

Dividend/Surplus Refund Release Instructions

This is available for traditional life contracts. If there is value in your dividend option you can select to release some or all of this value. This may decrease your total death benefit and cause a taxable gain.

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.**
- **Once this transaction has been processed it cannot be reversed.**
- **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.**

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.

Note: If an address on file has been updated within the last 15 days, one of the following additional requirements will be needed:

- Attestation by a Thrivent Financial representative
- A Notary Public
- A Medallion Signature Guarantee

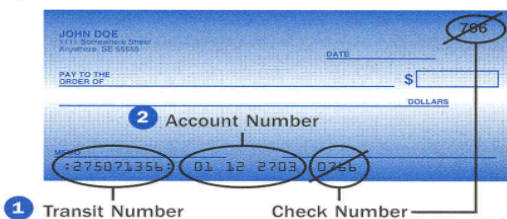
Distribution Type

- Check the box titled Dividend/Surplus Refund Release.
- Enter in the amount of the distribution requested.

Distribution Option Desired

- Check the method by which you want to receive the distribution; by Check, or Direct Deposit to your financial institution.
 - For Direct Deposit the bank information in the section provided must be completed.
 - The *Account number* is your bank account number.
 - The *Transit number* is the 9 digit number at the bottom of your checks found in the lower left corner. This number begins with a 0, 1, 2 or 3. See Sample check below.
 - To ensure accuracy of the account information, please enclose a copy of a voided check.

- 1 Locate the transit number
- 2 Locate the account number



Complete the section on Apply Proceeds to, if funds should be applied to premium or loan on this contract or another contract.

- If you want the funds sent applied to another contract, check the box titled “Apply proceeds of \$_____”.
- Enter the contract number(s) to which funds should be applied.
- Enter the amount that should be applied as premium, loan or both.
- If funds are to be sent to a third party or transferred to a third party personal or business bank account, we require a Notary Public Stamp on this form. This can be obtained from most financial institutions.

Taxable Gain

- Tax Gain amount
 - This value can be received by calling your financial representative or customer service at 800-847-4836.
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Notification for Federal and State Income Tax Withholding

- 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)
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Validation – Variable Contract/Account (Variable Annuity, Mutual Fund, Variable Universal Life)

For your protection, validation of your identity is required for certain variable contract/account transactions.

Surrender/redemption transactions:

- Greater than \$499,999 will require a Medallion Signature Guarantee.
- Greater than \$99,999 up to \$499,999 will require one of the following three forms of validation:
 - Attestation by a Thrivent Financial representative
 - A Notary Public
 - A Medallion Signature Guarantee
- Greater than \$4,999 and the address of record changed within the prior 15 days will require a Notary Public or attestation by a Thrivent Financial representative.
- Greater than \$4,999 and the bank information provided has been on record for less than 15 days will require a voided check from the bank account, a Notary Public, or attestation by a Thrivent Financial representative.
- Requesting special distribution instructions will also require one of the three forms of validation listed in (b) above. Examples include: Request to send proceeds to an address other than the one listed on your account, and/or request to make proceeds payable to someone other than the current owner.

A Notary Public or Medallion Signature Guarantee may generally be obtained at any national bank.

Validation - Fixed Contract (Non-variable contracts)

For your protection, validation of your identity is required for certain non-variable contract transactions.

Disbursement transactions:

- a. Greater than \$499,999 will require a Notary Public.
 - b. Greater than \$99,999 up to \$499,999 will require one of the following forms of validation:
 - Attestation by a Thrivent Financial representative
 - A Notary Public
 - c. Greater than \$4,999 and the address of record changed within the prior 15 days will require a Notary Public or attestation by a Thrivent Financial representative.
 - d. Greater than \$4,999 and the bank information provided has been on record for less than 15 days will require a voided check from the bank account, a Notary Public, or attestation by a Thrivent Financial representative.
 - e. Requesting special distribution instructions will also require one of the two forms of validation listed in (b) above. Examples include: Request to send proceeds to an address/bank account other than the one listed on your record and/or request to make proceeds payable to someone other than the current owner.
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