



THRIVENT LONG-TERM CARE INSURANCE

Robust offering backed by strength of a fraternal benefit society



Benefit-rich features

- Issue ages 18 to 79
- \$1,500 to \$15,000 maximum monthly benefit
- Up to 8-year maximum benefit multiplier
- Accelerated premium payment option – pay for 10 years
- 5-year rate guarantee built in
- Innovative inflation options
 - ✓ Annual Increase Benefit (1%, 2%, 3%, 5%)
 - ✓ Flexible Increase Benefit (5%)



Optional riders (available for an additional cost)

- Cash benefit
- Survivorship benefit
- Shared care benefit
- Return of premium upon death
- Waiver of elimination period for home care and adult day care
- Nonforfeiture benefit

Care coordination

- Licensed health care coordinator available
- Help to identify local care providers and resources, and their associated costs
- Assistance in developing, implementing and coordinating plan of care

Strong and stable

When you work with Thrivent, you can take comfort in knowing you have a solid partner on your side. Independent insurance analysts give us high marks for our financial strength and ability to pay claims, and our Comdex ranking puts us in the top tier of insurance companies.⁶ We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute⁷ for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our members and their communities.



¹Ratings based on Thrivent's financial strength and claims-paying ability. They do not apply to investment product performance.

²Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

³Reported May 2018 by VitalSales Suite, EbixExchange, the Comdex score is the average ranking a company receives from the following four ratings agencies: AM Best, Standard & Poor's, Moody's Investors Services and Fitch Ratings. The Comdex score itself is not a rating, but rather a ranking. A company must receive ratings from at least two of the four ratings agencies in order to receive a Comdex score. For more information visit ebixlife.com/vitalSales-suite. The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

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