



Thrivent Long-Term Care Insurance

Illustration



Prepared for
Jordyn Stevenson

Prepared by
Jesse Vickey
527 Homestead St
Lafayette, CO 80026
(720) 263-2188

At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given.

We believe everyone deserves a plan for extended care. Thrivent Long-Term Care Insurance offers long-term care coverage to help you protect your legacy, feel secure in your future, and take care of your loved ones.

Independent insurance analysts have given Thrivent high marks for our financial strength and our claims-paying ability. They are an important sign of our financial strength. Ratings do not apply to the performance of investment products.



**A++ (Superior)
AM Best**

Highest of 13
rating categories
August 2024 • AMBest.com

These ratings refer only to the overall financial status of the company and are not a recommendation of the specific contract provisions, rates or practices of Thrivent.

THRIVENT, THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS, has been in the Long-Term Care Insurance business since 1987.

Thrivent Long-Term Care Insurance

Summary of Coverage

Jordyn Stevenson
Male 27, Preferred
Issue State: OH

Maximum Monthly Benefit:	\$1,500
Benefit Multiplier:	48 months
Available Benefit:	\$72,000
Elimination Period:	90 day
Contract Pay Type:	Lifetime Pay
Modal Premium:	\$69.66 (Monthly)
Riders/Options:	Annual Increase Benefit - 5% Compound

Premium Breakdown	
Base Contract:	\$180.00
Riders/Options:	\$945.00
Discounts:	(\$315.00)
Total Annual Premium:	\$810.00*

*If you elect to pay your premium more frequently than annually, a modal charge will apply.

Thrivent Long-Term Care Insurance is intended to be federally tax-qualified long-term care insurance as defined by Internal Revenue Code of 1986 §7702B(b). It provides an Available Benefit (referred to as a pool of money) to help pay for eligible long-term care services such as: home health care, homemaker services, special equipment, home modifications and facility care. While Thrivent does not provide specific legal or tax advice, we can partner with you and your tax professional or attorney.

What Care Costs (in OH)

The cost of long-term care services is an important variable in determining your extended care planning needs. Below is the current average cost for care in your state for Home Health Care (40 hours per week) by a Home Care professional, Assisted Living Facility or a Nursing Home in a private room.

Type of Care	Annual Average Cost	Monthly Average Cost
Home Health Care	\$83,213.76	\$6,934.48
Assisted Living Facility - One Bed Unit	\$64,843.80	\$5,403.65
Nursing Home - Private Room	\$101,715.06	\$8,476.26

Source: illumifin 2023 Cost of Care Report



Thrivent Long-Term Care Insurance

Jordyn Stevenson: Male 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$69.66

Benefit and Premium Outlay

The following table shows the benefit and premium outlay for your selected Benefit Increase option.

		Annual Increase Benefit - 5% Compound		
Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
27	1	\$835.92	\$1,500	\$72,000
28	2	835.92	1,575	75,600
29	3	835.92	1,654	79,380
30	4	835.92	1,736	83,349
31	5	835.92	1,823	87,516
32	6	835.92	1,914	91,892
33	7	835.92	2,010	96,487
34	8	835.92	2,111	101,311
35	9	835.92	2,216	106,377
36	10	835.92	2,327	111,696
Total		8,359.20		
37	11	835.92	2,443	117,280
38	12	835.92	2,566	123,144
39	13	835.92	2,694	129,302
40	14	835.92	2,828	135,767
41	15	835.92	2,970	142,555
42	16	835.92	3,118	149,683
43	17	835.92	3,274	157,167
44	18	835.92	3,438	165,025
45	19	835.92	3,610	173,277
46	20	835.92	3,790	181,940
Total		16,718.40		
47	21	835.92	3,980	191,037
48	22	835.92	4,179	200,589
49	23	835.92	4,388	210,619
50	24	835.92	4,607	221,150
51	25	835.92	4,838	232,207
52	26	835.92	5,080	243,818
53	27	835.92	5,334	256,008
54	28	835.92	5,600	268,809
55	29	835.92	5,880	282,249
56	30	835.92	6,174	296,362
Total		25,077.60		



Thrivent Long-Term Care Insurance

Annual Increase Benefit - 5% Compound

Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
57	31	835.92	6,483	311,180
58	32	835.92	6,807	326,739
59	33	835.92	7,147	343,076
60	34	835.92	7,505	360,230
61	35	835.92	7,880	378,241
62	36	835.92	8,274	397,153
63	37	835.92	8,688	417,011
64	38	835.92	9,122	437,861
65	39	835.92	9,578	459,754
66	40	835.92	10,057	482,742
Total		33,436.80		
67	41	835.92	10,560	506,879
68	42	835.92	11,088	532,223
69	43	835.92	11,642	558,834
70	44	835.92	12,224	586,776
71	45	835.92	12,836	616,115
72	46	835.92	13,478	646,921
73	47	835.92	14,151	679,267
74	48	835.92	14,859	713,230
75	49	835.92	15,602	748,891
76	50	835.92	16,382	786,336
Total		41,796.00		
77	51	835.92	17,201	825,653
78	52	835.92	18,061	866,935
79	53	835.92	18,964	910,282
80	54	835.92	19,912	955,796
81	55	835.92	20,908	1,003,586
82	56	835.92	21,953	1,053,765
83	57	835.92	23,051	1,106,454
84	58	835.92	24,204	1,161,776
85	59	835.92	25,414	1,219,865
86	60	835.92	26,685	1,280,858
Total		50,155.20		
87	61	835.92	28,019	1,344,901
88	62	835.92	29,420	1,412,146
89	63	835.92	30,891	1,482,754
90	64	835.92	32,435	1,556,891
91	65	835.92	34,057	1,634,736
92	66	835.92	35,760	1,716,473
93	67	835.92	37,548	1,802,296
94	68	835.92	39,425	1,892,411
95	69	835.92	41,396	1,987,032
96	70	835.92	43,466	2,086,383
Total		58,514.40		



Thrivent Long-Term Care Insurance

Annual Increase Benefit - 5% Compound

Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
97	71	835.92	45,640	2,190,703
98	72	835.92	47,922	2,300,238
99	73	835.92	50,318	2,415,250
100	74	835.92	52,834	2,536,012
Total		61,858.08		

This contract can provide coverage until the insured's death as long as required premiums are paid. If the contract is still in force at contract age 100, the coverage will remain in force and will continue to provide LTC benefits.



Thrivent Long-Term Care Insurance

Jordyn Stevenson: Male 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$69.66

Break Even Analysis

This chart shows the cumulative premiums paid over a period of years, to illustrate the leveraged amount of coverage available with a long-term care insurance contract compared to self-insuring to pay potential long-term care costs. For illustration purposes, the Number of Months and Days of Care Received to Break Even are calculated by dividing the sum of premiums paid for the contract by the Maximum Monthly Benefit. (Assumes 30 days in a month.)

Number of Years Premiums are Paid	Cumulative Premium Outlay	Available Benefit	Maximum Monthly Benefit	Number of Months & Days of Care Received to Break Even
5	\$4,180	\$87,516	\$1,823	2 months & 9 days
10	\$8,359	\$111,696	\$2,327	3 months & 18 days
15	\$12,539	\$142,555	\$2,970	4 months & 7 days
20	\$16,718	\$181,940	\$3,790	4 months & 13 days
25	\$20,898	\$232,207	\$4,838	4 months & 10 days
30	\$25,078	\$296,362	\$6,174	4 months & 2 days
35	\$29,257	\$378,241	\$7,880	3 months & 22 days
40	\$33,437	\$482,742	\$10,057	3 months & 10 days
45	\$37,616	\$616,115	\$12,836	2 months & 28 days
50	\$41,796	\$786,336	\$16,382	2 months & 17 days
55	\$45,976	\$1,003,586	\$20,908	2 months & 6 days
60	\$50,155	\$1,280,858	\$26,685	1 months & 27 days
65	\$54,335	\$1,634,736	\$34,057	1 months & 18 days
70	\$58,514	\$2,086,383	\$43,466	1 months & 11 days



Thrivent Long-Term Care Insurance

Jordyn Stevenson: Male 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$69.66

Plan Options Comparison

This chart shows how the monthly premium would be affected by selecting different combinations of the Benefit Multiplier, Maximum Monthly Benefit, Flexible Increase Benefit (FIB) and Annual Increase Benefit (AIB) Options. The premiums shown for the Flexible Increase Benefit Rider (FIB) rows are initial premiums, assuming FIB choice of all years, and do not reflect the increase in premium when a Flexible Increase Benefit is exercised. Selecting the FIB will result in premium increases upon each benefit increase.

Maximum Monthly Benefit	Increase Option	Benefit Multiplier				
		24 months	36 months	48 months	60 months	96 months
\$1,500	None	\$8.36	\$9.29	\$11.15	\$12.07	\$14.86
	AIB-1%	\$12.04	\$13.01	\$14.83	\$17.62	\$20.51
	AIB-2%	\$14.88	\$17.65	\$21.40	\$24.14	\$29.72
	AIB-3%	\$19.48	\$25.08	\$28.76	\$31.63	\$37.15
	AIB-5%	\$47.40	\$59.45	\$69.66	\$78.00	\$91.99
	FIB-5%	\$9.20	\$10.22	\$12.26	\$13.28	\$16.35
\$2,000	None	\$11.15	\$12.38	\$14.86	\$16.10	\$19.81
	AIB-1%	\$16.05	\$17.33	\$19.76	\$23.51	\$27.34
	AIB-2%	\$19.84	\$23.53	\$28.53	\$32.20	\$39.62
	AIB-3%	\$25.97	\$33.43	\$38.34	\$42.18	\$49.53
	AIB-5%	\$63.20	\$79.25	\$92.88	\$104.00	\$122.65
	FIB-5%	\$12.26	\$13.62	\$16.35	\$17.71	\$21.79
\$2,500	None	\$13.93	\$15.48	\$18.58	\$20.12	\$24.77
	AIB-1%	\$20.06	\$21.67	\$24.71	\$29.38	\$34.18
	AIB-2%	\$24.80	\$29.41	\$35.67	\$40.24	\$49.54
	AIB-3%	\$32.46	\$41.80	\$47.93	\$52.72	\$61.92
	AIB-5%	\$78.99	\$99.07	\$116.10	\$130.00	\$153.32
	FIB-5%	\$15.32	\$17.03	\$20.44	\$22.13	\$27.25

Rider Cost Comparison

The below chart shows comparison of the cost of available riders and the impact to your illustrated monthly premium of \$69.66

Additional Riders	Type of Change	Monthly Cost with Rider	Amount of Change
Cash Benefit	Include	\$80.81	\$11.15
Nonforfeiture Benefit	Include	\$75.23	\$5.57
Return of Premium upon Death	Include	\$87.08	\$17.42
Shared Care	Include	\$83.59	\$13.93
Survivorship Benefit	Include	\$76.63	\$6.97
Waiver of Elimination Period for Home Care and Adult Day Care	Include	\$74.54	\$4.88



Thrivent Long-Term Care Insurance

Jordyn Stevenson: Male 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$69.66

Why should you buy long-term care insurance now?

Long-term care insurance can help you preserve your financial independence and quality of life. By creating a long-term care strategy that works for you on your journey, you have more time to consider options.

- If your health changes in the future, you may not qualify for coverage.
- Think about how much independence you'd like to maintain down the road.
- Determine where you'd like your care provided if you do end up needing it—even in your home.
- Decide what role you'd like your family to play in your personal care
- Preserve your ability to make choices about your care.

Cost of Waiting

This analysis shows an example of how much more you might pay if you delay your purchase of a long-term care insurance contract. This assumes that your health would not change the underwriting class shown on the summary page. The future premium is calculated on the Maximum Monthly Benefit you would have had, and includes increases in coverage due to the Annual Increase Benefit.

Purchase Age	Maximum Monthly Benefit	Annualized Premium	Cumulative Premiums Paid To Age 85	Cost of Waiting
27	\$1,500	\$836	\$49,319	\$0
32	\$1,914	\$1,067	\$57,620	\$8,301
37	\$2,443	\$1,362	\$66,756	\$17,436
42	\$3,118	\$1,761	\$77,479	\$28,159

Thrivent Long-Term Care Insurance

Riders

(Available for an additional cost and may vary by state. Certain ages or combinations may not be available.)

Annual Increase Benefit

Each year, your Maximum Monthly Benefit and Available Benefit will increase. Your choices are:

- 1% compound
- 2% compound
- 3% compound
- 5% compound

Features & Key Terms

Available Benefit

The total pool of money available during your lifetime to help pay for qualified long-term care expenses.

Benefit Increase Option

Benefit Increase Options are designed to help keep up with the rising cost of care. There are two types available: Annual Increase Benefit (AIB) and Flexible Increase Benefit (FIB).

Benefit Multiplier

A factor based on months of benefits that are used to calculate your Available Benefit. Available options are 24, 36, 48, 60 or 96 months.

Couples Discount

Your premium may be reduced:

- **By 20%**, if both of you apply for and are approved for coverage or one of you already has Thrivent long-term care insurance.
- **By 5%**, if both of you apply for coverage and only one is approved, or if only one of you applies for coverage.

Discount will be validated prior to issue of the contract.

Elimination Period

This is the period during which you pay for long-term care costs before most insurance benefits begin. (Choose from 30, 90 or 180 days.)

Five Year Rate Guarantee

Your original premium is guaranteed to not increase for a period of five years from the date of issue. (If the FIB option is elected, your premium will increase based on the new coverage amount).

Maximum Monthly Benefit

The maximum monthly dollar amount of insurance benefits you will be eligible to receive each month. (Choose from \$1,500 to \$15,000; available in \$100 increments.)

Waiver of Premium

Waives your premiums once the elimination period is satisfied and you continue to be eligible for benefits.

Thrivent Long-Term Care Insurance

Important Notes

Dividends are not guaranteed. The illustration is based on the current dividend scale, which is subject to change. Dividends will be used to reduce future premiums and will accumulate if premiums are not payable. Dividends paid may have tax consequences.

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.

The contract is guaranteed renewable for life. It will terminate if you die, cancel the contract, the Available Benefit reaches zero, or you do not pay premiums as required. If a premium is not paid by the date it is due, the contract will remain in force during a grace period of 60 days. A notice will be given to you if a premium is not paid after 30 days. The contract will terminate 31 days after a notice is given if a premium is not paid. Notice will be deemed to have been given as of five days after the date we mail it.

This illustration is being provided based on the assumption that the applicant is insurable. The applicant is subject to full underwriting, which may require a medical exam, to determine insurability status and risk class. The offered risk class may differ from the illustrated assumption.

Exceptions: The product does not pay benefits for charges billed by a Doctor or charges for prescription drugs. In addition, this product does not cover services:

1. Outside of the United States, its territories and possessions, except as provided in Section 4.4 International Care Benefit.
2. Necessary due to an attempt at suicide or an intentionally self-inflicted injury.
3. Provided for the treatment of alcoholism or drug addiction.
4. Care or services provided by an Immediate Family Member unless:
 - He or she is a regular employee of a facility or agency that is providing the treatment, services or care;
 - The facility or agency receives the payment for the treatment, service or care and he or she receives no compensation other than the normal compensation for employees in his or her job category; and
 - He or she has no ownership or financial interest in the facility or agency providing the treatment, services or care.

An Immediate Family Member means your spouse or Partner and anyone who is related to you, your spouse or Partner by blood, adoption or marriage (including step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew or niece.

As used in this provision, Partner means a state-recognized partner or a person who is in a committed relationship with you, has been living with you for at least three consecutive years and is committed to sharing expenses with you.

5. For which benefits are payable under any state or federal workers' compensation, employer's liability or occupational disease law.

Medicare Non-Duplication: The product does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Proofs of Loss: Proof of loss must be given to us at our Service Center. This should be done within 90 days after the loss occurs. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible, but the proof must be given no later than one year from the time proof is otherwise required, unless you were legally incapacitated.

Partnership Program: Thrivent Long-Term Care Insurance may meet the requirements for participation in a Long-Term Care Insurance Partnership Program in some states. Under a Partnership Program, the contract holder may be able to protect some assets from Medicaid spend-down requirements through a feature known as 'asset disregard.' Nothing in a long-term care insurance contract issued by a company is a guarantee of Medicaid eligibility, nor a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company specific policy and certificate forms. If you have questions about the availability of this Program in your state, please contact the company or your state insurance department.



Prepared for Jordyn Stevenson

Thrivent Long-Term Care Insurance

If you have any questions about this Thrivent Long-Term Care Insurance illustration, please contact:

Jesse Vickey
527 Homestead St
Lafayette, CO 80026
720-263-2188

This is for illustration purposes only. It is not a contract.

Applies to contract form: ICC13 H-HX-LTC. Rider form(s): ICC13 HR-HV-CAIB5

Thrivent
4321 N Ballard Road
Appleton, WI 54919
Client Services: 1-800-847-4836

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.



Thrivent Long-Term Care Insurance

Illustration



Prepared for
Kristen Swartz

Prepared by
Jesse Vickey
527 Homestead St
Lafayette, CO 80026
(720) 263-2188

At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given.

We believe everyone deserves a plan for extended care. Thrivent Long-Term Care Insurance offers long-term care coverage to help you protect your legacy, feel secure in your future, and take care of your loved ones.

Independent insurance analysts have given Thrivent high marks for our financial strength and our claims-paying ability. They are an important sign of our financial strength. Ratings do not apply to the performance of investment products.



**A++ (Superior)
AM Best**

Highest of 13
rating categories
August 2024 • AMBest.com

These ratings refer only to the overall financial status of the company and are not a recommendation of the specific contract provisions, rates or practices of Thrivent.

THRIVENT, THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS, has been in the Long-Term Care Insurance business since 1987.

Thrivent Long-Term Care Insurance

Summary of Coverage

Kristen Swartz
Female 27, Preferred
Issue State: OH

Maximum Monthly Benefit:	\$1,500
Benefit Multiplier:	48 months
Available Benefit:	\$72,000
Elimination Period:	90 day
Contract Pay Type:	Lifetime Pay
Modal Premium:	\$134.69 (Monthly)
Riders/Options:	Annual Increase Benefit - 5% Compound

Premium Breakdown	
Base Contract:	\$255.00
Riders/Options:	\$1,920.15
Discounts:	(\$609.04)
Total Annual Premium:	\$1,566.11*

*If you elect to pay your premium more frequently than annually, a modal charge will apply.

Thrivent Long-Term Care Insurance is intended to be federally tax-qualified long-term care insurance as defined by Internal Revenue Code of 1986 §7702B(b). It provides an Available Benefit (referred to as a pool of money) to help pay for eligible long-term care services such as: home health care, homemaker services, special equipment, home modifications and facility care. While Thrivent does not provide specific legal or tax advice, we can partner with you and your tax professional or attorney.

What Care Costs (in OH)

The cost of long-term care services is an important variable in determining your extended care planning needs. Below is the current average cost for care in your state for Home Health Care (40 hours per week) by a Home Care professional, Assisted Living Facility or a Nursing Home in a private room.

Type of Care	Annual Average Cost	Monthly Average Cost
Home Health Care	\$83,213.76	\$6,934.48
Assisted Living Facility - One Bed Unit	\$64,843.80	\$5,403.65
Nursing Home - Private Room	\$101,715.06	\$8,476.26

Source: illumifin 2023 Cost of Care Report



Thrivent Long-Term Care Insurance

Kristen Swartz: Female 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$134.69

Benefit and Premium Outlay

The following table shows the benefit and premium outlay for your selected Benefit Increase option.

		Annual Increase Benefit - 5% Compound		
Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
27	1	\$1,616.28	\$1,500	\$72,000
28	2	1,616.28	1,575	75,600
29	3	1,616.28	1,654	79,380
30	4	1,616.28	1,736	83,349
31	5	1,616.28	1,823	87,516
32	6	1,616.28	1,914	91,892
33	7	1,616.28	2,010	96,487
34	8	1,616.28	2,111	101,311
35	9	1,616.28	2,216	106,377
36	10	1,616.28	2,327	111,696
Total		16,162.80		
37	11	1,616.28	2,443	117,280
38	12	1,616.28	2,566	123,144
39	13	1,616.28	2,694	129,302
40	14	1,616.28	2,828	135,767
41	15	1,616.28	2,970	142,555
42	16	1,616.28	3,118	149,683
43	17	1,616.28	3,274	157,167
44	18	1,616.28	3,438	165,025
45	19	1,616.28	3,610	173,277
46	20	1,616.28	3,790	181,940
Total		32,325.60		
47	21	1,616.28	3,980	191,037
48	22	1,616.28	4,179	200,589
49	23	1,616.28	4,388	210,619
50	24	1,616.28	4,607	221,150
51	25	1,616.28	4,838	232,207
52	26	1,616.28	5,080	243,818
53	27	1,616.28	5,334	256,008
54	28	1,616.28	5,600	268,809
55	29	1,616.28	5,880	282,249
56	30	1,616.28	6,174	296,362
Total		48,488.40		



Thrivent Long-Term Care Insurance

Annual Increase Benefit - 5% Compound

Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
57	31	1,616.28	6,483	311,180
58	32	1,616.28	6,807	326,739
59	33	1,616.28	7,147	343,076
60	34	1,616.28	7,505	360,230
61	35	1,616.28	7,880	378,241
62	36	1,616.28	8,274	397,153
63	37	1,616.28	8,688	417,011
64	38	1,616.28	9,122	437,861
65	39	1,616.28	9,578	459,754
66	40	1,616.28	10,057	482,742
Total		64,651.20		
67	41	1,616.28	10,560	506,879
68	42	1,616.28	11,088	532,223
69	43	1,616.28	11,642	558,834
70	44	1,616.28	12,224	586,776
71	45	1,616.28	12,836	616,115
72	46	1,616.28	13,478	646,921
73	47	1,616.28	14,151	679,267
74	48	1,616.28	14,859	713,230
75	49	1,616.28	15,602	748,891
76	50	1,616.28	16,382	786,336
Total		80,814.00		
77	51	1,616.28	17,201	825,653
78	52	1,616.28	18,061	866,935
79	53	1,616.28	18,964	910,282
80	54	1,616.28	19,912	955,796
81	55	1,616.28	20,908	1,003,586
82	56	1,616.28	21,953	1,053,765
83	57	1,616.28	23,051	1,106,454
84	58	1,616.28	24,204	1,161,776
85	59	1,616.28	25,414	1,219,865
86	60	1,616.28	26,685	1,280,858
Total		96,976.80		
87	61	1,616.28	28,019	1,344,901
88	62	1,616.28	29,420	1,412,146
89	63	1,616.28	30,891	1,482,754
90	64	1,616.28	32,435	1,556,891
91	65	1,616.28	34,057	1,634,736
92	66	1,616.28	35,760	1,716,473
93	67	1,616.28	37,548	1,802,296
94	68	1,616.28	39,425	1,892,411
95	69	1,616.28	41,396	1,987,032
96	70	1,616.28	43,466	2,086,383
Total		113,139.60		



Thrivent Long-Term Care Insurance

Annual Increase Benefit - 5% Compound

Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
97	71	1,616.28	45,640	2,190,703
98	72	1,616.28	47,922	2,300,238
99	73	1,616.28	50,318	2,415,250
100	74	1,616.28	52,834	2,536,012
Total		119,604.72		

This contract can provide coverage until the insured's death as long as required premiums are paid. If the contract is still in force at contract age 100, the coverage will remain in force and will continue to provide LTC benefits.



Thrivent Long-Term Care Insurance

Kristen Swartz: Female 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$134.69

Break Even Analysis

This chart shows the cumulative premiums paid over a period of years, to illustrate the leveraged amount of coverage available with a long-term care insurance contract compared to self-insuring to pay potential long-term care costs. For illustration purposes, the Number of Months and Days of Care Received to Break Even are calculated by dividing the sum of premiums paid for the contract by the Maximum Monthly Benefit. (Assumes 30 days in a month.)

Number of Years Premiums are Paid	Cumulative Premium Outlay	Available Benefit	Maximum Monthly Benefit	Number of Months & Days of Care Received to Break Even
5	\$8,081	\$87,516	\$1,823	4 months & 13 days
10	\$16,163	\$111,696	\$2,327	6 months & 29 days
15	\$24,244	\$142,555	\$2,970	8 months & 5 days
20	\$32,326	\$181,940	\$3,790	8 months & 16 days
25	\$40,407	\$232,207	\$4,838	8 months & 11 days
30	\$48,488	\$296,362	\$6,174	7 months & 26 days
35	\$56,570	\$378,241	\$7,880	7 months & 6 days
40	\$64,651	\$482,742	\$10,057	6 months & 13 days
45	\$72,733	\$616,115	\$12,836	5 months & 20 days
50	\$80,814	\$786,336	\$16,382	4 months & 28 days
55	\$88,895	\$1,003,586	\$20,908	4 months & 8 days
60	\$96,977	\$1,280,858	\$26,685	3 months & 20 days
65	\$105,058	\$1,634,736	\$34,057	3 months & 3 days
70	\$113,140	\$2,086,383	\$43,466	2 months & 19 days



Thrivent Long-Term Care Insurance

Kristen Swartz: Female 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$134.69

Plan Options Comparison

This chart shows how the monthly premium would be affected by selecting different combinations of the Benefit Multiplier, Maximum Monthly Benefit, Flexible Increase Benefit (FIB) and Annual Increase Benefit (AIB) Options. The premiums shown for the Flexible Increase Benefit Rider (FIB) rows are initial premiums, assuming FIB choice of all years, and do not reflect the increase in premium when a Flexible Increase Benefit is exercised. Selecting the FIB will result in premium increases upon each benefit increase.

Maximum Monthly Benefit	Increase Option	Benefit Multiplier				
		24 months	36 months	48 months	60 months	96 months
\$1,500	None	\$10.22	\$13.93	\$15.79	\$17.65	\$23.22
	AIB-1%	\$14.82	\$20.48	\$23.21	\$27.00	\$33.44
	AIB-2%	\$22.28	\$29.67	\$35.37	\$40.94	\$49.23
	AIB-3%	\$31.57	\$41.79	\$49.26	\$55.77	\$66.87
	AIB-5%	\$83.58	\$109.64	\$134.69	\$155.12	\$189.48
	FIB-5%	\$11.24	\$15.32	\$17.37	\$19.41	\$25.54
\$2,000	None	\$13.62	\$18.58	\$21.05	\$23.53	\$30.96
	AIB-1%	\$19.75	\$27.31	\$30.94	\$36.00	\$44.58
	AIB-2%	\$29.69	\$39.57	\$47.16	\$54.59	\$65.64
	AIB-3%	\$42.09	\$55.73	\$65.68	\$74.35	\$89.16
	AIB-5%	\$111.43	\$146.20	\$179.58	\$206.83	\$252.63
	FIB-5%	\$14.98	\$20.44	\$23.16	\$25.88	\$34.06
\$2,500	None	\$17.03	\$23.22	\$26.32	\$29.41	\$38.70
	AIB-1%	\$24.69	\$34.13	\$38.69	\$45.00	\$55.73
	AIB-2%	\$37.12	\$49.46	\$58.95	\$68.23	\$82.04
	AIB-3%	\$52.62	\$69.66	\$82.11	\$92.94	\$111.46
	AIB-5%	\$139.29	\$182.74	\$224.48	\$258.53	\$315.79
	FIB-5%	\$18.73	\$25.54	\$28.95	\$32.35	\$42.57

Rider Cost Comparison

The below chart shows comparison of the cost of available riders and the impact to your illustrated monthly premium of \$134.69

Additional Riders	Type of Change	Monthly Cost with Rider	Amount of Change
Cash Benefit	Include	\$156.24	\$21.55
Nonforfeiture Benefit	Include	\$145.46	\$10.77
Return of Premium upon Death	Include	\$168.36	\$33.67
Shared Care	Include	\$161.63	\$26.94
Survivorship Benefit	Include	\$148.16	\$13.47
Waiver of Elimination Period for Home Care and Adult Day Care	Include	\$144.12	\$9.43

Thrivent Long-Term Care Insurance

Kristen Swartz: Female 27, Preferred
 Maximum Monthly Benefit: \$1,500
 Benefit Multiplier: 48 months
 Total Available Benefit: \$72,000
 Elimination Period: 90 day
 Issue State: OH

Riders/Options
 Annual Increase Benefit - 5% Compound
 Monthly Premium: \$134.69

Why should you buy long-term care insurance now?

Long-term care insurance can help you preserve your financial independence and quality of life. By creating a long-term care strategy that works for you on your journey, you have more time to consider options.

- If your health changes in the future, you may not qualify for coverage.
- Think about how much independence you'd like to maintain down the road.
- Determine where you'd like your care provided if you do end up needing it—even in your home.
- Decide what role you'd like your family to play in your personal care
- Preserve your ability to make choices about your care.

Cost of Waiting

This analysis shows an example of how much more you might pay if you delay your purchase of a long-term care insurance contract. This assumes that your health would not change the underwriting class shown on the summary page. The future premium is calculated on the Maximum Monthly Benefit you would have had, and includes increases in coverage due to the Annual Increase Benefit.

Purchase Age	Maximum Monthly Benefit	Annualized Premium	Cumulative Premiums Paid To Age 85	Cost of Waiting
27	\$1,500	\$1,616	\$95,361	\$0
32	\$1,914	\$2,062	\$111,359	\$15,998
37	\$2,443	\$2,633	\$128,995	\$33,635
42	\$3,118	\$3,384	\$148,901	\$53,541

Thrivent Long-Term Care Insurance

Riders

(Available for an additional cost and may vary by state. Certain ages or combinations may not be available.)

Annual Increase Benefit

Each year, your Maximum Monthly Benefit and Available Benefit will increase. Your choices are:

- 1% compound
- 2% compound
- 3% compound
- 5% compound

Features & Key Terms

Available Benefit

The total pool of money available during your lifetime to help pay for qualified long-term care expenses.

Benefit Increase Option

Benefit Increase Options are designed to help keep up with the rising cost of care. There are two types available: Annual Increase Benefit (AIB) and Flexible Increase Benefit (FIB).

Benefit Multiplier

A factor based on months of benefits that are used to calculate your Available Benefit. Available options are 24, 36, 48, 60 or 96 months.

Couples Discount

Your premium may be reduced:

- **By 20%**, if both of you apply for and are approved for coverage or one of you already has Thrivent long-term care insurance.
- **By 5%**, if both of you apply for coverage and only one is approved, or if only one of you applies for coverage.

Discount will be validated prior to issue of the contract.

Elimination Period

This is the period during which you pay for long-term care costs before most insurance benefits begin. (Choose from 30, 90 or 180 days.)

Five Year Rate Guarantee

Your original premium is guaranteed to not increase for a period of five years from the date of issue. (If the FIB option is elected, your premium will increase based on the new coverage amount).

Maximum Monthly Benefit

The maximum monthly dollar amount of insurance benefits you will be eligible to receive each month. (Choose from \$1,500 to \$15,000; available in \$100 increments.)

Waiver of Premium

Waives your premiums once the elimination period is satisfied and you continue to be eligible for benefits.

Thrivent Long-Term Care Insurance

Important Notes

Dividends are not guaranteed. The illustration is based on the current dividend scale, which is subject to change. Dividends will be used to reduce future premiums and will accumulate if premiums are not payable. Dividends paid may have tax consequences.

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.

The contract is guaranteed renewable for life. It will terminate if you die, cancel the contract, the Available Benefit reaches zero, or you do not pay premiums as required. If a premium is not paid by the date it is due, the contract will remain in force during a grace period of 60 days. A notice will be given to you if a premium is not paid after 30 days. The contract will terminate 31 days after a notice is given if a premium is not paid. Notice will be deemed to have been given as of five days after the date we mail it.

This illustration is being provided based on the assumption that the applicant is insurable. The applicant is subject to full underwriting, which may require a medical exam, to determine insurability status and risk class. The offered risk class may differ from the illustrated assumption.

Exceptions: The product does not pay benefits for charges billed by a Doctor or charges for prescription drugs. In addition, this product does not cover services:

1. Outside of the United States, its territories and possessions, except as provided in Section 4.4 International Care Benefit.
2. Necessary due to an attempt at suicide or an intentionally self-inflicted injury.
3. Provided for the treatment of alcoholism or drug addiction.
4. Care or services provided by an Immediate Family Member unless:
 - He or she is a regular employee of a facility or agency that is providing the treatment, services or care;
 - The facility or agency receives the payment for the treatment, service or care and he or she receives no compensation other than the normal compensation for employees in his or her job category; and
 - He or she has no ownership or financial interest in the facility or agency providing the treatment, services or care.

An Immediate Family Member means your spouse or Partner and anyone who is related to you, your spouse or Partner by blood, adoption or marriage (including step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew or niece.

As used in this provision, Partner means a state-recognized partner or a person who is in a committed relationship with you, has been living with you for at least three consecutive years and is committed to sharing expenses with you.

5. For which benefits are payable under any state or federal workers' compensation, employer's liability or occupational disease law.

Medicare Non-Duplication: The product does not pay benefits for expenses that are reimbursable under Medicare or would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.

Proofs of Loss: Proof of loss must be given to us at our Service Center. This should be done within 90 days after the loss occurs. Failure to give proof within 90 days will not affect the claim if proof is given as soon as is reasonably possible, but the proof must be given no later than one year from the time proof is otherwise required, unless you were legally incapacitated.

Partnership Program: Thrivent Long-Term Care Insurance may meet the requirements for participation in a Long-Term Care Insurance Partnership Program in some states. Under a Partnership Program, the contract holder may be able to protect some assets from Medicaid spend-down requirements through a feature known as 'asset disregard.' Nothing in a long-term care insurance contract issued by a company is a guarantee of Medicaid eligibility, nor a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company specific policy and certificate forms. If you have questions about the availability of this Program in your state, please contact the company or your state insurance department.



Prepared for Kristen Swartz

Thrivent Long-Term Care Insurance

If you have any questions about this Thrivent Long-Term Care Insurance illustration, please contact:

Jesse Vickey
527 Homestead St
Lafayette, CO 80026
720-263-2188

This is for illustration purposes only. It is not a contract.

Applies to contract form: ICC13 H-HX-LTC. Rider form(s): ICC13 HR-HV-CAIB5

Thrivent
4321 N Ballard Road
Appleton, WI 54919
Client Services: 1-800-847-4836

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.

Client Input Summary

Company: Thrivent LTC Solutions

May 21, 2025

Product: Long-Term Care Insurance

Insured

Couples Discount	2 Applying and Insurable
Client	
Name	Jordyn Stevenson
Sex	Male
Date of Birth	06/19/1997
Issue Age	27
Risk Class	Preferred
Other Applicant	
Other Applicant's Name	Kristen Swartz
Other Applicant's Sex	Female
Other Applicant's Date Of Birth	10/30/1997
Other Applicant's Issue Age	27
Other Applicant's Risk Class	Preferred
State Code	Ohio

Plan Info (Benefits/Riders/Premiums)

Shared Care Rider	No
Client	
Maximum Monthly Benefit	1,500
Benefit Multiplier	48
Elimination Period	90
Benefit Increase Option	Annual Increase Benefit - 5% Compound
Waiver of Elimination Period for Home Care and Adult	N
Day Care	
Cash Benefit	N
Return of Premium Upon Death	N
Survivorship Benefit	N
Nonforfeiture Benefit	N
Contract Pay Type	Lifetime Pay
Payment Frequency	Monthly
Other Applicant	
Maximum Monthly Benefit	1,500
Benefit Multiplier	48
Elimination Period	90
Benefit Increase Option	Annual Increase Benefit - 5% Compound
Waiver of Elimination Period for Home Care and Adult	N
Day Care	
Cash Benefit	N
Return of Premium Upon Death	N
Survivorship Benefit	N
Nonforfeiture Benefit	N
Contract Pay Type	Lifetime Pay
Payment Frequency	Monthly

Client Input Summary

Company: Thrivent LTC Solutions

May 21, 2025

Product: Long-Term Care Insurance

Optional Pages

Client	
What Care Costs	Y
Benefit & Premium Comparison(select Benefit Increase Option to Compare)	None
Break Even Analysis	Y
Plan Options Comparison	Y
Cost of Waiting	Y
Other Applicant	
What Care Costs	Y
Benefit & Premium Comparison(select Benefit Increase Option to Compare)	None
Break Even Analysis	Y
Plan Options Comparison	Y
Cost of Waiting	Y

Agent Info

Agent Name	Jesse Vickey
Agent Street Address	527 Homestead St
Agent City	Lafayette
Agent State	Colorado
Agent Zip Code	80026
Agent Telephone Number	720-263-2188

Concept

Concept	None
---------	------