

Thrivent Financial Deferred Fixed Annuity Interest Rates

Effective March 1, 2010

	Under \$50,000	\$50,000 to \$99,999	\$100,000 to \$249,999	\$250,000 and over
Security One (A-AS-SPDA (04))²	First-Year Interest Rate¹			
With Bonus ³	3.85%	4.15%	4.25%	4.35%
Without Bonus	2.85%	3.15%	3.25%	3.35%
Security Plus (A-AF-FPDA (04))⁴	2.85%	2.85%	2.85%	2.85%

	Under \$50,000	\$50,000 to \$99,999	\$100,000 and over		
Multi-Year Guarantee (MYG) Series (A-CF-FPDAC (04))^{5,6}	Interest Rate	Interest Rate	Interest Rate	First-Year Interest Rate Bonus	Effective Yield
Guarantee Period					
3	1.25%	1.25%	1.25%	0.00%	1.25%
4	1.25%	1.55%	1.65%	0.00%	1.65%
5	1.70%	2.20%	2.20%	1.00%	2.40%
6	2.20%	2.70%	2.70%	1.00%	2.87%
7	2.70%	3.20%	3.20%	1.00%	3.34%
8	2.80%	3.30%	3.30%	1.00%	3.42%
9	2.90%	3.40%	3.40%	1.00%	3.51%
10	3.05%	3.55%	3.55%	1.00%	3.65%

Guaranteed minimum rate: 1.25%.¹

Interest rates apply to new contracts and new premiums added to existing Thrivent Financial contracts. They do not apply to formerly sold contracts for SPFA-IGA, LB FPDA or LB FPDA-82. Interest rates for Security One (A-AS-SPDA (04)) and Security Plus (A-AF-FPDA (04)) contracts are guaranteed for one year from the premium receipt date. Interest rates for the MYG Series contract (A-CF-FPDAC (04)) are guaranteed for the entire guarantee period. Interest rates on new premiums are subject to change at any time. Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial for Lutherans.

Surrenders charges apply. Surrenders are taxed as ordinary income on the gain portion only. Surrenders prior to age 59½ may be subject to a 10% federal tax penalty.

¹ Applies to new contracts only. Guaranteed minimum for existing contracts varies by state.

² The first-year interest rate depends upon current interest rates and whether the bonus rate is chosen. The bonus rate provides a higher interest rate for one full contract year. Interest rates are banded, which means a higher rate is paid for higher premiums. A current interest rate is applied to the first premium and remains in effect for at least 12 months. Subsequent interest rates will not change more often than once every 12 months and will not be less than the guaranteed minimum rate. Interest is compounded daily and continues to apply until a payout is chosen.

³ Choosing the first-year bonus results in a higher surrender charge for a longer period and no guaranteed return of premium.

⁴ The first-year interest rate is applied to the first premium and remains in effect for at least 12 months. Subsequent interest rates will not change more often than once every 12 months. Interest is compounded daily and continues to apply until a payout is chosen.

⁵ An interest rate is applied to each guarantee period—between three and 10 years—according to the allocation chosen when the premium was paid. The interest rate for each fixed period allocation depends upon the current interest rate environment, the duration of the period chosen, and the contract cash value. Interest rates are banded, which means a higher rate is paid for higher contract cash values. When the guarantee period ends, a new period may be chosen and a new interest rate, not to be less than the guaranteed minimum rate, will apply. Interest is compounded daily and continues to apply until a payout is chosen.

⁶ Not available in Kentucky, New Jersey, New York, Oregon, Pennsylvania, Texas, Utah or Washington.