

Guide to complete the CareForward Outline of Coverage

Complete the Outline of Coverage with the proposed applicant **at or before** the time of application. This form does not need to be submitted to Thrivent, but it's recommended to leave a copy with the applicant and keep a copy for your files. Follow the below steps to complete the CareForward Outline of Coverage.

- Access the appropriate state variation of the form from 36184. There are two ways to access the Outline of Coverage:
 - Partner.Thrivent.com** - Appointed producers can access printable forms by clicking the tab for **Quotes & Printable Applications**, and then clicking on **Printable application and Service Forms**. Select **CareForward** and then find form #ICC21-36184 or 36184
 - iPipeline's FormsPipe tool** – work with your Thrivent BGA for access to this resource. The Outline of Coverage can be found in the **CareForward Leave with Insured packet**.
- There are two areas that require you to fill in information.

a. Page 2: Basic information on case design.

9. BENEFITS PROVIDED BY THIS CONTRACT.

a) Contract Benefit Limits:

i. Face amount: \$ _____ (enter amount)

ii. LTC Benefit Multiplier:
 1 2 3

iii. LTC Total Available Benefit (i x ii = iii): \$ _____ (enter amount)

Elimination Period: 90 days for residential care facilities, 0 days for home health care or adult daycare.

Optional Riders - refer to page 6 for further information:

LTC Inflation Benefit Riders: 3%, 20 yrs. 3%, lifetime 5%, lifetime

Paid-Up Additional Rider

LTC Nonforfeiture Benefit Rider

b. Page 7: LTC premium information

13. LTC PREMIUM.

Base Contract

Initial face amount: \$ _____

Life Insurance Premium \$ _____

Long-Term Care insurance premium - Acceleration of Benefit for Long-Term Care \$ _____

Additional Long-Term Care Benefits:

Long-Term Care insurance premium - Extension of Benefit for Long-Term Care \$ _____

The cost of the following long-term care benefit(s) is reflected in the long-term care insurance premium(s) shown above:

LTC Nonforfeiture Benefit Rider

LTC Inflation Benefit Rider

- The LTC premium information is found on the Illustration Input Summary, go to the Output Options screen, and click the View Input Summary to generate the one-page PDF.

CareForward

Product Information Output Options

Years to Illustrate

All Possible Years
 Through Specified Number of Years

Optional Sections

CareForward - How It Works
 What Care Costs
 Break Even Analysis
 Projection of Values with Hypothetical Claim
 Plan Options Comparison
 Underwriting Process

Highlighted age for Values Projections: 80

Agent Information

First Name: Test M.I.: S
 Last Name: Agent Suffix: Agent
 Address: 111 Timberline Dr. Address 2:
 City: Appleton State: WI
 Zip Code: 54919 Phone Number: 920-628-0315
 999-999-9999

Previous Save/Submit to View **View Input Summary**

- The Premium Summary section includes a breakdown of the base contract modal premiums for the Life and LTC premiums which can be used to complete the Outline of Coverage LTC Premium section.

thrivent CareForward™

New Business Illustration Data Input Summary

The following information reflects inputs and initial values for the CareForward Proposal of Costs and Benefits and does not include any impacts from future changes.

Date:	05/04/2022	Couples Discount:	Yes
Product:	CareForward™	LTC Benefit Multiplier:	2
Client Name:	Valued Client	LTC Payout Percentage:	5%
Issue State:	WI	LTC Total Available Benefit Amount:	180,000
Sex:	Female	LTC Maximum Monthly Benefit Amount:	4,500
Illustrated Age:	60	LTC Inflation Benefit:	3% for Lifetime
Risk Class:	Non-Tobacco	LTC Nonforfeiture Benefit:	No
MEC:	No		
Face Amount:	90,000		
Additional Paid-up Face Amount:	0		
Premium Payment Period:	Pay to Age 95		
Billing Frequency:	Annual		
Modal Premium:	6,004.40		
Additional Premium:	0.00		
Internal 1035 Exchange Value:	0.00		
Apply towards first modal premium:	No		
External 1035 Exchange Value:	0.00		

Premium Summary:

Life Annual Premium: \$2,609.60
 LTC Acceleration of Benefits Annual Premium: \$1,578.60
 LTC Extension of Benefits Annual Premium: \$1,816.20

Total Initial Premiums: \$6,004.40