



To our distribution partners:

Our messaging in the last part of 2023 focuses on long-term care insurance being affordable. One of the biggest objections from consumers is that insurance costs too much. We will be sharing ways to design Thrivent's solutions to be affordable for more prospects.

This week, we share our "What Does \$100 a Month Buy" flyer. This consumer-approved piece helps demonstrate that meaningful coverage does not have to be expensive.

To help your team finish the year strong, we're excited to announce a series of monthly national webinars.

We hope your sales desk and distribution can join us for these events. When sharing the invites, enter your agency's name in the **<red bracketed space>** so we can send you a follow-up list of any attendees.

Thank you,

Craig Roers

Head of Marketing

Newman Long Term Care (A Thrivent company)



Long-term care insurance can be affordable

What does \$100 a month in premium buy?

A top consumer concern is that insurance coverage costs too much. Consumers need help understanding how their premiums leverage into benefits.

This consumer-approved piece uses sample premiums to show what \$100 a month can buy at different ages. Use this piece to establish affordability and then run full illustrations customized to your client's needs.

The infographic features the Thrivent logo at the top left and a silhouette of a person wearing a magnifying glass at the top right. The main heading is "Thrivent Long-Term Care Insurance". Below this is the sub-heading "What does \$100 a month in premium buy?". A small paragraph explains that this information is a starting point for determining the appropriate amount of long-term care insurance. The central element is a table with four columns: Age, Monthly Premium, Maximum Monthly Benefit, and Total Available Benefit. The table is divided into two sections: Male and Female. Each section lists ages 45, 55, 65, and 75. For each age, a \$100 monthly premium is shown, which results in a higher maximum monthly benefit and a higher total available benefit as the age increases. For example, for a 45-year-old male, a \$100 premium yields a \$6,000 maximum monthly benefit and a \$162,000 total available benefit. For a 75-year-old male, the same premium yields a \$13,000 maximum monthly benefit and a \$330,000 total available benefit. Similar trends are shown for females.

| | Age | Monthly Premium | Maximum Monthly Benefit | Total Available Benefit |
|--------|-----|-----------------|-------------------------|-------------------------|
| Male | 45 | \$100.00 | \$6,000 | \$162,000 |
| | 55 | \$100.00 | \$7,000 | \$187,000 |
| | 65 | \$100.00 | \$8,000 | \$212,000 |
| | 75 | \$100.00 | \$13,000 | \$330,000 |
| Female | 45 | \$100.00 | \$6,500 | \$170,000 |
| | 55 | \$100.00 | \$7,500 | \$195,000 |
| | 65 | \$100.00 | \$8,500 | \$220,000 |
| | 75 | \$100.00 | \$13,500 | \$338,000 |

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 discount or claim. Your actual premium and benefit will be determined based on both the information you submit to your application and the completion of the underwriting process.
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- [Interstate Compact version](#)
- [Non-ICC version for AZ, CA, CT, DC, DE, HI, IN, ND, NJ, and SD](#)

Multiple Solutions for Extended Care Planning

October 11, 2023 1:00-2:00 PM

Learn about two benefit-rich LTCi products, backed by an A++ rated fraternal insurer, that are now available to independent producers. Thrivent's traditional LTCi policy offers robust features and great value, while our linked-benefit solution (CareForward) solves for both life insurance or LTCi needs.

[Register Now](#)

IMPORTANT: At registration, when prompted for "**Your Thrivent BGA**", enter **<Insert BGA Name>**. This will allow you to receive any follow-up materials mentioned on the call or any replay info.

A Deep-Dive on Thrivent's Traditional LTCi Solution

November 8, 2023 1:00-2:00 PM

Learn about the benefit-rich standalone LTCi product, backed by an A++ rated fraternal insurer, that is now available to independent producers. We'll discuss the benefits, riders and sweet spots where Thrivent shines.

This session provides a deeper look at Thrivent's traditional LTC solution, including:

- A refresher on Thrivent's differentiators against others in the industry.
- Innovative inflation options

- Case studies showcasing plan design concepts.
- Underwriting niches and the importance of prescreening health.
- Caregiver resources

[Register Now](#)

IMPORTANT: At registration, when prompted for "**Your Thrivent BGA**", enter **<Insert BGA Name>**. This will allow you to receive any follow-up materials mentioned on the call or any replay info.

A Deep-Dive on CareForward by Thrivent—a linked-benefit LTCi solution

December 6, 2023 1:00-2:00 PM

Learn about the combination long-term care (LTC) and life insurance solution from Thrivent. CareForward is designed to offer maximum leverage if care is needed. We will provide an overview of this solution, and give you a demo of our new comparison tool that illustrates CareForward alongside our traditional LTCi solution.

[Register Now](#)

IMPORTANT: At registration, when prompted for "**Your Thrivent BGA**", enter **<Insert BGA Name>**. This will allow you to receive any follow-up materials mentioned on the call or any replay info.

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