

SERFF Tracking Number: THRV-127195716 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 48958
Company Tracking Number:
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.012 Multi-Plan 2010
Standard Plans 2010
Product Name: Medicare Supplement Ad 33386 N4-11
Project Name/Number: /

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Medicare Supplement Ad 33386SERFF Tr Num: THRV-127195716 State: Arkansas
N4-11

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48958
Sub-TOI: MS08I.012 Multi-Plan 2010 Co Tr Num: State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Author: Julie Panaro Disposition Date: 06/06/2011
Date Submitted: 06/02/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 06/06/2011
State Status Changed: 06/06/2011
Deemer Date: Created By: Julie Panaro
Submitted By: Julie Panaro Corresponding Filing Tracking Number:

Filing Description:
Advertising for Individual Medicare Supplement Insurance

Included in this submission is the following new advertising form for your review:

33386 N4-11, Thrivent Financial Medicare Supplement Insurance – Our approach to premiums

This form will be used in the marketing of our 2010 Medicare Supplement Insurance contracts, forms M-MA-MSA (10), M-MB-MSB (10), M-MC-MSD (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10) and M-MM-MSM (10), that were approved by your Department on 01/22/2010 (State Tracking # 44313).

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Thank you in advance for your review of our filing. Please feel free to contact me with any questions.

Company and Contact

Filing Contact Information

Julie Panaro, Compliance Specialist II julie.panaro@thrivent.com
 625 Fourth Ave S 800-847-4836 [Phone] 36473 [Ext]
 Minneapolis, MN 55415 612-844-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans CoCode: 56014 State of Domicile: Wisconsin
 4321 North Ballard Road Group Code: 2938 Company Type: Fraternal
 Appleton, WI 54919-0001 Group Name: State ID Number:
 (800) 847-4836 ext. [Phone] FEIN Number: 39-0123480

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per advertising form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$50.00	06/02/2011	48257618

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	06/06/2011	06/06/2011

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Form Schedule

Lead Form Number: 33386 N4-11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 06/06/2011	33386 N4-11	Advertising	Thrivent Financial Medicare Supplement Insurance - Our approach to premiums	Initial		0.000	Med Supp Ad 33386 N4-11.pdf

Thrivent Financial Medicare Supplement Insurance

Our approach to premiums

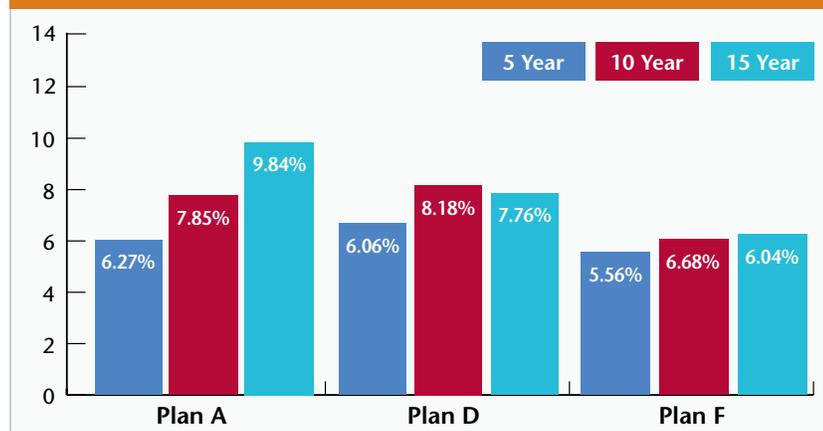
At Thrivent Financial for Lutherans, we believe less uncertainty is better. That's why we focus on keeping premiums as stable as possible while your Medicare supplement insurance contract is in force.

We look beyond your initial insurance premium to help you better manage your premium payments down the road. Our approach is to charge an adequate and fair premium at the beginning of the contract while striving to reasonably control renewal rates into the future.

Before choosing a company, check its premium rate history. Find out how long it has been marketing Medicare supplement insurance and how often—and how much—rates have increased. A low initial premium may only be a short-term savings that you end up paying for with higher renewal rate increases in the long term. Those premiums that occur in five, 10 or 15 years—or later—are just as important as what you pay in the first year.

Since 2006, Thrivent Financial's average yearly rate increase has been just 6.3% for Plan A, 6.1% for Plan D, and 5.6% for Plan F. (Thrivent Financial plan options are described on the next page.)

Average Annual Premium Rate Increases*



15 Year: (June 1, 1996, to May 31, 2011)

10 Year: (June 1, 2001, to May 31, 2011)

5 Year: (June 1, 2006, to May 31, 2011)

The Thrivent Financial commitment

Thrivent Financial will be here when you need us the most. Our commitment includes:

- More than 30 years of Medicare supplement insurance experience.
- Nearly \$50 million in claims paid each year.
- More than 30,000 members with Medicare supplement insurance.
- A team of Thrivent Financial representatives dedicated to assisting you.

Talk to your Thrivent Financial representative about whether the added protection—and stability—Medicare supplement insurance provides may make sense for you.

*Thrivent Financial's national rate increase (average of state-by-state adjustments), where Medicare supplement plan shown was offered by Thrivent Financial for Lutherans throughout the entire time period represented. Increases shown do not reflect increases due to age. These results do not predict future rate increases.

Understanding your plan options

Companies that offer Medicare supplement insurance can offer up to 10 plans, plus one high-deductible plan. In accordance with federal law, all plans are standardized, which means that the basic benefits provided by a given plan are consistent from company to company. The plans are labeled A through N; each includes a different set of benefits. Plan A, a basic benefit plan, is offered by all Medicare supplement insurers.

Thrivent Financial offers the Medicare supplement insurance plans listed below. We can help you assess your needs and choose the plan that's right for you.

Medicare supplement insurance plans offered by Thrivent Financial

	Plan A	Plan B	Plan C	Plan D	Plan F ¹	Plan G	Plan L ²	Plan M
Basic benefits								
Medicare Part A: Skilled nursing facility coinsurance							75%	
Medicare Part A: Inpatient hospital deductible							75%	50%
Medicare Part B: Deductible								
Medicare Part B: Excess charges								
Foreign travel emergency medical care								

¹Plan F also has a high-deductible option.

²Plan L basic benefits cover Part B coinsurance, copayments and blood at 75%.

This is a solicitation for insurance. A Thrivent Financial representative may contact you. Thrivent Financial representatives are licensed agents/producers.

Thrivent Financial for Lutherans is not connected with or endorsed by the U.S. government or the federal Medicare program. Thrivent Financial Medicare Supplement Insurance is not available in all states.

Contract Form Series #s: M-MA-MSA (10), M-MB-MSB (10), M-MC-MSC (10), M-MD-MSD (10), M-MF-MSF (10), M-MH-MSFHI (10), M-MG-MSG (10), M-ML-MSL (10), M-MM-MSM (10).



Appleton, Wisconsin • Minneapolis, Minnesota
Thrivent.com • 800-THRIVENT (800-847-4836)

