

PROTECTION SERVICES

Insurance premiums are based on a variety of factors, including age and health indicators. The insurer compensates advisors for each contract, but the contract holder doesn't pay any fees over and above the contract premium and associated fees.

	Life Insurance	Disability Income Insurance and Long-Term Care Insurance	Fixed and Variable Annuities
Initial Guidance	Coverage Selection Application Underwriting	Coverage Selection Application Underwriting	Product Selection Income Strategies
Account Maintenance and Product Service	Claims Beneficiary Changes Billing Changes Withdrawals	Claims Billing Changes	Allocation Changes Beneficiary Changes Deposits Withdrawals
Annual Account Review	As needed	As needed	As needed
Fees	*Commission-based costs	*Commission-based costs	*Commission-based costs

*Fees are incorporated into client premium payment.

Review the product contract or prospectus; or, if you have a brokerage or managed account, see the fee schedule you received when you established the account for specific information about fees and expenses. For detailed information about fees and charges for investment advisory services, review the applicable managed account ADV brochure.



An independent practice of Thrivent Financial. Review the product contract or prospectus for details. THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent.

Registered representative of Thrivent Investment Management, Inc. Advisory services available through investment adviser representatives only. Thrivent.com/disclosures.