



PRESERVE YOUR INDEPENDENCE

Thrivent Long-Term Care Insurance

Like most people, you hope you'll never need extended or long-term care during your lifetime. You also recognize that if you did have the need for it and weren't prepared with an extended-care strategy, your choices could be greatly limited and the consequences could be devastating to your family.

Begin your extended-care strategy here ... with Thrivent Long-Term Care Insurance.

Benefits of Thrivent Long-Term Care Insurance¹

The checklist on this page and those that follow includes many of the terms and features associated with a Thrivent Long-Term Care Insurance contract. You can use this list to make notes and track the choices you and your Thrivent Financial representative have determined will best match your needs. Your premium will vary depending on the benefits you select.

- **Maximum monthly benefit.**² This is the maximum monthly amount of insurance benefits you will be eligible to receive each month.

Choose from \$1,500 to \$15,000 in \$100 increments.
 \$ _____ (enter amount)

- **Benefit multiplier.**³ This is a factor, based on months of benefits, that is used to calculate your available benefit.

- 24 (2 years) 48 (4 years) 96 (8 years)
 36 (3 years) 60 (5 years)

_____ x _____ = _____
Monthly maximum benefit x benefit multiplier = total available benefit

Your "total available benefit" is the total pool of money available during your lifetime to pay for long-term care expenses. By focusing on a pool of money rather than a period of time, you know the exact dollar amount available to you.

¹Benefits may vary by state.

²In South Dakota, the minimum available monthly benefit is \$3,000.

³In Arizona, 24- and 36-month benefit multipliers are not available with the Shared Care Benefit Rider.

THRIVENT FINANCIAL PYRAMID



The Thrivent Financial pyramid offers a four-step road map to help you achieve your financial goals.

- **Elimination period.** This is the period during which you begin to receive qualified care services before your insurance pays benefits. One day of service in a calendar week receives credit for the full week. Choose an elimination period of 30, 90 or 180 calendar days. You only need to satisfy the elimination period once.

30 days 90 days 180 days

- **Premium payment options.** Two options are available; select the one that could work best for you.

Lifetime
 10-Pay (pay for 10 years; not available with Flexible Increase Benefit Rider or the Survivorship Benefit Rider.)

Premium waiver. *Once you begin receiving qualified long-term care services and after you satisfy the elimination period, your premiums are waived. If you recover, premiums will resume.*

- **Contingent Nonforfeiture Option.** With this benefit, if you decide to no longer pay your premiums because of a substantial premium increase, your coverage will continue as paid-up coverage with reduced benefit maximums.

What is covered¹

Thrivent Long-Term Care Insurance provides coverage in these settings:

- Home care
- Assisted living facilities
- Nursing homes
- Adult day care
- Hospice care

Thrivent Long-Term Care Insurance includes these benefits and features:

- **Care coordination services** provided by a care manager to:
 - Identify the services you need.
 - Locate local caregivers and facilities.
 - Assist in developing, implementing and coordinating your plan of care.
 - Monitor your ongoing care.
- **Equipment and home modifications** that are necessary, safety-related alterations to your home. And special equipment to help you remain at home.
- **Caregiver training** from a qualified health care professional so that an informal caregiver can care for your specific needs.
- **Respite care**, designed to provide an opportunity for an informal caregiver to have some needed time off by providing alternative care for the insured.
- An **alternate care benefit** that helps pay for care services identified in your plan of care as a cost-effective alternative to covered services.
- A **bed reservation benefit** that covers the cost to hold your bed (up to 60 days per calendar year) if you need to temporarily leave your residential facility.
- An **international care benefit** that provides limited benefits if you are outside the U.S. and receiving qualified long-term care services.

¹Please review your contract or the outline of coverage for more specific details about coverage provided.



The following optional benefits, called riders, allow you to customize your coverage to meet your unique needs. They're available for an additional cost. Check the items that you're interested in learning more about.

- ❑ **Cash Benefit Rider.** Provides a separate benefit to use in any way you choose, regardless of whether you're receiving home care or facility care. It is available in amounts equal to either:
 - **15%** of your maximum monthly benefit while receiving home care services; **or**
 - **10%** of your maximum monthly benefit while receiving facility care.

You must meet the elimination period and receive at least five days of care per calendar month to be eligible to receive the benefit. In certain circumstances, this benefit may be taxable.

- ❑ **Waiver of Elimination Period for Home Care and Adult Day Care Rider.** Waives the elimination period when you are receiving home care or are in adult day care. The number of days you receive care will help you satisfy the elimination period for other types of care that may be needed. *(Not available with 180-day elimination period.)*
- ❑ **Survivorship Benefit Rider.** If one of you dies after your contracts have been in force for at least 10 years and neither of you had been chronically ill during those 10 years, the survivor will no longer have to pay premiums for his or her Thrivent Long-Term Care Insurance. *(Not available with the 10-Pay premium option or Flexible Increase Benefit Rider.)*
- ❑ **Return of Premium Upon Death Rider.** If you die after your contract has been in force at least 10 years, your estate will be paid a lump-sum amount, equal to paid premiums less benefits paid and accumulated dividends paid upon death. *(Not available with the Shared Care Benefit Rider described on the next page.)*
- ❑ **Nonforfeiture Benefit Rider.** If you choose to terminate your contract for any reason and are no longer paying premiums, benefits will continue as paid-up insurance with reduced benefit maximums, provided the contract has been in force for at least three years.

Coverage for couples

Take advantage of these discounts:

- **Preferred health discount.** If you're in good health, you may receive a premium discount of 10% off standard rates.
- **Couples discount.** Your premium may be reduced:
 - By 20%, if both of you apply for and are approved for coverage or one of you already has Thrivent Long-Term Care Insurance.
 - By 5%, if both of you apply for coverage and only one is approved, or if only one of you applies for coverage.

❑ **Shared Care Benefit Rider.** Allows couples with identical Thrivent Long-Term Care Insurance contracts to share long-term care benefits. If, for example, you exhaust all of your benefits, yet need additional care, you may access your partner’s remaining available benefits. If you use 100% of your partner’s benefits, an additional 24-month benefit can be purchased for your partner’s use—without additional underwriting—through age 85 as long as your partner has not had any days credited toward the elimination period and has not been chronically ill within the last two years.¹

A joint waiver of premium benefit is included with the Shared Care Benefit Rider. This means that even if only one of you is receiving benefits, premiums are waived for both contracts.

How the Shared Care Benefit works

Let’s look at two hypothetical situations. In the first, Paul and Mary have identical Thrivent Long-Term Care Insurance plans **without** the Shared Care Benefit Rider. They each have an available benefit pool of money of \$360,000.

Paul
Maximum Monthly Benefit \$6,000
Benefit Multiplier 60 months
Available Benefit (Pool of Money) \$360,000

Mary
Maximum Monthly Benefit \$6,000
Benefit Multiplier 60 months
Available Benefit (Pool of Money) \$360,000

In the second situation, Paul and Mary’s identical Thrivent Long-Term Care Insurance plans include the Shared Care Benefit Rider. They have a combined available benefit pool of money of \$720,000.²

Paul	+	Mary
Maximum Monthly Benefit \$6,000		Maximum Monthly Benefit \$6,000
Benefit Multiplier 60 months		Benefit Multiplier 60 months
Available Benefit (Pool of Money) \$360,000		Available Benefit (Pool of Money) \$360,000
\$720,000 available benefit (pool of money)³		
Available to both Paul and Mary		

¹In Arizona, each person must retain 24 months of benefit in the pool for the contract owner’s sole use. The additional 24-month benefit is not available for purchase.

²For Arizona, in this example, they have a combined available benefit pool of money of \$576,000.

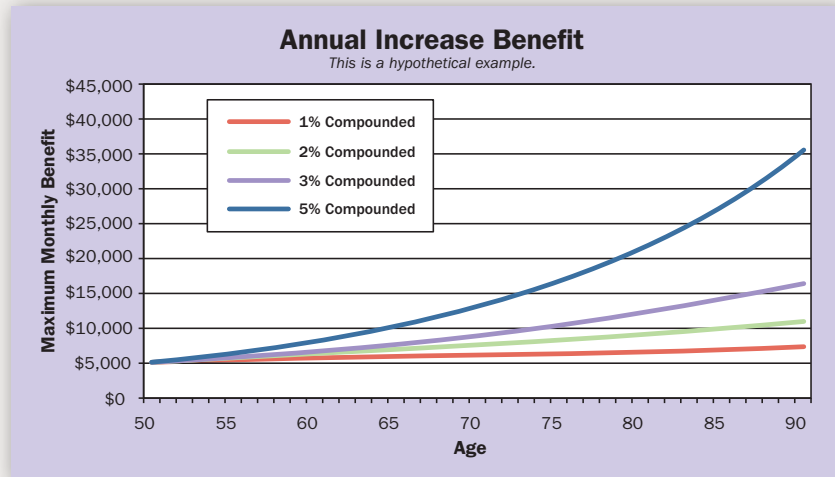
³For Arizona, in this example, \$576,000 available benefit (pool of money).



Annual Increase Benefit. Each year, your maximum monthly benefit and available benefit will automatically increase. You may choose from:

- 1% compounded
- 2% compounded
- 3% compounded
- 5% compounded
- None

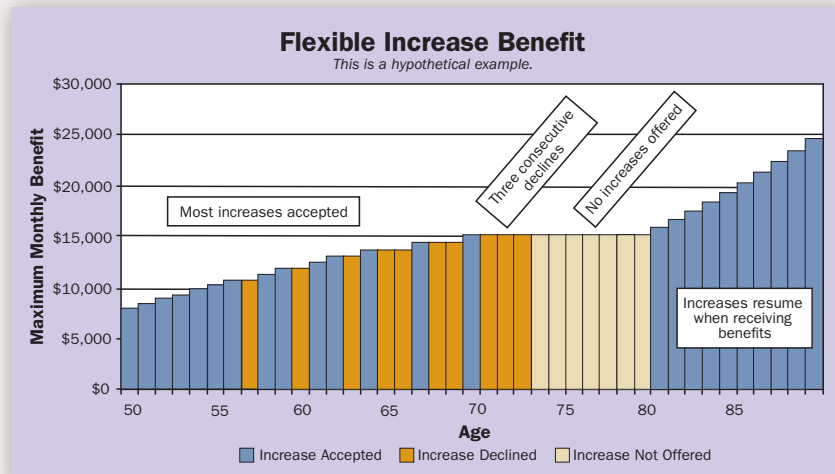
The cost of future annual benefit increases is built into your premium and won't cause your premium to increase each year.



Flexible Increase Benefit. This allows your maximum monthly benefit and your available benefit to automatically increase by 5% compounded annually.

- Your premium will increase with each option elected.
- Each year you'll have the opportunity to decline the increase offer.
- If you refuse an increase offer, your coverage and premium will remain the same as the prior year. Increase offers will resume the next year.
- After three consecutive increase offers are refused, no further increases will be offered.
- Once you begin receiving benefits, coverage increases will resume, even if previous offers were refused.

(Not available with the 10-Pay premium option or Survivorship Benefit Rider.)





What is not covered¹

Thrivent Long-Term Care Insurance does not pay benefits for:

- Medical charges, such as:
 - Doctor bills
 - Prescription drugs
- Services that are reimbursable under Medicare, or would be except for the application of a deductible or coinsurance amount.
- Care required due to a suicide attempt, while sane or insane, or an intentionally self-inflicted injury.
- Care provided for treatment of alcohol or drug addictions.
- Care or services provided by an immediate family member, unless the family member is a regular employee of the service or care provider furnishing the service or care, then the family member would be eligible for normal compensation from the provider.
- Care where benefits are payable under any state or federal Workers' Compensation, Occupational Disease or Employer's Liability Laws.
- Services for which you are reimbursed under any other long-term care insurance contract or rider previously issued by Thrivent Financial (also known as "coordination of benefits").²
- Services that are received outside the U.S., except as provided by the international care benefit.

¹Please review your contract or the outline of coverage for more specific details about exclusions.

²Coordination of benefits does not apply in North Dakota or New Jersey.



Thrivent Financial was named one of the "World's Most Ethical Companies" by Ethisphere Institute for our leadership in promoting ethical business standards and introducing innovative ideas to benefit the public. "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

Strong and stable

When you do business with Thrivent, you can take comfort in knowing you have a solid partner on your side. Independent insurance analysts A.M. Best and Fitch Ratings give us high marks for our financial strength and ability to pay claims.*

**A.M. Best
A++**

**Superior
May 2017**
Highest of 16 ratings

**Fitch
Ratings
AA+**

**Very Strong
June 2017**
Second highest of 19 ratings

*Ratings reflect Thrivent Financial's overall financial strength and claims-paying ability, but do not apply to the investment performance of investment products.

Find out more

Talk to your Thrivent Financial representative to review your long-term care strategy and provide you with costs and complete details of coverage. Then you can determine how to make long-term care insurance a part of your overall financial strategy.

Don't have a financial representative? Contact us at **800-847-4836** or visit **Thrivent.com**.



This brochure provides only a brief summary of the coverage provided under the contract. Only the long-term care insurance contract contains governing contractual provisions.

Long-term care insurance is not for everyone as determined by the National Association of Insurance Commissioners income and asset test criteria.

Long-term care insurance may not cover all of the costs associated with long-term care. You are advised to review your contract carefully. The contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. Contract provisions and maximum monthly benefits may vary by state.

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

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.

Premiums may differ from the amount on your application due to any applicable discounts. Premiums may vary based on benefits selected and age. You may choose to pay your premium annually, semiannually, quarterly, monthly or via another available premium option. Please note that the more often you pay, the higher your total annual premium may be. All premium amounts are subject to underwriting approval. The schedule of your contract will reflect your actual premium.

Premiums are not guaranteed to remain unchanged, except during the first five contract years. Any changes in 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.

Thrivent Long-Term Care Insurance may meet the requirements for participation in a Long-Term Care Insurance Partnership Program in some states. Under a Partnership Program, the contractholder may be able to protect some assets from Medicaid spend-down requirements through a feature known as "asset disregard." Nothing in a long-term care insurance contract issued by a company is a guarantee of Medicaid eligibility, or a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company-specific policy and certificate forms. If you have questions about the availability of this program in your state, please contact the company or your state insurance department.

Thrivent Financial representatives and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative and, as appropriate, your attorney and/or tax professional for additional information.

Thrivent Financial is not connected with or endorsed by the U.S. government or the federal Medicare program. Not available in all states.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents/producers of Thrivent. For additional important information, visit Thrivent.com/disclosures.

Contract forms: H-HX-LTC (13), H-HX-LTC (15) Series. Rider forms: HR-HC-CB (12), HR-HC-CB (15), HR-HS-SC (12), HR-HS-SC (15), HR-HP-RP (12), HR-HP-RP (15), HR-HN-NF (12), HR-HN-NF (15), HR-HO-CAIB1 (15), HR-HW-CAIB2 (15), HR-HT-CAIB3 (12), HR-HT-CAIB3 (13), HR-HT-CAIB3 (15), HR-HV-CAIB5 (12), HR-HV-CAIB5 (13), HR-HV-CAIB5 (15), HR-HE-WEP (13), HR-HE-WEP (15), HR-HF-FIB (13), HR-HF-FIB (15), HR-HU-SU (13), HR-HU-SU (15).



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Appleton, Wisconsin • Minneapolis, Minnesota

Thrivent.com • 800-847-4836 •   