

**State:** Arkansas **Filing Company:** Thrivent Financial for Lutherans  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** LTC Advertising 2013  
**Project Name/Number:** /

## Filing at a Glance

Company: Thrivent Financial for Lutherans  
Product Name: LTC Advertising 2013  
State: Arkansas  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Advertisement  
Date Submitted: 01/09/2013  
SERFF Tr Num: THRV-128840372  
SERFF Status: Closed-Approved  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num:  
  
Implementation: On Approval  
Date Requested:  
Author(s): Julie Panaro  
Reviewer(s): Donna Lambert (primary)  
Disposition Date: 01/16/2013  
Disposition Status: Approved  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Thrivent Financial for Lutherans  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
**Product Name:** LTC Advertising 2013  
**Project Name/Number:** /

## 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: 01/16/2013  
State Status Changed: 01/16/2013  
Deemer Date: Created By: Julie Panaro  
Submitted By: Julie Panaro Corresponding Filing Tracking Number:

### Filing Description:

The following advertising forms are attached for your review:

#### 27020LAA N11-12, Consider Long-Term Care Letter [Home Office & FR versions]

This form is an Invitation to Inquire. The letter is intended to invite consumers to contact us regarding long-term care planning needs and/or general information about long-term care insurance. Please note that there are 2 versions of this form. One can be printed by the Financial Representatives at their own office and the other will be used when the form is being sent from the Home Office.

#### 27384SM N11-12 & 27384SMR N11-12, Could You Afford LTC Self-mailer with attached reply card

This form is an Invitation to Inquire. The self-mailer is intended to invite consumers to contact us regarding long-term care planning needs and/or general information about long-term care insurance.

#### 27436L N11-12, LTC Caregiving Letter [Home office & FR versions]

This form is an Invitation to Inquire. The letter is intended to invite consumers to contact us regarding long-term care planning needs and/or general information about long-term care insurance. Please note that there are 2 versions of this form. One can be printed by the Financial Representatives at their own office and the other will be used when the form is being sent from the Home Office.

#### 32437 N11-12, Thrivent Long-Term Care Insurance brochure

This form is an Invitation to Inquire. The brochure is intended to provide general information to consumers regarding whether or not they should consider purchasing long-term care insurance.

#### 33395 N11-12, How Will You Pay for Long-Term Care brochure

This form is an Invitation to Inquire. The brochure is intended to provide general information to consumers regarding insurance options they might consider to pay for their potential LTC needs.

#### 33395A N11-12 Long-Term Care Rider brochure

This form is an Invitation to Inquire. The brochure is intended to provide general information to consumers regarding inflation protection options they may consider adding to their long-term care insurance.

#### 33395C N11-12, Thrivent Long-Term Care Insurance Shared Care Benefit Rider brochure

This form is an Invitation to Inquire. The brochure is intended to provide general information to consumers regarding whether or not they should consider a Shared Care Benefit Rider as a potential optional choice to include if they choose to purchase long-term care insurance.

**State:** Arkansas **Filing Company:** Thrivent Financial for Lutherans  
**TOI/Sub-TOI:** LTC031 Individual Long Term Care/LTC031.001 Qualified  
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These forms will be used by our Financial Representatives in the marketing of our Long-Term Care Insurance product approved by your Department 08/15/2012 [SERFF Tracking # THRV-128572645]. The policy form numbers and descriptions are as follows:

- H-HL-LTC (12) - Long-Term Care Insurance Contract
- HR-HC-CB (12) - Cash Benefit Rider
- HR-HT-CAIB3 (12) - Compound 3% Annual Increase Benefit Rider
- HR-HV-CAIB5 (12) - Compound 5% Annual Increase Benefit Rider
- HR-HF-FIB (12) - Flexible Increase Benefit Rider
- HR-HL-LCNF (12) - Limited Premium Payment Period Contingent Nonforfeiture Benefit Rider
- HR-HN-NF (12) - Nonforfeiture Benefit Rider
- HR-HR-RB (12) - Restoration of Benefits Rider
- HR-HP-RP (12) - Return of Premium Upon Death Rider
- HR-HS-SC (12) - Shared Care Benefit Rider
- HR-HU-SU (12) - Survivorship Benefit Rider
- HR-HE-WEP (12) - Waiver of Elimination Period for Home Care and Adult Day Care Rider

Thanks in advance for your review of our filing! Please give me a call if you have 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: \$400.00  
 Retaliatory? No  
 Fee Explanation: \$50 per advertising form [X 8 forms]  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Thrivent Financial for Lutherans	\$400.00	01/09/2013	66377404

**SERFF Tracking #:**

THR-128840372

**State Tracking #:****Company Tracking #:****State:**

Arkansas

**Filing Company:**

Thrivent Financial for Lutherans

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

LTC Advertising 2013

**Project Name/Number:**

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/16/2013	01/16/2013

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Question on Brochure 32437 N11-12	Note To Reviewer	Julie Panaro	01/15/2013	01/15/2013
Form 32437 N11-12 Brochure	Note To Filer	Donna Lambert	01/15/2013	01/15/2013

**SERFF Tracking #:**

THR-128840372

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Arkansas

**Filing Company:**

Thrivent Financial for Lutherans

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.001 Qualified

**Product Name:**

LTC Advertising 2013

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/

## Disposition

Disposition Date: 01/16/2013

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document</b>	Statement of Variability	Approved	Yes
<b>Form</b>	Consider Long-Term Care Letter	Approved	Yes
<b>Form</b>	Could You Afford LTC Self-Mailer	Approved	Yes
<b>Form</b>	Could You Afford LTC Self-Mailer Reply Card	Approved	Yes
<b>Form</b>	LTC Caregiving Letter	Approved	Yes
<b>Form</b>	Thrivent Long-Term Care Insurance Brochure	Approved	Yes
<b>Form</b>	How Will You Pay for Long-Term Care Brochure	Approved	Yes
<b>Form</b>	Long-Term Care Rider Brochure	Approved	Yes
<b>Form</b>	Thrivent Long-Term Care Insurance Shared Care Benefit Rider Brochure	Approved	Yes

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**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified  
**Product Name:** LTC Advertising 2013  
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## Note To Reviewer

**Created By:**

Julie Panaro on 01/15/2013 01:20 PM

**Last Edited By:**

Donna Lambert

**Submitted On:**

01/16/2013 10:32 AM

**Subject:**

Question on Brochure 32437 N11-12

**Comments:**

If you are referring to Coordination of Benefits, the member would not be able to be reimbursed from 2 contracts at the same time for the same expense. Benefits from contract 1 would pay first, then benefits from contract 2...etc. We wouldn't refund the premium because the member may need to use the benefits for future care needs or the other contract may cover some expenses not covered in a different contract.

I hope that helps!

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## Note To Filer

**Created By:**

Donna Lambert on 01/15/2013 12:20 PM

**Last Edited By:**

Donna Lambert

**Submitted On:**

01/16/2013 10:32 AM

**Subject:**

Form 32437 N11-12 Brochure

**Comments:**

Page 10. Will the company refund premiums for duplicate coverage with this insurer?

SERFF Tracking #:

THRV-128840372

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Thrivent Financial for Lutherans

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Advertising 2013

Project Name/Number: /

## Form Schedule

Lead Form Number: 27020LAA N11-12

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/15/2013	Consider Long-Term Care Letter	27020LAA N11-12	ADV	Initial		0.000	LTC Consider Long Term Care Letter 27020LAA N11-12 [HO].pdf LTC Consider Long Term Care Letter 27020LAA N11-12 [FR].pdf
2	Approved 01/15/2013	Could You Afford LTC Self-Mailer	27384SM N11-12	ADV	Initial		0.000	LTC Could You Afford LTC Self-Mailer 27384SM N11-12.pdf
3	Approved 01/15/2013	Could You Afford LTC Self-Mailer Reply Card	27384SMR N11-12	ADV	Initial		0.000	LTC Could You Afford LTC Self-Mailer Reply Card 27384SMR N11-12.pdf
4	Approved 01/15/2013	LTC Caregiving Letter	27436L N11-12	ADV	Initial		0.000	LTC Caregiving Letter 27436L N11-12 [HO].pdf LTC Caregiving Letter 27436L N11-12 [FR].pdf

SERFF Tracking #:

THR-128840372

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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: LTC Advertising 2013

Project Name/Number: /

## Lead Form Number: 27020LAA N11-12

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
5	Approved 01/16/2013	Thrivent Long-Term Care Insurance Brochure	32437 N11-12	ADV	Initial		0.000	LTC Thrivent LTC Insurance Brochure 32437 N11-12.pdf
6	Approved 01/15/2013	How Will You Pay for Long-Term Care Brochure	33395 N11-12	ADV	Initial		0.000	LTC How Will You Pay Brochure 33395 N11-12.pdf
7	Approved 01/15/2013	Long-Term Care Rider Brochure	33395A N11-12	ADV	Initial		0.000	LTC Rider Brochure 33395A N11-12.pdf
8	Approved 01/15/2013	Thrivent Long-Term Care Insurance Shared Care Benefit Rider Brochure	33395C N11-12	ADV	Initial		0.000	LTC Shared Care Rider Brochure 33395C N11-12.pdf

## Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages



# Thrivent Financial for Lutherans®

DRADDR1 – 4  
DRCITY DRSTATE DRZIP5-DRZIP4

Date

0000\*\*\*\*\* Sequence Line

Custnm  
Custaddr  
Custaddr  
Custcsz



Dear Custgrnm,

If you needed care on a long-term basis, would you count on your family to provide it? Caregiving can take an emotional, physical and financial toll on family caregivers—especially if they have their own families to tend to, as many adult caregivers do.

### Consider long-term care insurance.

Long-term care insurance pays benefits when and where you need care to help you preserve your financial independence and quality of life. Plus, it helps protect your retirement income so it can fund your lifestyle. This gives you and your family the opportunity to truly enjoy spending time together.

### Give your loved ones the opportunity to care about you rather than for you.

Talk to your family. Let them know your preferences if you were to need long-term care. And call me. I can help you design a plan that includes long-term care insurance to help you financially prepare for the future, protect your dreams and preserve your independence.

On behalf of Thrivent Financial, thank you for entrusting us to serve member-owners, like you, by helping you to be wise with money and live generously.

Best regards,

(Signature Image/Font area)

.7333" x 1" (L) Drname, Desgn1, Desgn2, Desgn3  
Agttitle  
Licnsnum  
Teamname  
Agttele  
Email

**P.S.: Don't hesitate to contact me if your financial needs have changed or you'd simply like to review your long-term financial strategy. My passion lies in helping members, like you, to achieve your goals.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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

For additional important disclosure information, please visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures).



**Name, Designations**  
 Title  
 Team Name  
 Email  
 Web Address  
 Awards

Date

0000\*\*\*\*\* Sequence Line

Custnm  
 Custaddr  
 Custaddr  
 Custcsz



**Primary Office**  
 Address  
 Office Name  
 City, State ZIP  
 Office Phone  
 Toll-free  
 Fax Number

**Secondary Office**  
 Address  
 Office Name  
 City, State ZIP  
 Office Phone  
 Toll-free  
 Fax Number

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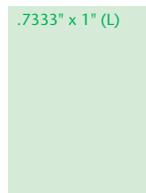
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Best regards,

(Signature Image/Font area)



**Drname, Desgn1, Desgn2, Desgn3**  
 Agttitle  
 Licnsnum  
 Teamname  
 Agttele  
 Email

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27020LAA N11-12

**Main offices: Appleton, Wisconsin, and Minneapolis, Minnesota • Thrivent.com**

**Can you afford  
\$6,235 per month  
for long-term care  
expenses?\***

\*Average cost of a semiprivate room in a nursing home. National Clearinghouse for Long-Term Care Information, 2010.



Thrivent.com

512\*\*\*\*\*AUTO\*\*MIXED AADC 664  
CUSTNM  
ADDR1, ADDR2, ADDR3, ADDR4  
CITY STATE ZIP 5-ZIP4

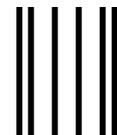
**Wonder about the cost  
of long-term care or how  
to pay for it?  
Get a FREE long-term care  
insurance brochure today!**

4321 N. Ballard Road, Appleton, WI 54919-0001

**Thrivent Financial for Lutherans®**



PRSR STD  
US POSTAGE  
**PAID**  
Thrivent  
Financial for  
Lutherans

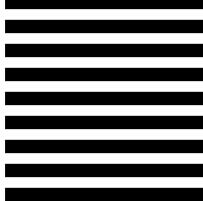


NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 184 APPLETON, WI

POSTAGE WILL BE PAID BY ADDRESSEE

ATTN: CUSTOMER RESPONSE CENTER  
THRIVENT FINANCIAL FOR LUTHERANS  
4321 N BALLARD RD  
APPLETON WI 54913-9850



## Where will your journey lead you?

If you are like most people who live a long life, the time may come when you need help with some daily activities. Whether you are able to receive assistance at home or you require skilled residential care, you may need some help paying for your care needs.

Now may be a good time to start planning ahead for your long-term care needs.

### Give yourself and your family a gift

One of the greatest gifts you can give yourself and your loved ones is a plan to pay for your long-term care. Making long-term care insurance part of your strategy helps you:

- Prepare for your future, by helping to keep your plans on track.
- Protect your dreams, by helping to reduce risk to your income and savings.
- Preserve your independence, by providing choices and options to help you pay for your care.

To get your free Thrivent Long-Term Care Insurance brochure or schedule a meeting to talk about long-term care planning, call me at the number below or return the attached reply card today!

Sincerely,

SIGNATURE

DRNAME, DESGN1,  
DESGN2  
AGTTITLE  
LICNSNUM  
TEAMNAME  
AGTTELE  
EMAIL

SIGNATURE

DRNAME, DESGN1,  
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Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent Financial.

Thrivent Financial for Lutherans is not connected with the U.S. government or the federal Medicare program. Medical assistance programs (sometimes called Medicaid), eligibility and requirements vary by state.

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

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

27384SM N11-12

Thrivent.com



Please send me a free Thrivent Long-Term Care Insurance brochure.



(MI001)

Please contact me to schedule a time to talk about long-term care planning.



(MI067)

Home phone number: \_\_\_\_\_

The best time to call is: \_\_\_\_\_  a.m.  p.m.

I'd like to receive periodic email updates about Thrivent Financial news and special offers.



(MI078)

Email address (please print): \_\_\_\_\_

CUSTNM  
ADDR1, ADDR2, ADDR3, ADDR4  
CITY STATE ZIP 5-ZIP4

Thrivent ID



00000000

Reference Code



00000000

27384SMR N11-12

### How will you pay for your long-term care?

Get the facts about the cost of care in your state so you can start evaluating your care options. Visit us at [<Thrivent.com/costofcare.>](http://Thrivent.com/costofcare)

**Can you afford  
\$6,235 per month  
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\*Average cost of a semiprivate room in a nursing home. National Clearinghouse for Long-Term Care Information, 2010.



Thrivent.com

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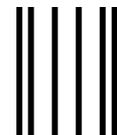
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**Thrivent Financial for Lutherans®**



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US POSTAGE  
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Thrivent  
Financial for  
Lutherans

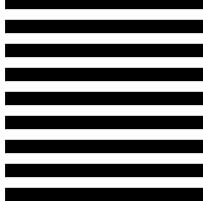


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DESGN2  
AGTTITLE  
LICNSNUM  
TEAMNAME  
AGTTELE  
EMAIL

SIGNATURE

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Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

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

27384SM N11-12

Thrivent.com



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(MI001)

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(MI067)

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The best time to call is: \_\_\_\_\_  a.m.  p.m.

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Email address (please print): \_\_\_\_\_

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27384SMR N11-12

DRADDR1 – 4  
DRCITY DRSTATE DRZIP5-DRZIP4

Date

0000\*\*\*\*\* Sequence Line

Custnm  
Custaddr  
Custaddr  
Custcsz



Dear Custgrnm,,

In 1972, Helen Reddy topped the charts with “I Am Woman.” Forty years later, women are still dealing with numbers that are “too big to ignore,” although these days, they are related to long-term care.

**Caregiving is a women’s issue.**

Women outlive men by roughly five years on average. Take a walk through any residential care facility, and you’ll see approximately 70% of the residents are women. Yet millions of women haven’t made plans to fund long-term care services, which can cost an average of \$85,000 annually.<sup>1</sup> Nor can many afford it.

This is especially true when a husband or companion dies first and the household income is cut in half. It often puts women in a position of relying on family and friends to provide their care as a matter of necessity versus choice.

**Give your loved ones the opportunity to care *about* you rather than *for* you.**

Talk to your family. Let them know your preferences if you were to need long-term care. And call me. I can help you design a plan with long-term care insurance to help you financially prepare for the future, protect your dreams and preserve your independence—however you choose to define it, whether it’s in-home or residential care.

On behalf of Thrivent Financial, thank you for entrusting us to serve member-owners like you, by helping you to be wise with money and live generously.

Best regards,

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**P.S.: Don’t hesitate to contact me if your financial needs have changed or you’d simply like to review your long-term financial strategy. My passion lies in helping members achieve their goals.**

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

<sup>1</sup>American Association for Long-Term Care Insurance, 2010.

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

For additional important disclosure information, please visit [Thrivent.com/disclosures](http://Thrivent.com/disclosures).



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Name, Designations  
Title  
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Awards

Date

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Custnm  
Custaddr  
Custaddr  
Custcsz

Primary Office  
Address  
Office Name  
City, State ZIP  
Office Phone  
Toll-free  
Fax Number

Secondary Office  
Address  
Office Name  
City, State ZIP  
Office Phone  
Toll-free  
Fax Number



Dear Custgrnm,

In 1972, Helen Reddy topped the charts with "I Am Woman." Forty years later, women are still dealing with numbers that are "too big to ignore," although these days, they are related to long-term care.

**Caregiving is a women's issue.**

Women outlive men by roughly five years on average. Take a walk through any residential care facility, and you'll see approximately 70% of the residents are women. Yet millions of women haven't made plans to fund long-term care services, which can cost an average of \$85,000 annually.<sup>1</sup> Nor can many afford it.

This is especially true when a husband or companion dies first and the household income is cut in half. It often puts women in a position of relying on family and friends to provide their care as a matter of necessity versus choice.

**Give your loved ones the opportunity to care *about* you rather than *for* you.**

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## **Thrivent Long-Term Care Insurance**

**Prepare for your future. Protect your dreams.  
Preserve your independence.**

## Prepare for your future

### Erick and Emily's journey

*In their 25 years of marriage, Erick and Emily have been planners. And wise when it comes to money. They contribute to their employer-sponsored retirement plans and have other savings as well.*

*They have two children in college, tithe at church and contribute to other charitable causes.*

*They wanted to ensure a comfortable retirement, which included planning ahead for potential long-term care expenses, so they purchased Thrivent Long Term Care Insurance.*

*They liked the fact that the insurance offered a variety of choices to help them select options to fit their needs now and in the future.*

This is a hypothetical story for illustrative purposes only.



## Where will your journey lead you?

Life's a journey. Where will yours lead you? Do you like to plan and prepare? Do you simply want to enjoy your free time doing what you want to do—when you want to do it? It's your journey. You decide.

### Your future lies ahead ...

You're working hard, saving and planning ahead to enjoy life today—and down the road.

One of the greatest gifts you can give yourself—and your loved ones—is a plan to pay for your long-term care. One benefit of choosing long-term care insurance is that it may give your loved ones the freedom to care *about* you, instead of having to care *for* you.

Thrivent Long-Term Care Insurance helps protect your income and savings and preserve your independence as you navigate the road ahead.

## Start your journey here ... with the basics

### What is long-term care?

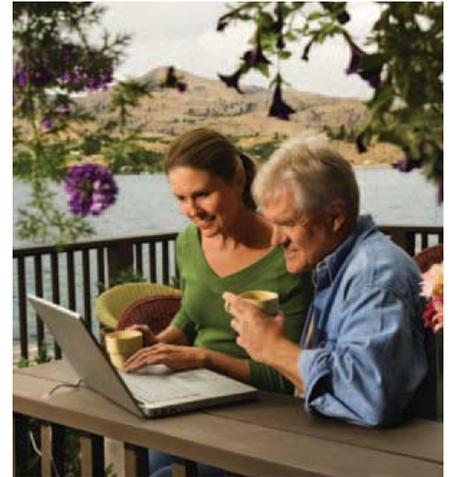
It is help you will need when you can no longer perform everyday activities by yourself for an extended period of time due to an accident, illness (such as dementia or Alzheimer's) or a physical condition. We're talking about things you likely take for granted—eating, bathing, dressing, transferring (moving in or out of bed or from a chair), using the toilet and continence.

If you're like most people, you want to stay at home and remain independent for as long as possible. Long-term care insurance covers services and care in a variety of settings, from home care to facility care, giving you flexibility to receive the level of care you need.

### Thrivent Long-Term Care Insurance includes the following standard benefits:\*

- **Home care services**, which may be provided by a professional, like a nurse, nutritionist or physical, occupational, respiratory or speech therapist. You may also receive assistance with daily activities from a home health aide.
- **Home modifications**, which are necessary safety-related alterations to your home you may need so you can remain at home for as long as possible. This benefit also includes home safety checks to evaluate whether your home provides a safe environment for you as well as recommendations for home modifications.
- **Special equipment** is equipment provided solely to assist you in remaining at home, such as a hospital bed, a walker or a medical alert system.
- **Caregiver training**, which helps pay for your informal caregiver to receive training specific to your needs from a qualified health care professional.
- **Respite care**, which covers alternate care arrangements when your informal caregiver needs some time off.
- **Adult day care**, which provides social interaction and health-related assistance in a community setting.
- **Assisted living facilities**, which are secure, home-like settings with staff to help meet your specific needs. Some offer social activities and transportation services.

\*Benefits may vary by state.



### Protect your dreams

#### Mary and Paul's journey

*Three years of care in a long-term care facility nearly exhausted Mary's parents' retirement savings. That prompted Mary and Paul to consider long-term care insurance. Their home was paid off, their son was in college and they had built up a sizeable retirement nest egg.*

*They decided to purchase two Thrivent Long-Term Care Insurance contracts—each with a \$6,000 maximum monthly benefit. They also chose the 10-Pay premium plan so their contracts would be paid up by the time they retire and they could live the life they choose, knowing they have a plan to pay for their care when needed.*

This is a hypothetical story for illustrative purposes only.

## The cost of care continues to rise

The national average cost for 24-hour home care or one year in a nursing home is more than \$85,000 today. Based on historical inflation, annual long-term care costs could easily exceed \$286,000 in 20 to 30 years. This could have a significant impact on the money you've set aside for retirement.



Source: American Association for Long-Term Care Insurance. Growth estimates based on CPI inflation factor of 4.1%, 2010.

- **Nursing homes**, which are primarily for people who need continual nursing care.
- **Hospice care**, which provides care and counseling to you and your family if you become terminally ill or are in the last stages of life. Care may be provided in your home or in a residential facility.
- **Bed reservation benefit**, which covers the cost to hold your bed (up to 60 days per calendar year) if you need to temporarily leave your residential facility, perhaps for a hospital stay or a family event.
- **Alternate care benefit**, which helps pay for care services identified in your plan of care as a cost-effective alternative to covered services.
- **International care benefit**, which provides limited benefits if you are outside of the U.S. and receiving qualified long-term care services.
- **Care coordination services benefit**. This benefit, if you choose to use it, pays for a care manager to help you and your family:
  - Identify the services you need.
  - Locate local caregivers and facilities.
  - Assist in the development, implementation and coordination of your plan of care.
  - Monitor your ongoing care.

## How much does long-term care cost?

The cost of care varies, depending on who provides your care and where it is provided as noted in the chart below.

COMPARE THE COST OF CARE	
Type of care	National median rate*
Home health aide services	\$21 hourly
Homemaker services	\$19 hourly
Adult day care	\$67 daily
Assisted living facility	\$3,293 monthly
Nursing home (semi-private room)	\$6,235 monthly (\$205 daily)
Nursing home (private room)	\$6,965 monthly (\$229 daily)

\*U.S. Department of Health and Human Services National Clearinghouse for Long-Term Care Information, 2010.

## How will you pay for your care?

Long-term care services usually aren't covered by health or disability income insurance, nor are they covered by Medicare (except in very limited circumstances). Medicaid covers some long-term care services, but generally, your income and assets must be minimal for you to qualify. Plus, some facilities do not accept Medicaid as payment, so your choices may be limited.

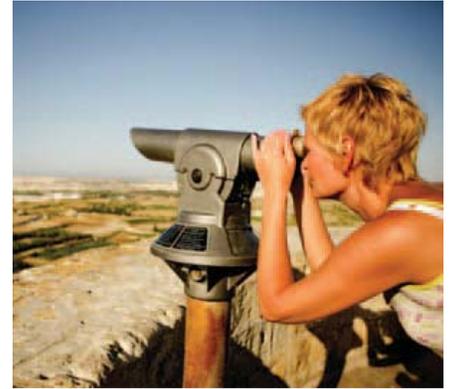
Thrivent Long-Term Care Insurance is designed to help you and your family prepare for the future. It gives you the flexibility to design a plan to meet your needs, and it may help provide freedom to let you focus on other things that are meaningful to you.

### How does long-term care insurance work?

There are a number of terms and features associated with Thrivent Long-Term Care Insurance,\* including:

- **Maximum monthly benefit.** This is the maximum monthly amount of insurance benefits you will be eligible to receive each month. You can choose from \$1,500 to \$15,000 in \$100 increments.
- **Benefit multiplier.** This is a factor, based on months of benefits, which is used to calculate your available benefit. Choose from 24, 36, 60, 96 or 120 months.
- **Available benefit.** This is the total pool of money available during your lifetime to pay for long-term care expenses. By focusing on a pool of money rather than a period of time, you know the exact dollar amount available to you.
- **Elimination period.** This is the period during which you begin to receive qualified care services before your insurance pays benefits. Choose an elimination period of 30, 90 or 180 calendar days. One day of service in the week counts as seven days. You only need to satisfy the elimination period once.
- **Premium waiver.** Once you begin receiving qualified long-term care services, your premiums are waived, after you satisfy the elimination period. If you recover, premiums will resume.

\*Benefits may vary by state.



### Why monthly benefits matter

*Long-term care costs can vary from day to day, depending on the type(s) of care you need.*

*However, most care costs are billed on a monthly basis.*

*Thrivent Long-Term Care Insurance offers a monthly benefit amount to provide greater flexibility in managing your care and the costs associated with it.*

*If you have a plan with a daily benefit limit of \$200 and you incurred \$500 of eligible expenses in a single day, you will be responsible for paying the additional \$300, because you exceeded the daily limit.*

*With Thrivent Long-Term Care Insurance, it doesn't matter if you incur \$200 of covered expenses on one day and \$500 on the next, because the plan has a monthly benefit limit. Eligible expenses are covered as long as you haven't exceeded your maximum monthly benefit.*

## Preserve your independence

### Nancy's journey

*For Nancy, home is where the heart is. And where she wants to spend her retirement years. That's why she purchased long-term care insurance 15 years ago.*

*As a single person, the insurance gave Nancy the flexibility to plan ahead for her care, whether it would be at home or in a facility.*

*When she had a stroke a couple of years ago and needed help from a home health care aide to dress and bathe, Nancy's in-home care was covered. Her insurance also covered the cost to equip her home with handrails, a shower transfer seat, a life alert system and a wheelchair ramp, so she could continue to live at home.*

*Over time, when Nancy's condition worsened, a care coordinator helped her find a local assisted living facility.*

*Nancy was glad she planned ahead for the assistance she later would need.*

This is a hypothetical story for illustrative purposes only.

## Additional benefits to enhance your journey

The following benefits, called riders, let you customize your coverage to meet your unique needs. They are available for an additional cost and may vary by state.

- **Cash Benefit Rider.** Provides a separate pool of money to use in any way you choose, regardless of whether you're receiving home care or facility care, in amounts equal to:
  - 15% of your maximum monthly benefit while receiving home care services, **or**
  - 10% of your maximum monthly benefit while receiving facility care.

You must meet the elimination period and receive at least five days of care per calendar month to receive the benefit. In certain circumstances, this benefit may be taxable.

- **Waiver of Elimination Period for Home Care and Adult Day Care Rider.** Waives the elimination period when you are receiving home care or are in adult day care. The days of care you receive will help you satisfy the elimination period for other types of care that may be needed.
- **Shared Care Benefit Rider.** Allows couples with identical Thrivent Long-Term Care Insurance to share long-term care benefits. If, for example, you exhaust all of your benefits, yet need additional care, you may access your partner's benefits.
- **Survivorship Benefit Rider.** If one of you dies after your contracts have been in force for at least 10 years, the survivor will no longer have to pay premiums for his or her Thrivent Long-Term Care Insurance. *(Not available with the 10-Pay premium option or for those age 55 and older who select the Pay to Age 65 premium option.)*
- **Restoration of Benefits Rider.** If after 180 consecutive days you no longer need care or are ineligible to receive long-term care insurance benefits, your total benefit amount will be restored. *(Not available with Shared Care Benefit Rider.)*

- **Return of Premium Upon Death Rider.** When you die, your estate will receive a lump-sum amount, equal to paid premiums less benefits paid. *(Not available with the Shared Care Benefit Rider.)*
- **Nonforfeiture Benefit Rider.** If, for any reason, you terminate your contract, benefits will continue as paid-up insurance, provided the contract has been in force for at least three years.
  - **Contingent Nonforfeiture Option.** This benefit, which is included as a standard contract benefit, gives you the right to reduce coverage or convert it to paid-up insurance in the event of a substantial premium increase.

## Personalize with payment options

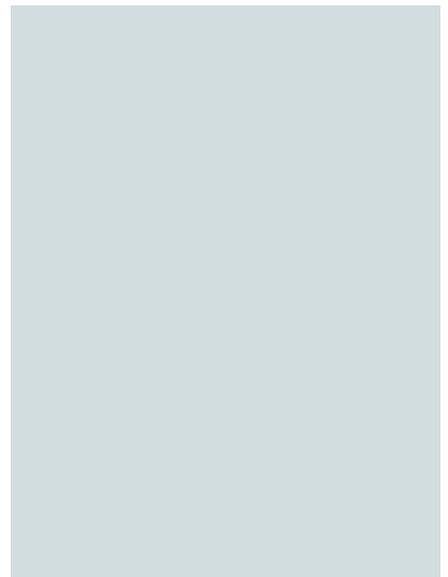
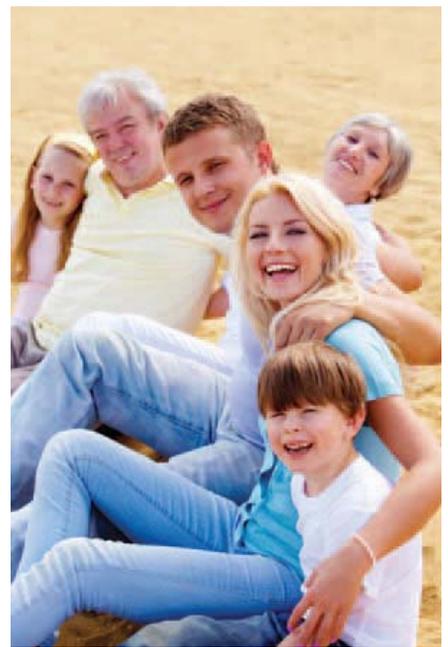
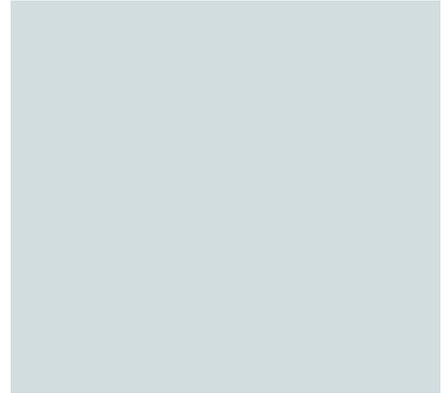
Three payment options are available. Select the one that best matches your needs:

- **Lifetime Pay**—Your premiums are payable for life.
- **10-Pay**—You pay premiums for 10 years.
- **Pay to Age 65**—You pay premiums until you reach age 65. You must be age 55 or younger to select this option.

With the included waiver of premium benefit, your premiums will be waived once the elimination period is satisfied and you continue to receive qualified long-term care services.

### Dividends

Thivent Long-Term Care Insurance is eligible to earn dividends, which are not guaranteed, and will be used to reduce premiums. Any portion of dividends not used to reduce a premium due will accumulate with interest until used to pay any future premium. Upon termination of the contract, any remaining accumulated dividends will be paid to you—but only to the extent that they do not exceed the sum of premiums paid by you—and applied to your contract. The sum of premiums paid does not include premiums waived or reduced by dividends. Dividends paid may have tax consequences.



### **A couple is defined as:**

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

## **Take advantage of these discounts**

- **Preferred health discount.** If you're in good health, you may receive a premium discount of 10% off standard rates.
- **Couples discount.** Your premium may be reduced:
  - **By 35%**, if both of you apply for and are approved for coverage or one of you already has Thrivent Long-Term Care Insurance.
  - **By 15%**, if both of you apply for coverage and only one is approved, or if only one of you applies for coverage.

### **What about rising health care costs?**

The actual cost of care in the future is likely to be higher than it is today. If you select one of these optional riders, you'll have help keeping up with the rising costs of care.

- **Annual Increase Benefit.** Each year, your maximum monthly benefit and available benefit will automatically increase. You may choose from:
  - 3% compound.
  - 5% compound.

The cost of future increases is built into your premium and will not cause your premium to increase each year.

- **Flexible Increase Benefit.** This allows your maximum monthly benefit and your available benefit to automatically increase by 5% compounded annually.
  - Your premium will increase with each option elected.
  - Each year you'll have the opportunity to decline the increase.
  - If you refuse an increase offer, your coverage and premium levels remain the same as the prior year. Increase offers will continue next year.
  - After a third consecutive increase offer is refused, no further increases will be offered.
  - Once you begin receiving benefits, coverage increases will resume even if previous offers were refused.

*(Not available with the 10-Pay or Pay to Age 65 premium options. Not available with the Restoration of Benefits rider.)*

## Your benefit elections

Following are some of the choices you will make. You can use this checklist along the way to make notes and keep track of the choices you and your financial representative think will best match your needs. Your premium will vary based on the benefits you select.

### My Choices

**Maximum monthly benefit:** Choose from \$1,500 to \$15,000 in \$100 increments. (In South Dakota, the minimum monthly benefit is \$3,000.)

\$\_\_\_\_\_ (enter amount)

#### Benefit multiplier in months:

- 24 (Not available with Shared Care in Arizona.)
- 36 (Not available with Shared Care in Arizona.)
- 60
- 96
- 120

#### Elimination period:

- 30 days
- 90 days
- 180 days (Not available in Connecticut.)

#### Benefit increase options (select one):

- | Flexible Increase Benefit Rider      | Annual Increase Benefit Rider        |
|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> None        | <input type="checkbox"/> None        |
| <input type="checkbox"/> 5% compound | <input type="checkbox"/> 3% compound |
|                                      | <input type="checkbox"/> 5% compound |

#### Other riders to customize your coverage:

- Cash Benefit Rider
- Nonforfeiture Benefit Rider
- Restoration of Benefits Rider
- Return of Premium Upon Death Rider
- Shared Care Benefit Rider
- Survivorship Benefit Rider
- Waiver of Elimination Period for Home Care and Adult Day Care Rider

#### Premium payment options:

- Lifetime
- Pay for 10 years
- Pay to age 65 (You must be age 55 or younger to choose this option)

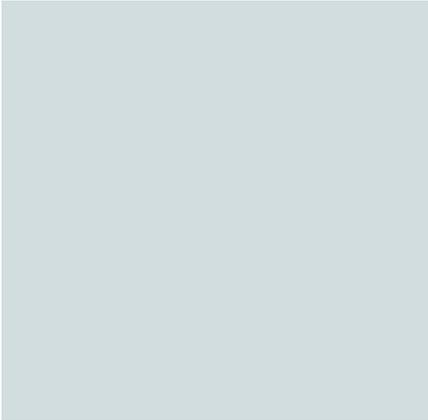
### Your pool of benefits

If you select a \$6,000 maximum monthly benefit and a 60-month benefit multiplier, your total available benefit would be \$360,000, regardless of how long it takes to use your benefits.

If you use the maximum every month, your pool of money will last about five years.

$$\begin{array}{c} \$6,000 \\ \text{(Maximum monthly benefit)} \\ \times 60 \text{ (Benefit multiplier)} \\ \hline \$360,000 \\ \text{(Total available benefits)} \end{array}$$

This example is for illustrative purposes only.



*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.*

### What’s not covered?

Thrivent Long-Term Care Insurance does not pay benefits, which may vary by state for:

- Charges billed by a doctor.
- Prescription drug charges.
- Services that are or would be reimbursable under Medicare, except for the application of a deductible or coinsurance amount.
- Services that are received outside the U.S., except as provided by the International Care Benefit.
- Care required due to a suicide attempt or an intentionally self-inflicted injury, while sane or insane.
- Care or services provided by an immediate family member.
- Care provided for the treatment of alcoholism or drug addiction.
- Care where benefits are paid under any state or federal Workers’ Compensation, Occupational Disease or Employer’s Liability Laws.
- Services for which you are reimbursed under any other long-term care insurance contract or rider previously issued by us (or “coordination of benefits”).\*
- Services that are reimbursable under Medicare.

### WHY THRIVENT LONG-TERM CARE INSURANCE?

- **Prepare for your future.**  
You work hard, save and plan ahead. Long-term care insurance may help you keep your plans on track.
- **Protect your dreams.**  
Long-term care insurance may help protect your savings and income from being redirected to pay for your care.
- **Preserve your independence.**  
Long-term care insurance may help preserve your care choices by providing options to help pay for your care.

\*Coordination of Benefits does not apply to North Dakota.



Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are registered representatives of Thrivent Investment Management Inc. They are also licensed insurance agents/producers of Thrivent Financial.

This brochure provides only a brief summary of the coverage provided under the contract. Only the long-term care insurance contract contains governing contractual provisions.

Long-term care insurance may not cover all of the costs associated with long-term care. You are advised to review your contract carefully. The contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. Contract provisions and maximum monthly benefits may vary by state.

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans. A medical exam may be required.

Thrivent Long-Term Care Insurance 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.

Premiums may differ from the amount on your application, due to any applicable discounts. Premiums may vary based on benefits selected and/or age. You may choose to pay your premium annually, semi-annually, quarterly, monthly or via another available premium option. Please note that the more often you pay, the higher your total annual premium may be. All premium amounts are subject to underwriting approval. The schedule of your contract will reflect your actual premium.

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.

For costs and complete details of coverage, contact your Thrivent Financial representative.

Thrivent Long-Term Care Insurance is intended to be a qualified long-term care contract pursuant to the Internal Revenue Code Section 7702B (b). Please consult your legal and/or tax advisor for assistance.

Thrivent Financial for Lutherans is not connected with the U.S. government or the federal Medicare program.

Medical assistance programs (sometimes called Medicaid), eligibility and requirements vary by state.

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.

Thrivent Financial for Lutherans and its representatives and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

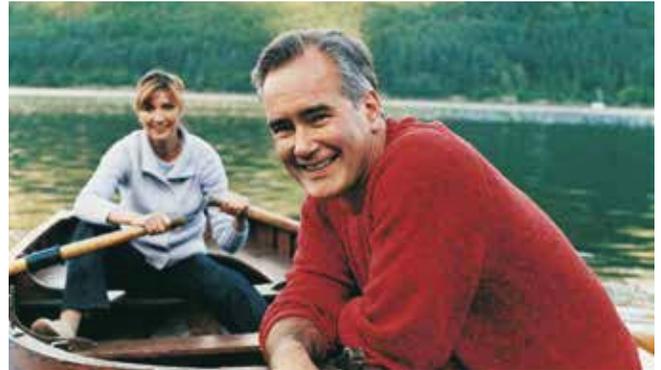


**Thrivent Financial for Lutherans®**

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

## How will you pay for your long-term care?

Prepare for your future. Protect your dreams. Preserve your independence.



You're planning to live a long life, live your dreams and enjoy your free time. Is long-term care planning a part of your plan? If it isn't, perhaps the time is right to give it some thought. You may be wondering how much long-term care costs and how you would pay for it.

How to pay for long-term care depends on your personal finances and family circumstances. You may choose to pay all of your long-term care expenses with your current income and savings. Or, you may want to explore other options.

Let's start from the beginning.

### What does long-term care cost?

The cost of care varies depending on who provides your care and where it is provided; costs also vary by region.

Compare the Cost of Care	
Type of Care	National median rate*
Home health aide services	\$21 hourly
Homemaker services	\$19 hourly
Adult day care	\$67 daily
Assisted living facility	\$3,293 monthly
Nursing home (semi-private room)	\$6,235 monthly (\$205 daily)
Nursing home (private room)	\$6,965 monthly (\$229 daily)

\*U.S. Department of Health and Human Services National Clearinghouse for Long-Term Care Information, 2010.

### What is long-term care?

Long-term care is the help you would need if you could no longer perform two or more everyday activities without substantial assistance for an extended period of time due to an accident, illness (such as dementia or Alzheimer's) or a physical condition. We're talking about things you likely take for granted:

- Bathing
- Eating
- Transferring (moving in or out of bed or from a chair)
- Dressing
- Continence
- Using the toilet

## Who will provide your care?

*Some people want their family members to care for them. If this is your plan, consider the reality: Family members, even those with the best of intentions, may not always be the best option when it comes to providing care. Be sure to ask yourself:*

- *Are my family members trained to provide the type of care I may need?*
- *Will my family need to make changes to their personal, professional and/or financial lives to enable them to provide care for me? If so, is that what I want them to do?*

*Other people prefer to depend on professional care providers or—at some point— may realize they will have to do so.*



## How will you pay for long-term care?

Perhaps you intend to pay for your care from your income and savings.

If so, this is referred to as self-insuring or self-funding. And if this is an option you're considering, you need to determine whether you have saved enough. If you haven't made any other plans to pay for potential long-term care, you are self-insuring. Consider the following:

- How will potential long-term care expenses affect my spouse's income and lifestyle if our income or savings needs to be redirected?
- What am I willing to give up to ensure the savings I've set aside for long-term care needs truly pay for care?

If you believe government programs or supplemental insurance may cover the cost of your care, you may want to reconsider. Here's some information that may help you:

- **Medicare** is the federal health insurance program for people age 65 and older (and certain disabled people under age 65). Most people don't realize that Medicare is not designed to cover long-term care expenses, except in certain circumstances.
- **Medicare Supplement Insurance** is private insurance designed to complement Medicare. It helps pay for some of the gaps in Medicare coverage, such as deductibles and copayments, including the daily copayment for a skilled nursing facility for days 21 through 100 following a three-day inpatient hospital stay.
- **Medicaid** provides medical assistance for some low-income individuals. It pays medical bills with funds from federal, state and local governments, and is administered by the states. If you're counting on Medicaid to cover long-term care expenses, you need to ask yourself whether you will meet the requirements to qualify for Medicaid.

You may have to use up most of your assets to pay for your care before Medicaid will pay, if you qualify. Many people who need long-term care don't qualify for Medicaid. Rules vary by state regarding eligibility and payment of benefits.

- **Veteran's programs.** If you're a veteran, be sure to check with the Department of Veteran's Affairs (VA) to find out if you qualify for VA long-term care benefits. Even if you do, keep in mind that receiving care depends on various qualification factors and conditions. Plus, you must enroll in the VA health care system.

## Do you have private insurance to cover long-term care expenses?

Long-term care insurance is the only individual private insurance product specifically designed to help cover the expenses of long-term care needs.

Here's a general overview of some of the insurance options you might consider to help you maintain control of your income, your assets and your choices.

### Learn more.

Long-term care and how to pay for your care require advance planning. Your Thrivent Financial representative can help you by reviewing the various options, including the potential benefits and limitations of each choice.

Long-term care insurance	Life insurance with a long-term care insurance rider	Annuity with a long-term care insurance rider
<ul style="list-style-type: none"> <li>• Provides a pool of money to cover qualified long-term care expenses.</li> <li>• Some benefits may be changed to accommodate future needs.</li> <li>• Opportunity for couples to share benefits.</li> <li>• Many riders available to customize coverage. (Riders are available for an additional cost.)</li> <li>• Multiple premium payment options.</li> <li>• Discounts.</li> <li>• Premium payments may be tax-deductible.</li> </ul>	<ul style="list-style-type: none"> <li>• Provides a pool of benefits to help cover qualified long-term care expenses.</li> <li>• Benefit payments for covered long-term care expenses are free of federal income tax.</li> <li>• Single- or multiple-pay premium options.</li> <li>• Federal income tax-free death benefit for beneficiaries if long-term care is not needed.</li> <li>• Residual death benefit may be available if the entire specified amount is used for long-term care expenses.</li> </ul>	<ul style="list-style-type: none"> <li>• Distributions you receive to cover qualified long-term care expenses are free of federal income taxes.</li> <li>• Must be a nonqualified annuity, typically paid for with a single premium.</li> <li>• Long-term care benefit payments may reduce the annuity's accumulated value.</li> <li>• If long-term care is not needed, the annuity's accumulated value may be used for other purposes or be paid to your beneficiaries. (Using the annuity's accumulated value may reduce or terminate the long-term care benefits.)</li> </ul>

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## Thrivent Long-Term Care Insurance

Prepare for your future. Protect your dreams. Preserve your independence.



### Benefit Increase Options

#### What they are. How they work.

If you've seen recent cost-of-care projections, you know that long-term care expenses will likely be higher in the future than they are today.

Thrivent Long-Term Care Insurance offers two optional riders—available at an additional cost—that are designed to help your insurance benefits keep up with the rising costs of care:

- Annual Increase Benefit rider, and
- Flexible Increase Benefit rider.

#### Annual Increase Benefit

When you choose this rider, your maximum monthly benefit and available benefit (pool of money) automatically increase annually even when you're receiving insurance benefits. You may choose from annual benefit increases of 3% or 5%, compounded annually.

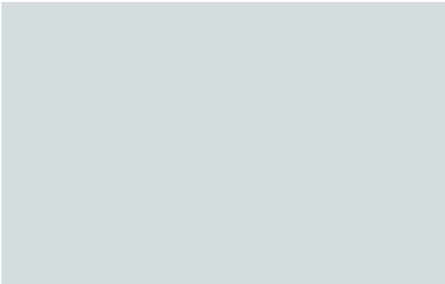
The cost of future increases is built into your premiums.

#### Flexible Increase Benefit

When you choose this rider, your maximum monthly benefit and available benefit (pool of money) automatically increase by 5%, compounded annually. Your premium will increase with each accepted offer.

Each year, you have the opportunity to decline the increase offer. If you do, your benefit and premium will remain the same as the prior year and you'll be offered another increase the following year. After three consecutive increase offers are declined, no further increases will be offered.

Once you begin receiving benefits, increases will resume even if you declined previous increase offers.

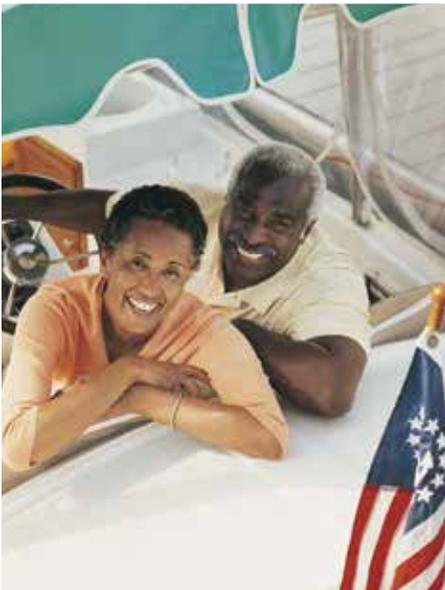


## Which option is right for you?

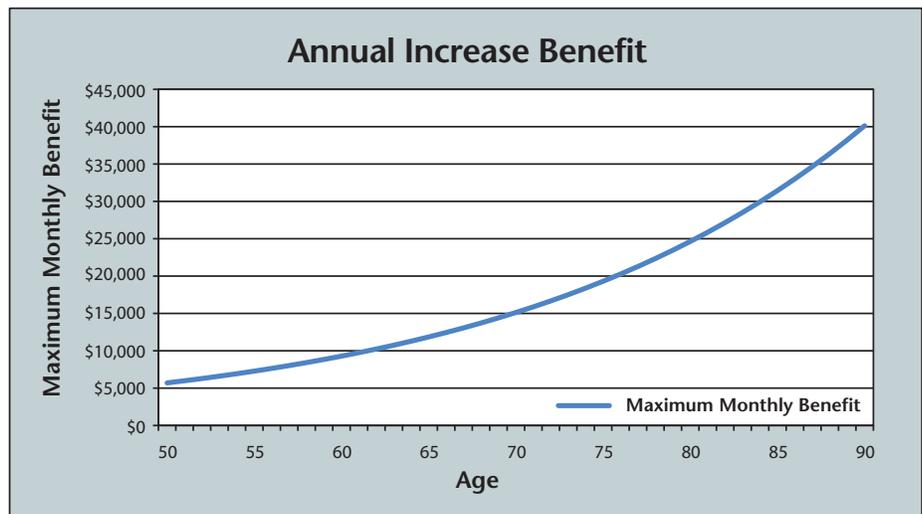
It depends on two things:

- Whether you want your benefits to automatically increase annually or if you prefer to decide each year whether or not they should increase, and
- Whether you want your premiums to remain level or gradually increase.<sup>1</sup>

Let's compare the two optional benefits using the following hypothetical examples.



### Annual Increase Benefit



At age 50, Mary purchases Thrivent Long-Term Care Insurance with a maximum monthly benefit amount of \$6,000 and a 5% Annual Increase Benefit. Based on the cost of care in her hometown and family medical history, Mary wants an approximate maximum monthly benefit of \$15,000 when she reaches age 70.

Mary's annual premiums of \$6,703 remain level over time, while her maximum monthly benefit and available benefit increase annually by 5% to help her benefits keep up with the rising cost of care.

At age 80, when Mary needs residential care, her maximum monthly benefit has grown to approximately \$26,000.

After meeting the 90-day elimination period, Mary's premium is waived, but her benefits will continue to increase automatically.

Note: Hypothetical illustrations assume no other changes are made to the contract.

<sup>1</sup>Premium rates are not guaranteed to remain unchanged, except during the first five contract years. Premiums will increase when selecting the Flexible Increase Benefit option for the applicable increase in benefits, even during the first five contract years.

## Flexible Increase Benefit

Now, let's assume that Mary purchases her contract with the Flexible Increase Benefit at age 50. She feels this choice will help her manage her budget since premium increases apply only when she accepts an increase offer. Increase offers occur automatically, unless Mary declines them.

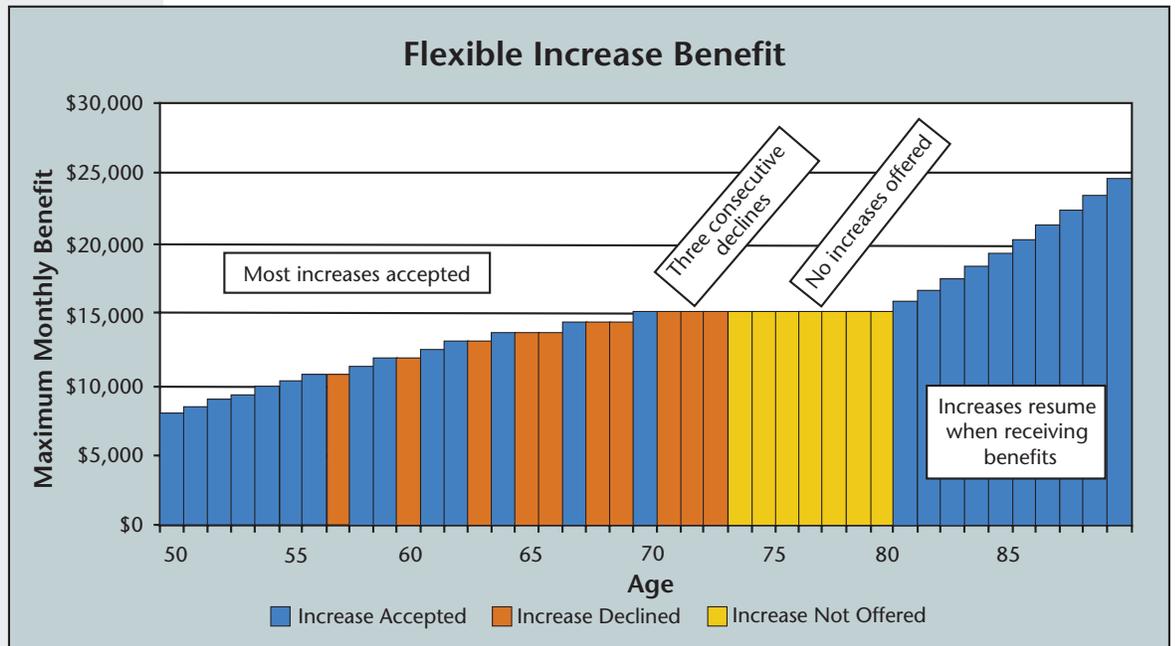
Mary wants the maximum monthly benefit and available benefit (pool of money) to increase over time. Based on the current rising costs of care in her hometown and her family history, she wants her maximum monthly benefit to be at least \$15,000 by age 70. In order to accomplish this, Mary's initial maximum monthly benefit is \$8,000.

Over the next 20 years, Mary accepts 13 increase offers and declines seven. Her annual premium increases with each acceptance.

After accepting an increase offer at age 70, Mary believes that her plan of reaching a \$15,000 maximum monthly benefit is adequate, and she declines all future increase offers. Since she declined three consecutive offers, Mary is no longer offered any future increases.

When she turns 80, Mary begins receiving qualified home care services. After she meets her 90-day elimination period, Mary's premiums are waived.

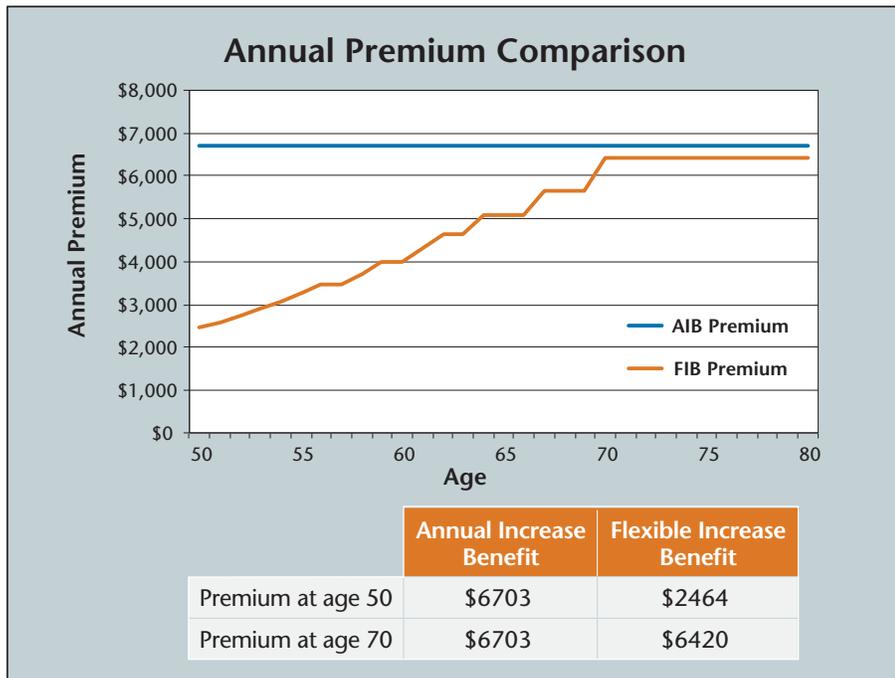
Although Mary declined previous offers, the Flexible Increase Benefit resumes automatically, increasing her maximum monthly benefit and available benefit by 5%, compounded annually.



## Compare premiums

Let's compare annual premiums assuming that Mary's choice is 5% compounded annually with either the Annual Increase Benefit (AIB) or the Flexible Increase Benefit (FIB).

Mary's initial premium is \$6,703 if she selects the Annual Increase Benefit. If she selects the Flexible Increase Benefit, her initial premium is \$2,464. As shown below, premiums for the Flexible Increase Benefit increase each year an offer is accepted, whereas premiums for the Annual Increase Benefit remain constant. At age 70, when Mary's maximum monthly benefit is approximately \$15,000, the AIB premium is still \$6,703, whereas the FIB premium is now \$6,420.<sup>1</sup>

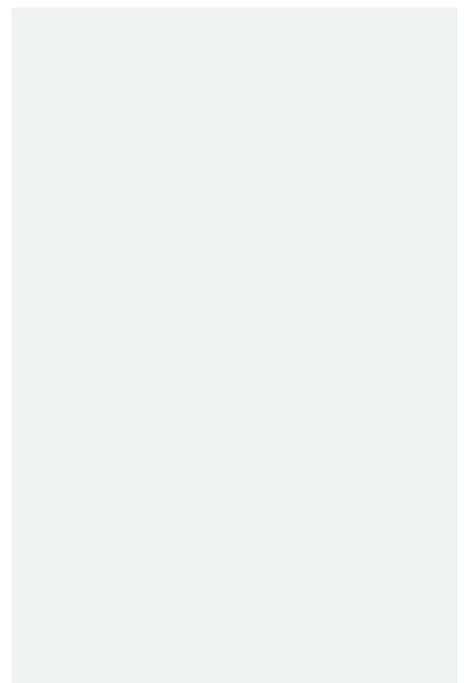
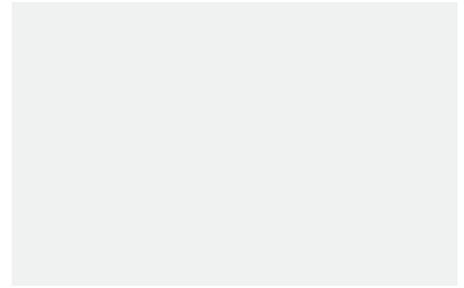


## It's your choice

Your decision to add a benefit increase option to your Thrivent Long-Term Care Insurance depends on many factors, including the expected rise in the cost of care for your region, your finances and family circumstances.

Your Thrivent Financial representative can assist you by reviewing the options, including potential benefits and limitations of each choice.

<sup>1</sup>Premium rates are not guaranteed to remain unchanged, except during the first five contract years. Premiums will increase when selecting the Flexible Increase Benefit option for the applicable increase in benefits, even during the first five contract years.



## How much does long-term care cost?

The cost of care varies, depending on who provides your care and where it is provided, as noted in the chart below.

Compare the Cost of Care	
Type of care	National median rate*
Home health aide services	\$21 hourly
Homemaker services	\$19 hourly
Adult day care	\$67 daily
Assisted living facility	\$3,293 monthly
Nursing home (semiprivate room)	\$6,235 monthly (\$205 daily)
Nursing home (private room)	\$6,965 monthly (\$229 daily)

\*U.S. Department of Health and Human Services National Clearinghouse for Long-Term Care Information, 2010.



## The cost of care continues to rise

The national average cost for 24-hour home care or one year in a nursing home is more than \$85,000 today. Based on historical inflation, annual long-term care costs could easily exceed \$286,000 in 20 to 30 years. This could have a significant impact on the money you've set aside for retirement.



Source: American Association for Long-Term Care Insurance. Growth estimates based on CPI inflation factor of 4.1%, 2010.

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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.

Premiums may differ from the amount on your application, due to any applicable discounts. Premiums may vary based on benefits selected and/or age. You may choose to pay your premium annually, semi-annually, quarterly, monthly or via another available premium option. Please note that the more often you pay, the higher your total annual premium may be. All premium amounts are subject to underwriting approval. The schedule of your contract will reflect your actual premium.

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.

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Medical assistance programs (sometimes called Medicaid), eligibility and requirements vary by state.

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.

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## Thrivent Long-Term Care Insurance

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### Shared Care Benefit Rider

#### What it is. How it works.

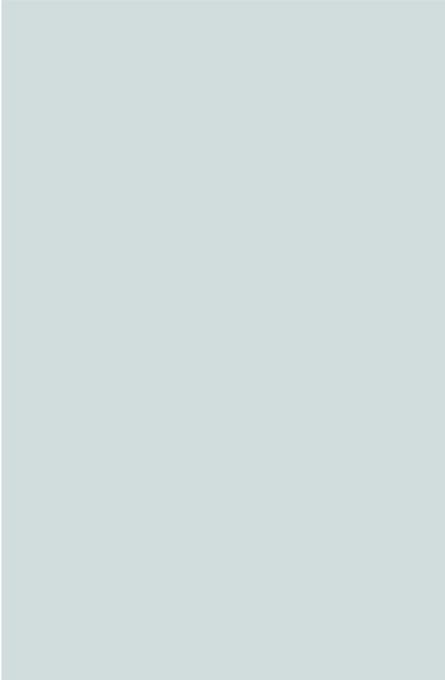
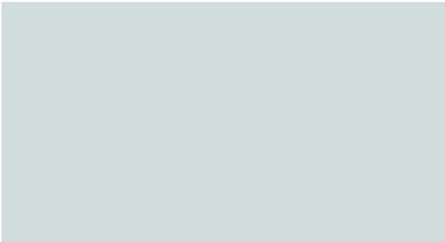
The Shared Care Benefit is an optional benefit for couples who purchase identical Thrivent Long-Term Care Insurance contracts. It is available for an additional cost, and is designed to provide couples with greater flexibility in their long-term care planning.

For example, if you and your spouse or partner purchase identical Thrivent Long-Term Care Insurance plus the Shared Care Benefit Rider:

- You can access your spouse's or partner's benefit pool of money if you exhaust your own.
- You do not need to satisfy a new elimination period to use your partner's benefits, since you already met the elimination period under your contract.
- If one person qualifies for the waiver of premium, neither of you has to pay premiums. In other words, the joint waiver of premium benefit automatically kicks in.
- Both of you can access benefits at the same time, if needed. You would use your own benefits first. When your benefits have been exhausted, you can access your partner's remaining pool of money.
- If you use 100% of your spouse's or partner's benefits, he or she can purchase an additional two-year benefit for his or her own use.

#### *A couple is defined as:*

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



## How the Shared Care Benefit works

In the example below, Mary and Paul have identical Thrivent Long-Term Care Insurance *without* the Shared Care Benefit.

Mary	Paul
Maximum Monthly Benefit <b>\$6,000</b>	Maximum Monthly Benefit <b>\$6,000</b>
Benefit Multiplier <b>60 months</b>	Benefit Multiplier <b>60 months</b>
Available Benefit (Pool of Money) <b>\$360,000</b>	Available Benefit (Pool of Money) <b>\$360,000</b>

Paul has been using his \$6,000 maximum monthly benefit for years, and now has just \$2,000 remaining in his pool of money.

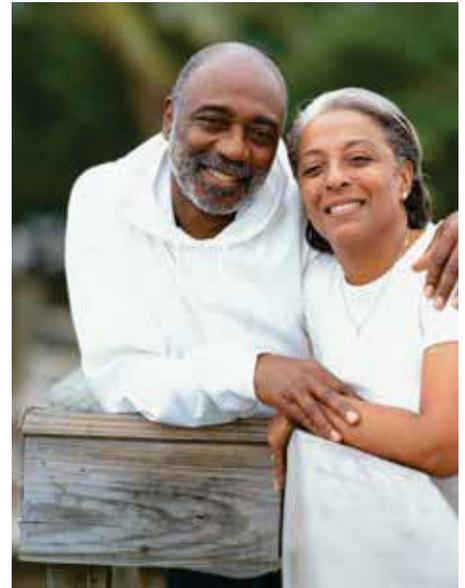
Mary has not received benefits from her pool of money. However, because she and Paul didn't purchase the Shared Care Benefit when they bought their Thrivent Long-Term Care Insurance, upon exhausting the \$2,000, the remainder of Paul's care costs must be paid out of pocket.

Mary	Paul
Monthly Long-Term Care Expenses ..... \$0	Monthly Long-Term Care Expenses ..... \$6,000
Available Benefit (Pool of Money) ..... \$360,000	Available Benefit (Pool of Money) ..... \$2,000
Remaining Benefit Pool.... \$360,000	Expenses Not Covered ..... \$4,000
	Remaining Benefit Pool ..... \$ 0

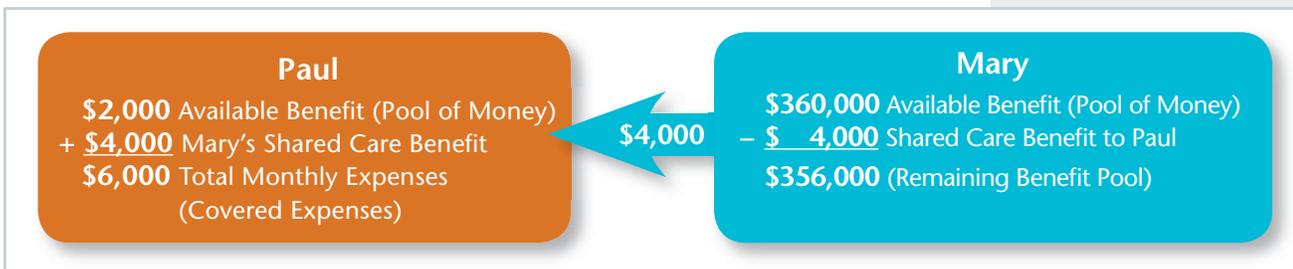
This is a hypothetical example for illustrative purposes only.

Now, let's take a look at the options Paul and Mary have available to them when they purchase identical Thrivent Long-Term Care Insurance *with* the Shared Care Benefit.

Paul	Mary
Maximum Monthly Benefit <b>\$6,000</b>	Maximum Monthly Benefit <b>\$6,000</b>
Benefit Multiplier <b>60 months</b>	Benefit Multiplier <b>60 months</b>
Available Benefit (Pool of Money) <b>\$360,000</b>	Available Benefit (Pool of Money) <b>\$360,000</b>
<b>\$720,000 Available Benefit (Pool of Money) Available to both Paul and Mary</b>	



Paul has been using his \$6,000 maximum monthly benefit for some time, and only has \$2,000 left in his pool of money. Because he and Mary have the Shared Care Benefit, Paul can access Mary's benefits. That way, the additional \$4,000 needed for that month will be paid from Mary's pool. Paul can continue to access Mary's remaining benefit if needed.



### It's your choice

Whether or not you add the Shared Care Benefit to your Thrivent Long-Term Care Insurance is a choice that depends on many factors, including your finances and family circumstances.

Your Thrivent Financial representative can assist you by reviewing the options, including potential benefits and limitations of each choice.

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LTC Advertising 2013

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
Satisfied - Item:	Statement of Variability	Approved	01/16/2013
Comments:	Forms 27020LAA N11]12, 27384SM N11]12, and 27436L N11]12 have a variable disclosure that will appear only when the representative using the form has a CFP designation. The disclosure has been bracketed on these forms.		
Attachment(s):			
LTC Statement of Variability.pdf			

STATEMENT OF VARIABILITY

Thrivent Financial for Lutherans  
Long Term Care Advertising

Forms 27020LAA N11-12, 27384SM N11-12, 27436L N11-12

Location	Variable Item	Description
Bottom of page	CFP Disclosure	Disclosure will appear when the representative using the form holds a Certified Financial Planner designation