



\$4,500 monthly or \$150 daily benefit, 3-year plan, 3% compound inflation.
90 day elimination period, Waiver of Home Care EP Rider, Standard Health
Discounts: 5% one partner applying (MoO and Thrivent) / 20% both applying (Thrivent), 15% (MoO), Joint Rate for NGL
Premiums rounded to nearest dollar.

Long-Term Care Insurance Pricing Heat Map Lifetime Premium Payments

ICC States

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$1,738	\$2,165	\$2,027
55	\$2,058	\$2,394	\$2,300
60	\$2,333	\$2,732	\$2,596
65	\$3,026	\$3,401	\$3,362

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$2,927	\$3,548	\$3,341
55	\$3,425	\$3,993	\$3,796
60	\$3,932	\$4,639	\$4,291
65	\$5,132	\$5,687	\$5,497

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$3,929	\$5,112	\$4,177
55	\$4,618	\$5,715	\$4,745
60	\$5,275	\$6,595	\$5,363
65	\$6,870	\$8,131	\$6,872

California

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$1,738	\$2,672	\$2,296
55	\$2,058	\$2,955	\$2,602
60	\$2,333	\$3,371	\$2,933
65	\$3,026	\$4,197	\$3,800

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$2,927	\$4,380	\$3,779
55	\$3,425	\$4,928	\$4,288
60	\$3,932	\$5,724	\$4,839
65	\$5,132	\$7,021	\$6,204

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$3,929	\$6,310	\$4,157
55	\$4,618	\$7,053	\$4,716
60	\$5,275	\$8,138	\$5,323
65	\$6,870	\$10,038	\$6,825

Florida

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$1,738	\$2,988	\$2,673
55	\$2,058	\$3,304	\$3,033
60	\$2,333	\$3,770	\$3,424
65	\$3,026	\$4,693	\$4,433

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$2,927	\$4,896	\$4,466
55	\$3,425	\$5,510	\$5,073
60	\$3,932	\$6,401	\$5,735
65	\$5,132	\$7,848	\$7,347

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$3,929	\$7,055	\$5,270
55	\$4,618	\$7,886	\$5,986
60	\$5,275	\$9,101	\$6,767
65	\$6,870	\$11,221	\$8,670

Illustrations run April 2025.



\$4,500 monthly or \$150 daily benefit, 3-year plan, 3% compound inflation.

90 day elimination period, Waiver of Home Care EP Rider, Standard Health

Discounts: 5% one partner applying (MoO and Thrivent) / 20% both applying (Thrivent), 15% (MoO), Joint Rate for NGL

Premiums rounded to nearest dollar.

Long-Term Care Insurance Pricing Heat Map 10-Pay Premium Payments

ICC States

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$5,319		\$6,534
55	\$5,661		\$6,818
60	\$5,692		\$7,120
65	\$6,203		\$8,414

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$8,957		\$10,769
55	\$9,419		\$11,253
60	\$9,593		\$11,766
65	\$10,521		\$13,759

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$12,022		\$13,462
55	\$12,699		\$14,066
60	\$12,872		\$14,707
65	\$14,084		\$17,199

California

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$5,319		\$7,396
55	\$5,661		\$7,722
60	\$5,692		\$8,065
65	\$6,203		\$9,504

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$8,957		\$12,173
55	\$9,419		\$12,725
60	\$9,593		\$13,308
65	\$10,521		\$15,516

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$12,022		\$13,390
55	\$12,699		\$13,997
60	\$12,872		\$14,638
65	\$14,084		\$17,068

Florida

Male, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$5,319		\$8,615
55	\$5,661		\$8,990
60	\$5,692		\$9,389
65	\$6,203		\$11,096

Female, married—1 partner applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$8,957		\$14,395
55	\$9,419		\$15,039
60	\$9,593		\$15,726
65	\$10,521		\$18,389

Combined—Both applying

Age	Thrivent	Mutual of Omaha	NGL
50	\$12,022		\$16,985
55	\$12,699		\$17,746
60	\$12,872		\$18,557
65	\$14,084		\$21,699

Illustrations run April 2025.