

## Dividend/Surplus Refund Option Change Instructions

Dividend or Surplus Refund Option changes are only available on traditional life contracts. By selecting this option you will change the way your annual dividend/surplus refund is distributed.

### Important Notes:

- **Contact your financial representative if you have any questions or concerns.**
- **If this form is incomplete or not legible when returned, your request may be delayed.**
- **Send completed forms to: 4321 N. Ballard Road, Appleton WI, 54919 or fax them to 800-225-2264. For your own security, do not email the completed forms to Thrivent Financial, as emailed forms will not be accepted.**

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### General Information

- Complete the Name of the insured.
- Complete Contract number of insured.
  - **Note:** Only one contract per form.
- Complete the address and phone number of the owner.

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### Dividend/Surplus Refund Option Change

- Check one box for the dividend/surplus option desired.

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### Notification for Federal and State Income Tax Withholding

- A taxable gain may occur in the future based upon the type of option requested.
- If there is a taxable event, your request will be subject to Federal and State Income Taxes. By **not checking** any box, Thrivent Financial will automatically withhold 10% federal and possibly state income taxes.
- Complete the Federal Tax Withholding Options. Check one of the following:
  - Do not withhold for federal income tax.
  - Withhold federal income tax.
- Complete the State Tax Withholding Options. Check one of the following:
  - Do not withhold for state income tax.
  - Withhold state income tax.

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### Signatures

- Signature from the owner(s) is required to complete this request.
- Required signatures:
  - **Owner**
  - **Applicant for juvenile contracts**
  - **Absolutely assigned** to a corporation, church, or partnership:
    - Two officers' signatures and their titles
  - **Collaterally assigned** to a bank:
    - One officer's signature and title, and the contract owner's signature
  - **Owned by a trust:**
    - All trustees signatures and titles
    - Certification of Trust (form 24143)
  - **POA, guardian or conservator:**
    - Signature of the POA, guardian, or conservator along with the title of capacity in which they are acting
    - Copy of the legal documents supporting this capacity
  - **Contract has an irrevocable beneficiary:**
    - The owner(s) signature
    - The irrevocable beneficiary's signature (and title, if applicable)