracts and riders will be subtracted from the LTC expense amount eligible for reimbursement. Any remaining unpaid expense amount will then be considered for payment under the LTCI Rider.

Proofs of Loss: Written proof of loss must be given to us at our Service Center. This should be done within 90 days after the end of each period for which we are liable. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible. However, proof must be given within one year from the time that proof is otherwise due unless you were legally incapacitated

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

In the section Illustrated Values Assuming Guaranteed Interest Rate, Accumulated Values and Cash Surrender Values illustrated assume an effective annual interest rate of 4.10% until the current effective annual interest end date and a guaranteed rate of 1.25% thereafter. In the section Illustrated Values Assuming Nonguaranteed Interest Rate, Accumulated Values and Cash Surrender values illustrated assume a current effective annual interest rate of 4.10% until the current effective annual interest end date and 3.10% thereafter.

Values shown are not guaranteed. Thrivent may change the current interest rate at any time but once the current interest rate is determined on a contract, it is guaranteed for one year.

Calculations used to produce the included information use simplifying assumptions that may not reflect actual experience and timing of events. On the issue date of LTCI Rider, a monthly charge for the LTCI Rider is taken and interest is credited to the next annuity monthly anniversary. Thereafter, the monthly charge for the LTCI Rider is taken and one month of interest is credited on a monthly basis into the future. For the Inflation Protection Benefit, the calculation of the annual required annuity premium occurs on the LTCI Rider monthly anniversary. The end date of the current effective interest date is the annuity monthly anniversary immediately prior to the actual end date.

Values below are as of the end of the contract year. Age is as of the beginning of the contract year.

----- **Illustrated Values Assuming Guaranteed Interest Rate** -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value	Yield
65	1	\$0.00	\$0	\$74,196	\$74,196	\$103	\$740.04	\$69,522	-3.44%
66	2	1,648.10	0	75,949	75,949	105	834.83	71,164	-1.72%
67	3	3,688.32	0	79,746	79,746	110	872.95	74,722	-1.19%
68	4	3,872.96	0	83,733	83,733	116	916.62	79,212	-0.66%
69	5	4,066.59	0	87,920	87,920	122	962.43	83,964	-0.34%
70	6	4,269.89	0	92,316	92,316	128	1,010.54	88,933	-0.13%
71	7	4,483.40	0	96,932	96,932	134	1,061.12	94,315	0.05%
72	8	4,707.65	0	101,778	101,778	141	1,114.14	99,946	0.18%
73	9	4,942.97	0	106,867	106,867	148	1,169.86	105,906	0.28%
74	10	5,190.14	0	112,211	112,211	155	1,228.35	112,211	0.37%
75	11	5,449.62	0	117,821	117,821	163	1,289.75	117,821	0.35%
76	12	5,722.11	0	123,712	123,712	171	1,354.25	123,712	0.32%
77	13	6,008.22	0	129,898	129,898	180	1,421.96	129,898	0.30%
78	14	6,308.64	0	136,393	136,393	189	1,493.06	136,393	0.29%
79	15	6,624.07	0	143,213	143,213	198	1,567.72	143,213	0.27%
80	16	6,955.28	0	150,373	150,373	208	1,646.10	150,373	0.26%
81	17	7,303.02	0	157,892	157,892	219	1,728.38	157,892	0.25%
82	18	7,668.17	0	165,787	165,787	230	1,814.82	165,787	0.24%
83	19	8,051.56	0	174,076	174,076	241	1,905.56	174,076	0.23%
84	20	8,454.17	0	182,780	182,780	253	2,000.82	182,780	0.23%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

----- Illustrated Values Assuming Guaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value	Yield
85	21	8,876.87	0	191,919	191,919	266	2,100.87	191,919	0.22%
86	22	9,320.72	0	201,515	201,515	279	2,205.93	201,515	0.21%
87	23	9,787.75	0	211,591	211,591	293	2,316.22	211,591	0.21%
88	24	10,276.10	0	222,170	222,170	308	2,432.03	222,170	0.20%
89	25	10,789.90	0	233,279	233,279	324	2,553.63	233,279	0.20%

----- Retirement Ages -----

74	10	5,190.14	0	112,211	112,211	155	1,228.35	112,211	0.37%
79	15	6,624.07	0	143,213	143,213	198	1,567.72	143,213	0.27%
89	25†	10,798.90	0	233,279	233,279	324	2,553.63	233,279	0.20%

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe
Contract Number: B1234567

----- Illustrated Values Assuming Nonguaranteed Interest Rate -----

Age	Yr	Inflation Protection Benefit Premium	Required Withdrawal Amount	Accum Value<<	Available Insurance Amount	Maximum Daily LTC Benefit	Annualized LTCI Rider Charges	Cash Surrender Value	Yield
65	1	\$0.00	\$0	\$74,196	\$74,196	\$103	\$740.04	\$69,522	-3.44 %
66	2	1536.05	0	77,217	77,217	107	840.74	72,353	-0.82%
67	3	2,303.81	0	81,077	81,077	112	881.50	75,969	0.06%
68	4	2,419.08	0	85,131	85,131	118	925.55	80,534	0.75%
69	5	2,540.00	0	89,388	89,388	124	971.83	85,365	1.17%
70	6	2,667.02	0	93,857	93,857	130	1,020.43	90,478	1.46%
71	7	2,800.37	0	98,550	98,550	136	1,071.46	95,889	1.67%
72	8	2,940.41	0	103,478	103,478	143	1,125.03	101,615	1.83%
73	9	3,079.05	0	108,748	108,748	151	1,181.73	107,769	1.96%
74	10	3,136.47	0	114,185	114,185	158	1,241.00	114,185	2.08%
75	11	3,293.13	0	119,895	119,895	166	1,303.04	119,895	2.07%
76	12	3,457.80	0	125,889	125,889	174	1,368.19	125,889	2.07%
77	13	3,630.68	0	132,184	132,184	183	1,436.60	132,184	2.07%
78	14	3,812.21	0	138,793	138,793	192	1,508.44	138,793	2.07%
79	15	4,002.84	0	145,733	145,733	202	1,583.85	145,733	2.07%
80	16	4,202.95	0	153,019	153,019	212	1,663.04	153,019	2.07%
81	17	4,413.09	0	160,670	160,670	223	1,746.19	160,670	2.07%
82	18	4,633.76	0	168,704	168,704	234	1,833.52	168,704	2.07%
83	19	4,865.47	0	177,139	177,139	246	1,925.18	177,139	2.07%
84	20	5,108.74	0	185,996	185,996	258	2,021.44	185,996	2.06%
85	21	5,364.15	0	195,296	195,296	271	2,122.52	195,296	2.06%
86	22	5,632.34	0	205,061	205,061	284	2,228.63	205,061	2.06%
87	23	5,913.96	0	215,314	215,314	299	2,340.07	215,314	2.06%
88	24	6,209.68	0	226,080	226,080	314	2,457.09	226,080	2.06%
89	25	6,520.16	0	237,384	237,384	329	2,579.92	237,384	2.06%
Retirement Ages									
74	10	3,136.47	0	114,185	114,185	158	1,241.00	114,185	2.08%
79	15	4,002.84	0	145,733	145,733	202	1,583.85	145,733	2.07%
89	25†	6,520.16	0	237,384	237,384	329	2,579.92	237,384	2.06%

<< The Long-Term Care Insurance Rider charges used in this illustration are based on current rates. We may change the rates charged for this rider if the rate increase is filed with and approved by the state.

† In lieu of annuitization a Required Withdrawal Amount will be sent at the end of each contract year, if there was no claim period during the contract year. If the LTCI Rider is cancelled at age 90 or beyond, the entire annuity contract value must be paid out or annuitized.

[M] Indicates values are in millions of dollars.

Security One Annuity with Long-Term Care Insurance Rider Contract Summary
Thrivent Financial Single Premium Deferred Annuity with Benefits for Long-Term Care Services

John Doe

Contract Number: **B1234567**

Single Monthly Life Income at Retirement
Guaranteed Period 10 years

<u>Age</u>	<u>Guaranteed</u>	<u>Nonguaranteed</u>
75	\$478	\$486
80	\$611	\$620
90	\$995	\$1010

Monthly Life Income Age is as of the end of the contract year. Taking a monthly life income terminates the LTCI Rider.

Inquiries: Inquiries regarding this contract summary/statement of benefit information can be directed to either your Financial Representative or the Customer Interaction Center.