



To our Distribution Partners:

Please note this correction to yesterday's email. The previous email had stated that Thrivent's 5 Year Rate Guarantee was available in Florida. However, it is not. That is outlined in the disclaimers in the Florida Consumer Brochure (linked below, but not included in the original email). The rate guarantee bullet point has been removed from the content below. We have also updated the State Variations Chart linked in the button below to reflect this clarification.

Please let us know if you have any questions.

Thank you,

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Thrivent LTCI State Differences

All states are not created equal. Read on to learn about some states where you may want to look at Thrivent's differentiators.

California

- Thrivent uses nationwide pricing, while other carriers may use state-specific pricing

[Click here for a California Comparison on singles*](#)

[Click here for the California Consumer Brochure](#)

Florida

- Thrivent has the only 10-pay traditional policy available to independent brokers in Florida.
- Thrivent offers the ability to offer a 0 day EP for Home Care with the Waiver of Elimination Period for Home Care and Adult Day Care rider. Some other leading carriers do not offer a Zero Day EP rider.
- Thrivent uses nationwide pricing, while other carriers may use state-specific pricing

[Click here for a Florida Comparison on couples*](#)

[Click here for the Florida Consumer Brochure](#)

Indiana

- Thrivent has one of the few Indiana Partnership policies available.
- Thrivent's non-partnership Indiana plan allows for inflation levels as low as 1% and 2% Compound in Indiana while other carriers may not offer <3% Compound.

Thrivent offers long term care insurance in all states but New York.

[Download State Variations Chart](#)

*Comparisons run on 10/06/20 using StrateCision. Refer to carrier software for full quotes or illustrations.

Thrivent and State Long Term Care Partnerships

Thrivent offers unique inflation options to help design plans that meet partnership requirements, while maintaining affordability.

- **The Flexible Increase Benefit (FIB)** rider offers puts your clients in change of their benefit growth. The FIB option can be partnership qualified (dependent on age) in 26 states as long as you meet the buy-up

requirements for that state. [Learn about the FIB by clicking here.](#)

- **Annual Increase Benefits** available include 5%, 3%, 2% and 1% compound. The 1% and 2% options are considered partnership-qualified (depending on age) in over 20 states. This can help make partnership coverage be more affordable while still providing meaningful growth.

[Download State Partnership Grid](#)

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Newman Long Term Care - A Thrivent Company

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