



Life insurance product comparison

Goal	Protection ← → Accumulation				
Product	Term	Whole Life Plus	Whole Life	Accumulation Universal Life	Accumulation Variable Universal Life
Minimum Face Amount	• \$100,000	• \$75,000 (\$50,000 face amount and \$25,000 target amount) • \$100,000: Preferred risk classes	• \$10,000: Standard risk classes • \$100,000: Preferred risk classes	• Ages 0 to 17: \$25,000 (\$26,000 in West Virginia) • Ages 18+: \$50,000 • \$100,000: Preferred risk classes	• Ages 0 to 17: \$25,000 (\$26,000 in West Virginia) • Ages 18+: \$100,000
Issue Ages	• 10-year: 18 to 75 • 15-year: 18 to 70 • 20-year: 18 to 65 • 30-year: 18 to 55* <i>*Non-tobacco only. Ages 18 to 50 for tobacco.</i>	• 18 to 75	• Single Premium: 0 to 90 • 10-year: 0 to 90 • 20-year: 0 to 90 • To-age-70: 0 to 60 • To-age-95: 18 to 75	• 0 to 85	• 0 to 80
Risk Classes	• Preferred Best Non-Tobacco (not available on Whole Life Plus) • Super Preferred Non-Tobacco • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco				
QuickTrack™ Accelerated Underwriting	• Ages 18 to 60 • Face amounts \$100,000 to \$3 million	• Not available	• Ages 18 to 60 • Face amounts \$100,000 to \$3 million		

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Product	Term	Whole Life Plus	Whole Life	Accumulation Universal Life	Accumulation Variable Universal Life
Premium	Fixed based on term period selected	Fixed base premium with the option to pay more through the contract's Additional Premium Option²	Fixed based on premium payment period selected	- Flexible. Adjust premium payments by paying more when you want to and less when you need to.^{1,3} - Option to choose Cash Value Accumulation Test or Guideline Premium Test.	
Cash Value	No cash value	Guaranteed cash value growth and eligible to receive dividends^{4,5,6}		Cash value growth that can be accessed for financial goals	
Optional Riders Accelerated Death Benefit for Terminal Illness Rider is automatically included on all contracts.	Disability Waiver of Premium available for issue ages 18 to 59 In California, only available on 10/15/20-year term periods, for issue ages 18 to 50	Disability Waiver of Premium available for issue ages 18 to 59	- Disability Waiver of Premium available for issue ages 0 to 59 - Guaranteed Purchase Option available for issue ages 0 to 17* - Paid-Up Additions available for issue ages 0 to 90* <i>*Not available with Single Premium Whole Life</i>	- Disability Waiver of Monthly Deduction available for issue ages 0 to 59 - Guaranteed Increase Option available for issue ages 0 to 17	

¹It is possible that coverage may terminate prior to the maturity date even if scheduled premiums are paid in a timely manner.

²Evidence of insurability may be required. A premium charge will be deducted from each additional premium before calculating the amount of additional paid-up life insurance coverage. See your contract for details. Large additional premiums may cause your contract to become a modified endowment contract (MEC). If this occurs, Thrivent will notify you and provide further details.

³Paying large additional premiums may cause your contract to become a modified endowment contract (MEC) as defined in the Internal Revenue Code (IRC). This will affect the taxation of any distributions from your contract. In addition, the IRC limits the amount of premiums that can be paid into your contract.

⁴Guaranteed protection and cash value as long as all required premiums are paid, and debt does not exceed cash value.

⁵Dividends are not guaranteed.

⁶Guarantees based on the financial strength and claims-paying ability of Thrivent.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. The principal underwriter and distributor of variable insurance products is Thrivent Investment Management Inc., member FINRA and SIPC and a subsidiary of Thrivent. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

These contracts have exclusions, limitations and terms under which the benefits may be reduced, or the contract may be discontinued. For costs and complete details of coverage, contact your licensed insurance agent/producer.

Investing involves risk, including the possible loss of principal. The prospectus and summary prospectuses of the variable universal life contract and underlying investment options contain information on investment objectives, risks, charges and expenses, which investors should read carefully and consider before investing. Available at [Thrivent.com](https://thrivent.com).

Thrivent and its financial advisors and professionals do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Contract Forms: ICC18 L-CT-LT, ICC19 L-LZ-WL, ICC19 L-SZ-SPWL, ICC19 L-PZ-WLP, ICC19 U-UZ-UL, ICC19 V-VZ-VUL, L-CT-LT (18), L-LZ-WL (19), L-SZ-SPWL (19), L-PZ-WLP (19), U-UZ-UL (19), V-VZ-VUL (19) series.
 Rider Forms: ICC19 LR-TW-DWP, ICC16 LR-LU-PUA, ICC16 LR-LG-GPO, ICC18 LR-TT-DWP, LR-TW-DWP (19), LR-LU-PUA (16), LR-LG-GPO (16), LR-TT-DWP (18) series.