

Hypothetical Case Study

Susan and Dan are a married couple living in Minnesota. Susan is 55 and Dan is 60. Both are in standard health.

Their extended care plan focuses on using professional caregivers. However, they understand that their loved ones may provide occasional care and want to have the ability to pay for any informal support. They are looking for coverage that is affordable, yet allows for a bit of flexibility in how care can be received.

Their initial goal: \$4,500 monthly benefit, 3-year plan, 3% compound inflation.

Their Financial Advisor shows them several solutions designed to meet their goals, including an option with Thrivent that utilizes the Cash Benefit rider.

How the Cash Benefit rider works*:

- Additional benefit provided when care is needed.
- Provides a separate benefit to be used for any purpose, regardless if services are received as home care or facility care. Available in amounts equal to either:
 - 15% of the maximum monthly benefit while receiving home care services; or
 - 10% of the maximum monthly benefit while receiving facility care.
- The elimination period must be met and at least five days of care received per calendar month to be eligible to receive the benefit.
- This feature is an additional cost rider.



* See contract for complete details



Plan design using Thrivent's Cash Benefit rider

Assumptions: Male (Age 60) and Female (Age 55), Married, Minnesota residents, Standard Health.

Goal: \$4,500 monthly benefit, 3-year plan, 3% compound inflation, 90-day Elimination Period, 0 Day Elimination Period for Home Care

	Mutual of Omaha Secure Solution	NGL HonestLTC	Thrivent	Thrivent (with cash rider*)
Maximum Monthly Benefit Amounts (each)	\$4500	\$4500	\$4500	\$4000 + 15% cash (\$600)
Benefit Multiplier (each)	36 months (\$162,000)	3 years (\$162,000)	36 months (\$162,000)	36 months (\$144,000) + \$600 Cash Benefit each month (Possible \$21,600 over 36 months) = Total \$165,600
Monthly Home Care	Yes	Yes	Yes	Yes
Waiver of Elimination Period for Home Care and Adult Day Care rider	Added	Added	Added	Added
Cash Benefit rider	Alternative – 25% of Monthly Benefit in Lieu of 100% Reimbursement. Initially equal to \$1,125/month	None	Reimbursement only.	Rider. Can receive up to 100% reimbursement plus 15% cash for home care ¹ . Initially \$600/month.
Initial monthly totals for home care	Either \$4,500 as reimbursement or \$1,125 as cash	\$4500 reimbursement	\$4,500 as reimbursement	Up to \$4,000 as reimbursement plus \$600 as cash. Possible total = \$4,600
Total combined monthly premiums	\$532.76	\$441.91	\$417.01	\$426.09
Benefits in 30 years	Monthly Benefit = \$10,922 Total Benefit Each = \$393,192	Monthly Benefit = \$10,923 Total Benefit = \$393,216 each	Monthly Benefit = \$10,923 Total Benefit = \$393,217 each	Monthly Benefit = \$9,709 reimbursement, + \$1,456 Cash Total Benefit = \$349,526 + \$52,428 cash (\$401,954)

Rates run on 2/25/26

¹Cash benefit equal to 15% of Monthly Benefit if receiving home care, or 10% of Monthly Benefit if receiving facility care.

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