

Thrivent Long-Term Care Insurance State Partnership Requirements

State	Product Approved	Partnership Program Available	Partnership Approved	Required – Must Print & Provide at Solicitation	Inflation Age Band	Benefit Increase Type Allowed					FIB Requirements to Maintain Partnership Qualification
						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
AK	2016	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AL	2016	Yes	Yes	27457AL Program Notice	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
NOTE: For ages 75 and Under, the 1% and 2% AIB riders qualify for Partnership on contracts issued on or after 11/15/22.					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
AR	2016	Yes	Yes	27457AR Solicitation Disclosure	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
AZ	2016	Yes	Yes	27476AZ Pre-Purchase Notice	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
CA	2016	Yes	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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CO	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
CT	2016	Yes	Pending		60 and Under	N/A	N/A	N/A	N/A	N/A	N/A
					Ages 61-75	N/A	N/A	N/A	N/A	N/A	N/A
					76 and Over	N/A	N/A	N/A	N/A	N/A	N/A
DC	2016	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DE	2016	Yes	Yes	27457DE Program Notice	60 and Under	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
FL	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
GA	2016	Yes	Yes	27457GA Program Notice	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 61. Then, at 62 and thereafter, must accept at least a cumulative total of 1/3 of the offered increases from age 61 to your then-current age, until you reach age 76.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age, until you reach age 76.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
HI	2016	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ID	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age.
NOTE: 1%, 2%, 3% AIB riders and FIB rider qualify for Partnership on contracts issued on or after 3/25/2016					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
IA	2016	Yes	Yes	27457IA Program Notice & 27464IA Consumer Guide	60 and Under	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
IL	2016	Yes	Yes	None	60 and Under	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
NOTE: 3% and 5% AIB riders and FIB rider qualify for Partnership on contracts issued on or after the 2012 LTCi product launch.					Ages 61-75	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
IN	2016	Yes	Yes	28085 What You Should Know About Long-Term Care (Order from TOS)	60 and Under	No	No	No	Yes	No	N/A
NOTE: Minimum Daily Benefit is \$115 per day (dollar for dollar) Total Asset Policy - Initial policy amount at least \$497,796 5% AIB required for both options					Ages 61-75	No	No	No	Yes	No	N/A
					76 and Over	No	No	No	Yes	No	N/A
KS	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
KY	2016	Yes	Yes	27465KY Program Notice	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
LA	2016	Yes	Yes	27457LA Program Notice	60 and Under	Yes	Yes	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
MA	2016	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ME	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then- current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
MD	2016	Yes	Yes	27457MD Program Notice	60 and Under	Yes	Yes	Yes	Yes	No	N/A
NOTE: For ages 60 and Under, the 1% and 2% AIB riders qualify for Partnership on contracts issued on or after 6/6/2016					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
MI	2016	Yes	Yes	27457MI Program Notice	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
MN	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 65.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept the first five FIB offers or through age 75, whichever occurs first.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
MO	2016	Yes	Yes	27461MO Program Notice	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
MS	2016	Legislation Pending	N/A	N/A	60 and Under	N/A	N/A	N/A	N/A	N/A	N/A
					Ages 61-75	N/A	N/A	N/A	N/A	N/A	N/A
					76 and Over	N/A	N/A	N/A	N/A	N/A	N/A

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
MT	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer. Thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age.
					76 and Over	Optional	Optional	Optional	Optional	Optional	
NC	2016	Yes	Yes	None	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
ND	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age, until you reach age 76.
					76 and Over	Optional	Optional	Optional	Optional	Optional	
NE	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
NH	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
NJ	2016	Yes	Yes	None	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	Yes	In years 1 and 2, accept both FIB offers, and thereafter, the cumulative number of increases accepted must exceed more than half the number of the increases that have been offered. I.e., in contract year 8, you must have accepted at least 5 increases.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
NM	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	AIB must stay on contract through age 66. FIB must accept all offers through age 66. Once age 67, can decrease or drop any inflation rider.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	AIB must stay on contract for 5 years or until age 76, whichever comes first. FIB must accept offers for first 5 years, or until age 76, whichever comes first. May drop or decrease inflation riders five years from purchase date, or after age 76, whichever comes first
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
NV	2016	Yes	Yes	27457NV Program Notice	60 and Under	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
NY	Pending	Yes	Pending		60 and Under						
					Ages 61-75						
					76 and Over						
OH	2016	Yes	Yes	27458OH Disclosure Notice	60 and Under	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
OK	2016	Yes	Yes	27457OK Program Notice	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
OR	2016	Yes	Yes	27470OR Program Notice	60 and Under	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 76.
					Ages 61-75	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 76.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
PA	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	No	N/A
NOTE: 1% and 2% AIB riders qualify for Partnership on contracts applied for on or after 4/2/2017.					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
RI	2016	Yes	Yes	27457RI Program Notice	60 and Under	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 76.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 76.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
SC	2016	Yes	Yes	27457SC Program Notice	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	No	No	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
SD	2016	Yes	Yes	27457SD Disclosure	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
TN	2016	Yes	Yes	27457TN Program Notice & 27472TN Medicaid Eligibility	60 and Under	Yes	Yes	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
TX	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
UT	2016	Yes	Pending	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
VA	2016	Yes	Yes	27457VA Program Notice	60 and Under	No	No	Yes	Yes	No	N/A
					Ages 61-75	Yes	Yes	Yes	Yes	No	N/A
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
VT	2016	No	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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						1% AIB	2% AIB	3% AIB	5% AIB	FIB	
WA	2016	Yes	Yes	27457WA Program Notice	60 and Under	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	No	No	Yes	Yes	Yes	In year 1 and 2, accept both FIB offers, and thereafter must accept at least a cumulative total of 2/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
WI	2016	Yes	Yes	27458WI Disclosure Notice , 27457WI Program Notice & 27474WI LTC Program Guide & 25975WI Guide to Long-Term Care (Order from TOS)	60 and Under	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	No	No	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional
WV	2016	Yes	Yes	None	60 and Under	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	In year 1, accept the FIB offer, and thereafter must accept at least a cumulative total of 1/3 of the offered increases from issue to your then-current age through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional

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WY	2016	Yes	Yes	27457WY Program Notice & 27475WY Medicaid Equality Care Eligibility Handout	60 and Under	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					Ages 61-75	Yes	Yes	Yes	Yes	Yes	Must accept all FIB offers through age 75.
					76 and Over	Optional	Optional	Optional	Optional	Optional	Optional