

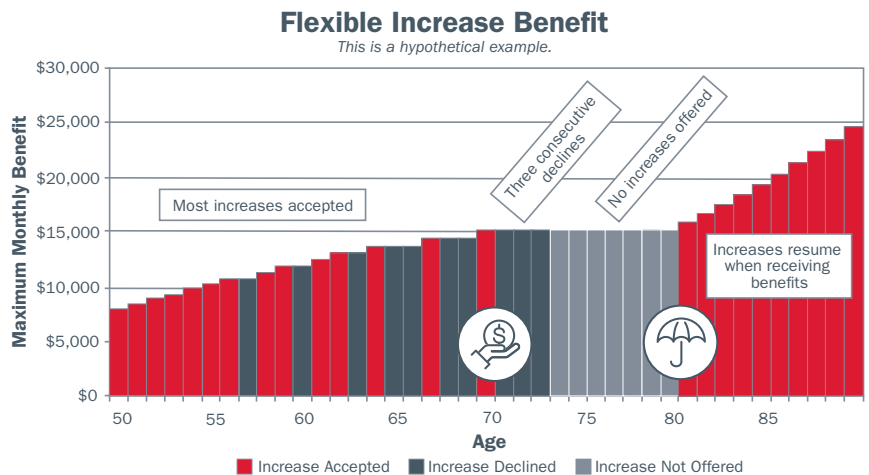


# FLEXIBLE INCREASE BENEFIT RIDER\*

## Customize benefit and premiums to meet future goals

This optional rider with Thrivent Long Term Care Insurance allows the maximum monthly benefit and available benefit to automatically increase by 5%, compounded annually.

- Premiums will increase with each option elected.
- Annual opportunity to opt out (decline) the increase offer.
- If an increase is declined, the coverage and premium will remain the same as the prior year. Increase offers will resume the next year.
- After three consecutive increase offers are declined, no further increases will be offered.
- Once benefits begin, coverage increases will resume, even if previous offers were declined.



\*Not available with the 10-Pay premium option or Survivorship Benefit Rider.

(The Flexible Increase Benefit may be partnership qualified, depending on state requirements.)

### Hypothetical Example

Mary, at age 50, purchased Thrivent Long-Term Care Insurance, choosing the optional flexible increase benefit rider to help manage her budget. Having the option to accept or decline the premium increases was important to her, especially during the years when her children needed help paying for college. Mary also knew that in preparing for the future, she wanted the maximum monthly benefit amount to increase over time; with a goal to accept increases until her maximum monthly benefit amount reached at least \$15,000.

Over the next 20 years, Mary accepted 13 annual increase offers, and declined seven. However, she didn't decline the offer in three consecutive years, which meant her flexible increase benefit was offered each year.

When she reached age 70, Mary decided her maximum monthly benefit of \$15,000 was adequate to meet her needs and declined all future increases. After Mary declined the increase offer three years in a row, she was not offered any future increases.

At age 80, Mary's health declined, and she needed assistance with daily activities. She began to receive qualified long-term care services at home according to her Plan of Care. After meeting her elimination period, her long-term care insurance benefits started.

Now that Mary is on claim, the flexible increase benefit rider automatically increases her maximum monthly benefit and available benefit by 5%, compounded annually, and will continue to do so each year while she is receiving care.

Mary doesn't have to worry about paying premiums during this time since the premium waiver benefit is a standard benefit included with her insurance.



## Strong and stable

When you work with Thrivent, you can take comfort in knowing you have a solid partner on your side. Independent insurance analysts give us high marks for our financial strength and ability to pay claims.<sup>1</sup> We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute<sup>2</sup> for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our members and their communities.

**A++**  
**AM Best**  
**SUPERIOR**  
Highest of 16 ratings  
May 2019  
AMBEST.COM

**AA+**  
**Fitch Ratings**  
**VERY STRONG**  
Second highest of 19 ratings  
May 2019  
FITCHRATINGS.COM

**2019** **WORLD'S MOST**™  
**ETHICAL**  
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**WWW.ETHISPHERE.COM**<sup>2</sup>

**Comdex**<sup>3</sup>  
**Ranking**  
**99** OUT OF **100**  
Top 1% of insurance companies  
May 2018

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

<sup>2</sup>Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit [Ethisphere.com](http://Ethisphere.com).

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

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