

Monday, May 21

## IL: Long-term care insurance (LTCi) Partnership starting May 20

*For FRs serving Illinois*

Since the launch of Thrivent's long-term care insurance product, we've been working with Illinois regulators to pursue additional Partnership eligibility for our increase benefit riders.

The rules for Partnership qualification, which are effective for new contracts issued May 20 and later, depend on the applicant's issue age:

- Issue age 60 and under: 3% Annual Increase Benefit (AIB), 5% AIB or Flexible Increase Benefit (FIB)
- Issue ages 61 to 75: 3% AIB, 5% AIB or FIB
- Ages 76+: inflation protection is optional

At a later date to be determined, Thrivent will retroactively recognize the Partnership eligibility for contract holders who purchased the increase benefit rider since the launch of the 2012 product. For contracts previously issued with the FIB rider, see the [State Specific Partnership Requirements](#) document for details on how to maintain Partnership qualification after issue.

Impacted contract holders will receive a notification letter along with any required disclosures, point-of-sale materials and revised contract pages when needed. (You will receive a copy of the letters.)

Remember that each state has unique Partnership eligibility requirements. For details, refer to the [State Specific Partnership Requirements](#) document, which is located under the "Partnership Information" tab on the [Thrivent Long-Term Care Insurance](#) FieldNet page.

### Questions

- See the [Thrivent Long-Term Care Insurance](#) FieldNet page for information about this product.
- For products and sales support, call the Sales Desk at 888-422-5737 and say "insurance sales desk."
- For additional questions, contact [Dean Anderson](#) at 888-422-5737, say "directory" and dial ext. 844-8156.

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**Some long-term care insurance is better than no long-term care insurance!**

Position Thrivent long-term care insurance for success by starting with a premium of \$100 a month and building the extended care strategy from there. This allows you to begin the discussion about getting the appropriate amount of coverage in place for each member. This information is available as a member-facing marketing piece (33282), and can be ordered from [Storefront](#).

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