



Thrivent Long-Term Care Insurance

What does \$100 a month in premium buy?

As you begin creating an extended-care strategy, you can use this information as a starting point for determining the appropriate amount of long-term care insurance you may need. Then, you and your financial professional can customize your contract by selecting the features and benefits to best fit your individual needs.

	Age	Monthly Premium	Maximum Monthly Benefit	Total Available Benefit
Male	45	\$100.62	\$9,000	\$216,000
	50	\$100.62	\$7,800	\$187,200
	55	\$101.48	\$5,900	\$141,600
	60	\$101.14	\$4,900	\$117,600
	65	\$99.33	\$3,300	\$79,200
Female	45	\$100.62	\$6,500	\$156,000
	50	\$101.14	\$5,600	\$134,400
	55	\$101.14	\$4,200	\$100,800
	60	\$99.33	\$3,300	\$79,200
	65	\$98.38	\$2,200	\$52,800

These are sample premiums based on Thrivent's Long-Term Care Insurance product and assume a 24-month benefit multiplier, 90-day elimination period, and no discounts or riders. Your actual premium and benefits will be determined based on both the information you submit in your application and the completion of our underwriting process.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS.

Get guidance from someone who gets you.

Your financial professional can discuss the benefits of Thrivent's Long-Term Care Insurance with you in greater detail to see if it's a good fit for your financial strategy.

Long-term care insurance may not cover all of the costs associated with long-term care. You are advised to review your contract carefully. Contract provisions and maximum monthly benefits may vary by state. This contract has 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.

Thrivent Long-Term Care Insurance is guaranteed renewable for life. It will terminate if you die, you cancel the contract, the available benefit reaches zero, or you do not pay premiums as required. If a premium is not paid by the date it is due, the contract will remain in force during a grace period of 60 days. A notice will be given to you if a premium is not paid after 30 days. The contract will terminate 31 days after a notice is given if a premium is not paid. Notice will be deemed to have been given as of five days after the date we mail it.

A long-term care insurance application would be required for coverage to be considered. Your actual premium and benefits will be determined based on both the information you submit in the application and the completion of our underwriting process. Thrivent does not guarantee that it will issue a long-term care insurance contract for all applicants.

Premiums are not guaranteed to remain unchanged, except during the first five contract years. Any changes to premium rates will apply to all similar contracts issued in your state to contract owners in the same class on the same contract form. This means you cannot be singled out for an increase because of advancing age, changes in your health, claim status or any other reason solely related to you.

All applications are subject to the underwriting requirements of Thrivent. A medical exam may be required.

Thrivent Long-Term Care Insurance is intended to be federally tax-qualified long-term care insurance.

The product does not pay benefits for charges billed by a doctor or charges for prescription drugs. In addition, this product does not cover care or services: (1) Outside the United States, its territories and possessions, except as provided in the International Care Benefit; (2) Necessary due to an attempt at suicide, while sane or insane, or an intentionally self-inflicted injury; (3) Provided for the treatment of alcoholism or drug addiction; (4) Provided by an immediate family member unless: (a) He or she is a regular employee of a facility or agency that is providing the treatment, services or care; (b) The facility or agency receives the payment for the treatment, service or care and he or she receives no compensation other than the normal compensation for employees in his or her job category; and (c) He or she has no ownership or financial interest in the facility or agency providing the treatment, services or care (An immediate family member means your spouse or partner and anyone who is related to you, your spouse or partner by blood, adoption or marriage (including step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew or niece. As used in this provision, partner means a state-recognized partner or a person who is in a committed relationship with you, has been living with you for at least three consecutive years, and is committed to sharing expenses with you.); or (5) For which benefits are payable under any state or federal workers' compensation, employer's liability or occupational disease law.

The product does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Long-term care insurance is not for everyone as determined by the NAIC income and asset test criteria.

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

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent Financial for Lutherans, Appleton, WI.. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.

Contract Form: H-HX-LTC (13), H-HX-LTC (15) Series.

