



**THRIVENT**  
FINANCIAL®

*Connecting faith & finances for good.™*

## Whole Life Insurance for Children Product Details

### Features & Considerations

Whole Life 65, provides lifetime protection for your child or grandchild. By purchasing whole life insurance now you can affordably guarantee coverage in adulthood, regardless of any health changes. With whole life insurance, you get:

- **Dependable protection for life** – As long as premiums are paid, the death benefit will never decrease or end, regardless of changes to the child's health.
- **A wide range of coverage amounts** – Every child is unique, and so are the coverage options. Your free online quote for children ages 0 to 15 is available in coverage amounts of \$15,000, \$25,000, \$35,000, \$50,000, \$75,000, and \$100,000. Additional options can be quoted through your [Thrivent Financial representative](#) or by calling the Thrivent Financial Advice Center at 888-834-7428.
- **Level premiums until age 65** – Premiums never go up and are payable to age 65.
- **Guaranteed cash value** – Whole life insurance builds cash value, as long as premiums are paid. This gives you a source of funds that may be quickly and easily accessed when needed.<sup>1</sup>
- **Potential dividend payments** – Dividends are potentially payable on each contract anniversary, and may be used to purchase additional coverage, reduce debt or premiums due, or be received in cash. (Dividends are not guaranteed.)
- **Flexibility to customize coverage with riders** – With the Accelerated Death Benefit for Terminal Illness rider (available at no additional premium cost), you can receive all or a portion of the death proceeds while your child or grandchild is still alive. With the optional Applicant Waiver of Premium Benefit (additional premium cost will apply), Thrivent Financial will waive scheduled premiums if the applicant becomes totally disabled.
- **Future insurability** – With the optional Guaranteed Purchase Option rider (additional premium cost will apply), children can obtain additional coverage later in life, regardless of health changes. Your child or grandchild is guaranteed the ability to purchase additional coverage each time an option is exercised. Additional coverage can be purchased at specific ages or at specific life events. Your free online quote for children ages 0 to 15 is available with Guaranteed Purchase Option rider coverage amounts of \$10,000, \$35,000 and \$60,000. You can also secure a Disability Waiver of Premium Benefit rider (additional premium cost will apply), which will protect the child in case of disability in the future. With this optional rider, Thrivent Financial will waive scheduled premiums if the insured becomes totally disabled.

### Example

Let's look at a hypothetical example assuming the \$60,000 Guaranteed Purchase Option is selected. There are nine fixed purchase option dates available, based on the insured's birthday. If each of the nine \$60,000 options is exercised, the total amount of additional coverage purchased would equal \$540,000 by the time the individual is 43 years old. Additional premium for the additional coverage amount will be required each time an option is exercised, and will be based on attained age on the effective date that each option is exercised.

Guaranteed Purchase Option Rider	
Purchase Ages <sup>2</sup>	Coverage Amount
16 or 18	\$60,000
22	\$60,000
25	\$60,000
28	\$60,000
31	\$60,000
34	\$60,000
37	\$60,000
40	\$60,000
43	\$60,000
Potential Additional Coverage \$540,000	

Additional options can be quoted through your [Thrivent Financial representative](#) or by calling the Thrivent Financial Advice Center at 888-834-7428 from 8 a.m. – 7 p.m., Monday – Thursday, and 8 a.m. – 6 p.m., Friday, Central time.

Contract forms: ICC08 L-WX-WL, L-WX-WL (08) Series

Rider forms: ICC08 LR-XG-GPO, ICC09 LR-XW-DWP, ICC08 LR-XP-AWP, LR-XG-GPO (08), LR-XW-DWP (09), LR-XP-AWP (08), LR-MX-ACCB (08), LR-MX-ACCB TX (08)

*Guarantees are backed by the financial strength and claims-paying ability of Thrivent Financial for Lutherans.*

*The Thrivent Financial whole life insurance contract described briefly in this website has exclusions, limitations, reductions of benefits, and terms under which the contract may be continued in force or discontinued. The contract will provide all costs and complete details of coverage.*

*The Financial Advice Center may not offer the variety of products and services that can be offered by a local representative. If your situation requires a product or service not currently available through the Financial Advice Center, a Center representative can put you in contact with a local Thrivent Financial representative to assist you. Whether you purchase a product or service through a Financial Advice Center representative or a local representative, generally, there will be no difference in the fees and expenses you will incur.*

*1 Loans and withdrawals will decrease your death benefit and the cash value available to pay insurance costs. Loans and/or withdrawals may cause a contract to lapse or terminate without value. Surrenders may generate an income tax liability and may be subject to a surrender charge. A significant taxable event can occur if a contract lapses with an outstanding loan. Loaned values may be credited at a lower rate than unloaned values. Loan interest is charged in arrears at an annual rate of 8%.*

*2 Alternate options available at specific life events (e.g., marriage, birth of a child, primary home purchase); limitations apply.*