



**To our Distribution Partners:**

As you know, a leading carrier recently reduced their Couples Discount substantially in addition to pricing their Shared Care and 3% compound inflation higher. If you haven't taken a look at the new pricing, take a look at how competitive Thrivent can be for couples, especially with Shared Care.

Please share the message below with your downline to remind them of Thrivent's couples discount and who is eligible.

Thank you,

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## Thrivent LTCi - Couples Discounts

*With recent changes that other carriers have made to their couples pricing, we wanted to remind you of the generous discounts available with Thrivent and who is eligible for those discounts. (See Page 8 of the Field Resource Guide for complete details).*

### 20% Couples Discount\*

- Both individuals apply and are approved for coverage, *or*
- One individual already has existing coverage issued by Thrivent Financial, Aid Association for Lutherans (AAL) or Lutheran Brotherhood (LB), and the other is now applying for Thrivent Long-Term Care Insurance coverage.

### 5% Couples Discount\*\*

- Both individuals apply but only one is approved for coverage; *or*
- Only one individual applies.

\*For MT: 25% Couples Discount \*\*For MT: 10% Couples Discount

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## Who Qualifies for the Couples Discount?

The couples discount is available to:

- Married couples.
- State partners/civil unions/domestic partners that are named in a valid certificate or license by the state.
- Two individuals living together for at least three years in a committed relationship as partners or family members AND:
  - Are committed to sharing expenses.
  - Are not married.
  - If related, must belong to the same generation (such as siblings).

[Download Field Resource Guide](#)

## How competitive is Thrivent for couples or Shared Care?

Contact your long term care team to request a Thrivent quote or to learn more about the product.

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## Newman Long Term Care - A Thrivent Company

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