

Earn up to 5.80% while saving for retirement

thrivent[®]

Confidently prepare for retirement with a **Thrivent Multi-Year Guarantee Annuity**[™].

Get a locked-in interest rate for the guarantee period you choose—either 3, 5, 7 or 9 years. This single premium fixed deferred annuity offers:

- + Dependable interest
- + Tax-deferred earnings
- + Protection from market risk

Take a look at what your interest rate could be based on a premium of \$100,000 to \$249,999, the guarantee period and the version you choose.

Premium \$100,000 to \$249,999

Product Version	Return of Premium	Market Value Adjustment ¹
3-year	5.05%	5.30%
5-year	5.40%	5.65%
7-year	5.45%	5.70%
9-year	5.55%	5.80%

Rates effective for October 5-18, 2026.
Surrender charges of up to 7% for the entire guarantee period may apply.

Want to learn more? Reach out today.



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¹The Market Value Adjustment version is not available in New York or California.

Multi-Year Guarantee Annuity[™] (MYGA) interest rates are current as of October 5, 2026, are subject to change at any time, and are guaranteed from the premium receipt date for the guarantee period chosen.

A market value adjustment will apply if a surrender over the free amount occurs during the surrender charge period. (Market Value Adjustment version only.)

If you surrender the contract, you will receive the premium paid, less any withdrawals and surrender charges. (Return of Premium version only.)

A surrender charge applies to surrenders that are greater than the free amount allowed during the guarantee period. Each guarantee period has its own surrender charge schedule: 3-yr: 7%, 7%, 7%; 5-yr: 7%, 7%, 7%, 6%, 5%; 7-yr: 7%, 7%, 7%, 6%, 5%, 4%, 3%; 9-yr: 7%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%.

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

Surrenders or partial withdrawals/surrenders may be subject to income taxes and/or surrender charges. Surrenders are taxed as ordinary income on the annuity earnings only. Surrenders prior to age 59½ may be subject to a 10% federal tax penalty.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

If you would like a free buyer's guide for more details, call 800-847-4836.

Contract forms: ICC22 A-GM-MYGMVA, ICC22 A-GR-MYGPR, A-GM-MYGMVA (22) Series, and A-GM-MYGPR (22) Series.

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