

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 e-mail the completed forms to Thrivent, as e-mailed forms will not be accepted.**

Page 1 – General Information

- Complete the Name of the Insured.
- Insured's Social Security Number
- Insured's Contract Number
 - **Note:** Only one contract per form.
- Complete the address and phone number of the owner.

Page 2 – Dividend/Surplus Option Change

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

Page 3 – 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 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.

Page 3 – 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)