

If you're like a lot of us, you may think you'll never need extended or long-term care. And you may very well be right. But what would happen to your family if you were wrong? The consequences could be devastating.

Extended care can affect your family:

- **Emotionally**, as family members navigate the system to find the best care for you. At the same time, they're juggling their other responsibilities to you and their own families.
- **Physically**, especially if they're your caregivers.
- **Financially**, if care costs deplete the savings you've built. This may leave little, if anything, for your spouse's living expenses or the legacy you hoped to leave your children.

THRIVENT FINANCIAL PYRAMID



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

IT'S A FAMILY AFFAIR



Create a strategy for the people you love

Ways to fund your care and the questions to consider about them

My family will take care of me.

- Are they prepared to do so?
- Do I really want them to do so?

There's always the government.

- Medicare only pays for long-term care in specific circumstances. Do I qualify?
- Do I know what it takes to qualify for Medicaid?¹ Or the quality and choices of care I'd receive if I qualify?

I can pay for it myself.

- Will I have to dip into my retirement savings?
- Will paying for care leave me with enough money to support my spouse? Will I be able to pass assets on to my children, grandchildren or charity?
- What about the tax consequences of liquidating investments?



Avoid the hasty, emotional decisions that too often damage family relationships. Create a long-term care strategy now that could include:

- ✓ Where and how you would like care delivered, if you were to need it.
- ✓ The level of independence you'd like to maintain.
- ✓ The role you'd like your family to play in your care.
- ✓ How you want to fund your care, while protecting your assets.

For many people, long-term care insurance is part of the strategy. It may help pay for the care you need. It may also help your family carry out your intentions using the choices you've made.

And, perhaps most important, it may help preserve peace in your family. Long-term care insurance may give your loved ones the opportunity to supervise your care rather than provide it. In other words, it lets them continue to be your family—not your caregivers.

¹Often referred to as medical assistance.

My choices¹

Monthly maximum benefit²

Choose from \$1,500 to \$15,000 in \$100 increments.

\$_____ (enter amount)

Benefit multiplier in months³

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

_____ x _____ = _____

Monthly maximum benefit x benefit multiplier = total available benefit

Elimination period

- ☐ 30 days
☐ 90 days
☐ 180 days

Flexible Increase Benefit option^{4, 5}

- ☐ 5% compounded
☐ None

Annual Increase Benefit option⁵

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

Other riders to customize your coverage⁵

- ☐ Waiver of Elimination Period for Home Care and Adult Day Care Rider⁶
☐ Shared Care Benefit Rider²
☐ Cash Benefit Rider
☐ Survivorship Benefit Rider⁷
☐ Nonforfeiture Benefit Rider
☐ Return of Premium Upon Death Rider⁸

Premium payment options

- ☐ Lifetime
☐ Pay for 10 years

Help navigating the system

Thrivent Long-Term Care Insurance does more than fund your care. It helps you and your family members minimize emotional stress through its built-in care coordination benefit.

This benefit gives you access to a licensed health care practitioner who's familiar with your community and local caregiving resources.

As you or your family recognizes that you'll soon be needing care, your coordinator can:

- Assist in developing, implementing and coordinating a formal plan of care.
- Help identify local care providers and resources and their associated costs.
- Monitor ongoing care needs.

By letting care coordination focus on the business details, you and those you care about can focus on being a family.

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.

⁴Not available with 10-year payment option or Survivorship Benefit Rider.

⁵Available for an additional cost.

⁶Not available with 180-day elimination period.

⁷Not available with 10-year payment option or Flexible Increase Benefit.

⁸Not available with Shared Care Benefit Rider.

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.



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Questions?

Talk to your Thrivent Financial representative, who can help review your long-term care strategy. Then you can determine how to make long-term care insurance a part of your overall financial strategy. Or visit Thrivent.com/insurance/longtermcare for more details.

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

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

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

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 Financial does not guarantee that it will issue a long-term care insurance contract for all applicants.

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

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.

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.

Medical assistance programs (sometimes called Medicaid), eligibility and requirements vary by state.

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 the U.S. government or the federal Medicare program.

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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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