

## Shared Care Benefit

Description	<p>This rider is for couples who purchase identical Thrivent Long-Term Care Insurance. It's designed to provide couples with extra flexibility in their long-term care planning.</p> <p>NOTE: The Shared Care Benefit rider is not available for applicants with a Class 1 or Class 2 risk class.</p>
How it works	<p>"Benefit partner" is the term used to identify the two people in a shared care benefit agreement.</p> <p>The shared care benefit links two individual contracts together. If an insured uses his or her entire available benefit, then he or she can start drawing from the benefit partner's remaining available benefit.</p> <ul style="list-style-type: none"><li>• An insured does not need to satisfy a new elimination period to use his or her benefit partner's benefits since he or she already met the elimination period under his or her own contract.</li><li>• If one insured qualifies for the waiver of premium, neither benefit partner will have to pay premiums. The joint waiver of premium benefit automatically kicks in.</li><li>• If an insured uses all of his or her benefit partner's benefits, the benefit partner not on claim can elect to purchase an additional 24-month benefit for his or her use only (without additional underwriting). This is called the residual benefit.<sup>1</sup></li><li>• Other than reducing the contract's available benefit, payment of benefits to the benefit partner will not affect the other insured's eligibility for benefits under his or her contract.</li><li>• Both insureds may be on claim at the same time.</li></ul>

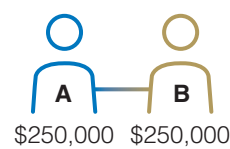
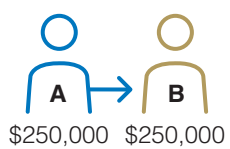

<sup>1</sup>In Arizona and Connecticut, each person must retain 24 months of benefits in the pool for the contract owner's sole purpose. The additional 24-month benefit is not available for purchase.

## Optional Riders Continued

Shared Care Benefit—continued	
Additional details	<p>Both contracts MUST have identical coverage, issue dates and benefits, including:</p> <ul style="list-style-type: none"> <li>• Elimination period</li> <li>• Benefit multiplier</li> <li>• Maximum monthly benefit</li> <li>• Benefit increase options</li> <li>• Riders</li> <li>• Premium payment type (lifetime pay or limited pay)</li> </ul> <p>For contracts with the Flexible Increase Benefit rider:</p> <ul style="list-style-type: none"> <li>• Benefit partners must either accept or decline the increase offers together—the maximum monthly benefit amounts must be identical at all times.</li> <li>• If one insured is on claim and the other insured is not, both individuals will get the automatic increase associated with the flexible increase benefit. <ul style="list-style-type: none"> <li>– If the insured that is on claim recovers, both individuals will need to pay for the increases that occurred while on claim.</li> <li>– If the premium associated with the increase in coverage is not manageable, the benefit partners are allowed to drop their coverage amounts (benefits must remain identical).</li> </ul> </li> </ul> <p>Restrictions: The Shared Care Benefit is not available with the Return of Premium Upon Death rider.</p>
Residual benefit	<p>As mentioned above, the residual benefit is available to a contract owner when his or her benefit partner has used all the benefits from both contracts. The benefit partner not on claim can elect to purchase an additional 24-month benefit for his or her use only.</p> <p>The new available benefit will be the current maximum monthly benefit on the date of termination with a benefit multiplier of 24 months.</p> <ul style="list-style-type: none"> <li>• No evidence of insurability is required.</li> <li>• The new premium will be based on the insured's attained age.</li> <li>• Available through age 85.</li> </ul> <p>Eligibility for the residual benefit:</p> <ul style="list-style-type: none"> <li>• Insured that is applying for the benefit has not had any days credited to his or her elimination period.</li> <li>• Insured that is applying has not been eligible to be certified as chronically ill in the two years before the application date for the residual benefit.</li> </ul>
Who can elect the Shared Care Benefit?	<p>The shared care benefit rider is available to:</p> <ul style="list-style-type: none"> <li>• Married couples.</li> <li>• State partners/civil unions/domestic partners that are named in a valid certificate or license by the state.</li> <li>• Two individuals living together for three consecutive years in a committed relationship as partners or family members AND: <ul style="list-style-type: none"> <li>– Are committed to sharing expenses.</li> <li>– Are not married.</li> <li>– If related, must belong to the same generation (such as siblings).</li> </ul> </li> </ul>

Optional riders continued

Shared Care Benefit—continued

Death, divorce or separation	<p><b>Death</b></p> <ul style="list-style-type: none"><li>Surviving benefit partner's contract will be automatically increased by the remainder of the deceased's available benefit.</li><li>Shared care rider will terminate.</li><li>The new premium calculation will be the surviving contract holder's original premium (with the couples discount still in place) less the premium for the shared care rider. There is no charge for the increased available benefit.</li></ul> <p>Example:</p> <div><div><p>\$500,000 total shared pool of money at time of initial purchase</p><p>\$250,000   \$250,000</p></div><div><p><b>Death occurs:</b> Person A dies without using any long-term care benefits</p><p>\$250,000   \$250,000</p></div><div><p><b>Person B</b> now has the sum of both pools for covered long-term care expenses</p><p>\$500,000</p></div></div>
	<p><b>Divorce or separation</b></p> <p>Upon divorce or separation, this rider is only terminated if one of the benefit partners cancels the rider. Otherwise, the rider will continue.</p> <p><b>Remarriage/new partner/new committed relationship</b> (See page 24 for who is eligible to elect the shared care benefit.)</p> <p>The insured cannot add a new spouse, partner or family member to this coverage (the rider cannot be added after issue).</p>
Changes	<ul style="list-style-type: none"><li>Can be dropped after issue.</li><li>Can NOT be added after issue.</li><li>Contract changes cannot be made that create unequal benefits while maintaining the shared care benefit rider.<ul style="list-style-type: none"><li>Example: If benefit partner A wants to drop his or her maximum monthly benefit from \$5,000 to \$3,000, then benefit partner B must do the same.</li></ul></li><li>If a contract change is made that creates an unequal benefit, the shared care benefit rider will be terminated.</li></ul>

Let's take a look at how the Shared Care Benefit rider would work:

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

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>
Total available benefit is \$360,000 each	

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

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>
Total Available Benefit <b>\$360,000</b>	Total Available Benefit <b>\$360,000</b>
Total available benefit is \$720,000, which is available to Paul and/or Mary	