

# Thrivent Long-Term Care Insurance (2016 Product) New Business Illustration Guide

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# Illustration Options

There are two options to run Thrivent 2016 Long-term Care Insurance product new business illustrations – iPipeline (preferred method) or Comprehensive (found on [partner.thrivent.com](https://partner.thrivent.com)). Both options provide the same features and functionality and produce identical outputs.

## iPipeline Illustration (preferred method)



- Does not require agent appointment to run illustrations, so support staff may create an account and run quotes. However, a producer code is required to submit the Thrivent e-App on iPipeline.
- The iPipeline Illustration is linked to the electronic application.
- Provides the contractually required information to submit an application.
- All required input fields are on the Product Information screen, scrolling to enter data. The Output Options screen is for customizing optional pages for the illustration.

NOTE: This illustration option does have a timeout feature that will log the user out after a few minutes of non-activity.

## Comprehensive Illustration (available on [partner.thrivent.com](https://partner.thrivent.com))

- Access to this site is only provided to agents appointed with Thrivent. Access is granted after you receive notification that your appointment is complete. This site does not allow for support staff to run illustrations.
- All required fields are on a single screen. Printing options are available to customize optional sections to print with the illustration.
- The comprehensive illustration is not attached to the electronic application but can be used as a pre-sale tool.

## Help

For help or information on a specific field, click on the  (comprehensive illustration) or  (iPipeline illustration) icon. To close the information window, either click the X in the top right corner (comprehensive) or click on the icon again (iPipeline).

For technical issues or iGO error messages on the iPipeline illustration, please contact iPipeline support at 1-800-641-6557 or [support@ipipeline.com](mailto:support@ipipeline.com).

For assistance with completing the illustration or product specific questions, please contact the Newman Long-Term Care Wholesalers at 1-800-625-9267 and select option 1.

# iPipeline Illustration

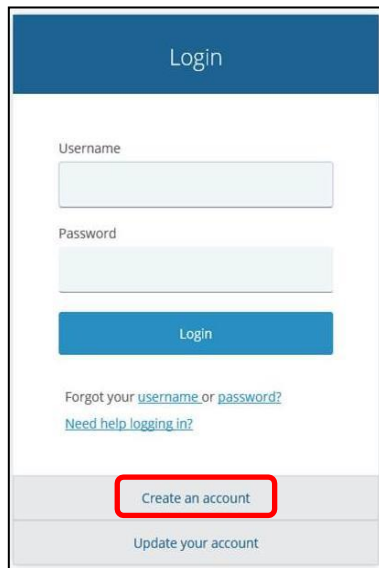
This illustration tool has a single screen layout, scrolling to enter data. It is integrated to the electronic application system.

## Access the iPipeline Illustration

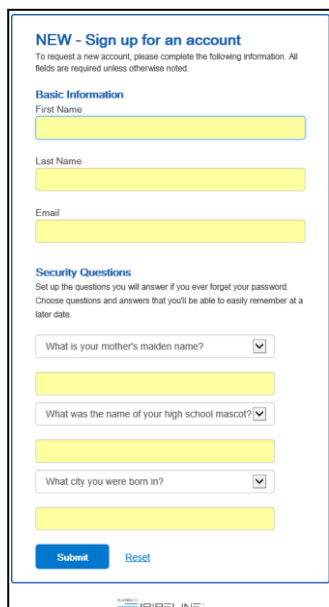
Access iPipeline/iGo through the Resource provided by your Thrivent BGA.

1. If you already have a login, enter your **Username** and **Password** on the Login screen.

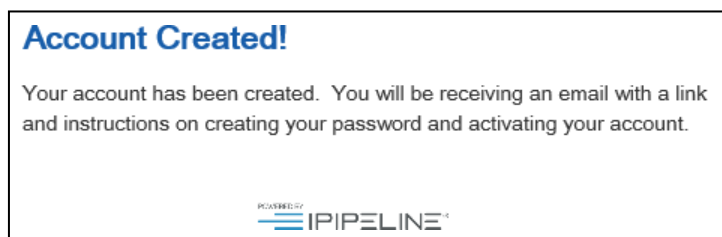
If this is your first time accessing iPipeline for long-term care insurance, contact your Thrivent BGA to receive the unique long-term care insurance link to Create an Account.



2. Enter Basic Information and select and answer the **Security Questions**.



- When the account is created, the following message will appear. You will then receive an email with a link to activate your PipePass account.



- After creating a password, you can access the site.
- Select either **Start New Case** or **View My Cases**.

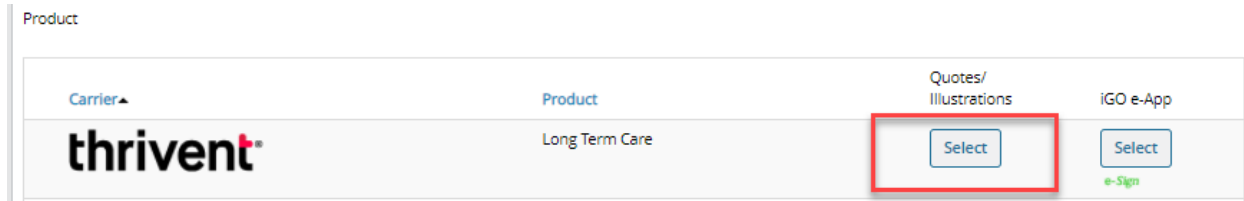


## Long-Term Care New Business

- The Case Information screen appears. Enter the Proposed Insured's **First and Last Name**, select the **State** and **Product Type** of **Health New Business**. Then click on **Find Available Products** to display Long-Term Care in the lower portion of the screen.

The image shows the "Start New Case" form, specifically the "Case Information" tab. The form includes fields for "First Name" and "Last Name" (highlighted with a red box), "Date of Birth", "Age", and "Gender". Below these is a "Case Description" field. The "Carrier and Product" section includes "State" and "Product Type" dropdown menus (highlighted with a red box), and a "Find Available Products" button. A "Product" section at the bottom provides instructions: "Please choose State and Product Type above and click 'Find Available Products'".

2. Under **Quotes/Illustration**, press **Select**.



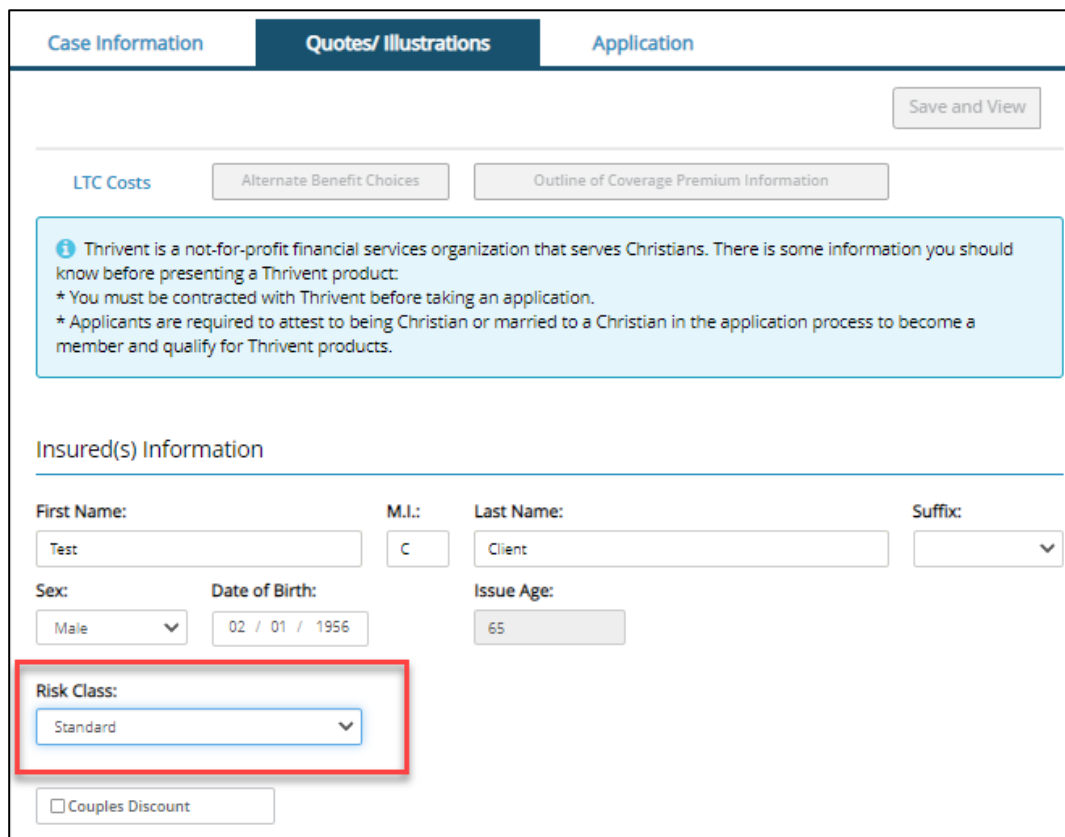
The LTCi illustration appears on the Quotes/Illustration screen, on one page.

- Scroll up or down to view and enter data.
- The required fields are displayed in yellow and the client data is automatically displayed.

3. Select the **Risk Class**. The options are:

- Preferred
- Standard (default)
- Class 1\*
- Class 2\*

\*The Shared Care Rider and Waiver of Elimination for Home Care and Adult Day Care Riders are not available when the Risk Class is Class 1 or Class 2.



After selecting the Risk Class:

- If applying as an individual, scroll to the Riders and Benefits section.
- If applying as a couple, see the next section for Couples Discount.

## Couples Discount

- Select **Couples Discount** when there is a couple applying for coverage, even if only one person is applying.
- If Couples Discount is checked, the drop-down menu lists the discount options:
  - 2 Applying and Insurable
  - 1 Applying, Partner Insured by Thrivent\*
  - 1 Applying, Partner Insured Elsewhere\*
  - 1 Applying, Partner Not Insured\*

\*The second insured's information is not required, so those fields are not displayed.

First Name:  M.I.:  Last Name:  Suffix:

Sex:  Date of Birth:  Issue Age:

Risk Class:

*Discount will be validated prior to issue of the contract.*

☒ Couples Discount

**Couples Discount** ⓘ

- 2 Applying and Insurable (20%)
- 1 Applying, Partner Insured by Thrivent (20%)
- 1 Applying, Partner Insured Elsewhere (5%)
- 1 Applying, Partner Not Insured (5%)

Riders

Benefit Increase Option

- **2 Applying and Insurable:** If selected, a second insured is required. Under **Second Insured, (Proposed Insured B)** enter their information.

**Second Insured (Proposed Insured B)**

First Name:  M.I.:  Last Name:

Sex:  Date of Birth:  Issue Age:

- Select the Second Insured's **Risk Class**: When illustrating with a second insured, (**2 Applying and Insurable**), two other check box options appear. Select either:
  - Illustrate Both Insureds (without Shared Care) – referred to as Dual Entry feature
  - Shared Care Rider

Second Insured (Proposed Insured B)

---

Select Second Insured:

Andre S Hafko ▼

First Name: Andre M.I.: S Last Name: Hafko Suffix: ▼

Sex: Male Date of Birth: 10 / 13 / 1954 Issue Age: 65

Risk Class: Standard ▼

☒ Illustrate Both Insureds (without Shared Care) ☐ Shared Care Rider

## Illustrate Both Insureds (without Shared Care) - *Dual Entry*

The illustrate Both Insureds (without Shared Care) option allows two illustrations to be created on two insureds at the same time. This allows one application to be created for the two insureds.

- The Riders, Benefits, Premiums and Calculated data sections will display for the two individual insureds, with their names appearing to the left of their choices.
- The riders, benefits, contract pay type and frequency can be different.
- Riders are optional and do not need to be completed to produce an illustration.
- The Benefits are required in order to produce an illustration.
  - **Benefit Multiplier and Elimination Period** are drop down menus.
  - **Maximum Monthly Benefit** must be typed in increments of \$100. The range is \$1,500 to \$15,000, depending on state restrictions.
- The Copy function can be used to copy information from the first insured to the second insured, if the options are the same.

NOTE: The Copy button is under the Riders and Benefits sections. Use the Scroll feature to display different sections of the entry screen.

The screenshot displays the 'Dual Entry' interface for illustrating two insureds, Alvis and Andre. At the top, a red box highlights the 'Copy from First Insured to Second Insured' button. Below this, each insured has a 'Benefit Increase Option' section with a dropdown menu set to 'Annual Increase Benefit-1%'. Underneath, there are checkboxes for various benefits: 'Cash Benefit' (unchecked), 'Nonforfeiture Benefit' (checked), 'Return of Premium upon Death' (checked), 'Survivorship Benefit' (unchecked), and 'Waiver of Elimination Period for Home Care and Adult Day Care' (checked). The 'Benefits' section at the bottom contains a table summarizing the selections for each insured.

	Benefit Multiplier:	Elimination Period:	Maximum Monthly Benefit
Alvis	24 months	90 day	\$5,000
Andre	48 months	30 day	\$6,000



## Riders

The rider section displays the riders available for the product, based on rider combination, age or state restrictions. These can be selected or deselected, as needed.

- Shared Care Benefit\*
- Benefit Increase Option
- Nonforfeiture Benefit
- Waiver of Elimination Period for Home Care and Adult Day Care
- Survivorship Benefit\*
- Cash Benefit
- Return of Premium Upon Death

\*Only available when 2 Applying and Insurable is selected.

### Shared Care Rider

Selecting the Shared Care Rider option creates a link between the two insureds. This creates one application for the two insureds with the Shared Care Rider.

- Both insureds will have the same benefits and riders.
- The benefits and riders for the second insured are not displayed on the screen, because they are the same for both insureds.
- Riders are optional and do not need to be completed to produce an illustration.
- The Benefits are required in order to produce an illustration.
  - **Benefit Multiplier and Elimination Period** are drop down menus.
  - **Maximum Monthly Benefit** must be typed in increments of \$100. The range is \$1,500 to \$15,000 depending on state restrictions.
- They do have the option of selecting different **Frequency** payments.
- Upon Save and View, the illustration displays both insureds on the same illustration.

NOTE: With Shared Care, the insureds' names are not displayed on the screen except under the Premiums and Calculated Values section.

Illustrate Both Insureds (without Shared Care) Shared Care Rider

When Shared Care Rider is selected, each insured must have the same riders and benefits

### Riders

Benefit Increase Option

None

☐ Cash Benefit ☐ Nonforfeiture Benefit

☐ Survivorship Benefit

☐ Waiver of Elimination Period for Home Care and Adult Day Care

### Benefits

Benefit Multiplier: Elimination Period: Maximum Monthly Benefit

### Premiums

Alvis	Contract Pay Type: Lifetime Pay	Frequency Monthly
Andre	Contract Pay Type: Lifetime Pay	Frequency Monthly

## Benefit Increase Option Rider

The **Benefit Increase Option** is a drop-down menu and will only display the increase options available based on applicant's age or state requirements.

**NOTE:** If the additional riders are not available based on age, or a combination with a Benefit Increase Option rider, an error message will be displayed.

Benefit Increase Options are:

- Flexible Increase Benefit (FIB)
- Annual Increase Benefit (AIB) (1%, 2%, 3% or 5%)

### Flexible Increase Benefit (FIB)

Select how often to illustrate the Flexible Increase Benefit choices by contract year. Each year, the insured has the option to accept or decline the increase in benefit (for an additional premium). The Through Age or Year allows you to end the FIB options before age 100. With Shared Care, the Through Age is always the youngest insured's age.

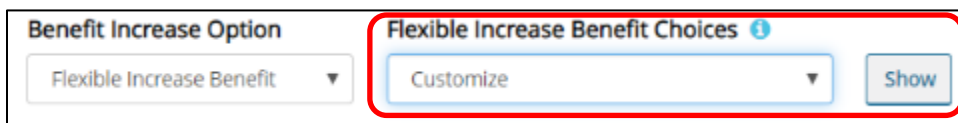
The options are:

- All Years
- Every other year - Select next offer
- Every other year - Skip next offer
- Every 3rd year - Select next offer
- Every 3rd year - Skip next offer
- Every 3rd year - Skip next 2 offers
- Customize (Click **Show** to bring up a grid that allows selection of customized ages for the offer. Click the Close button to apply the Ages selected.)
  - If using Both Insureds (without Shared Care), there are choices for each insured and must be completed separately.
  - For Shared Care, both clients' ages are listed on the screen. The youngest insured's age is first.

The screenshot shows the 'Benefit Increase Option' section of a form. A dropdown menu titled 'Flexible Increase Benefit Choices' is open, displaying the following options: 'All Years', 'Every other year - Select next offer', 'Every other year - Skip next offer', 'Every 3rd year - Select next offer', 'Every 3rd year - Skip next offer', 'Every 3rd year - Skip next 2 offers', and 'Customize'. The 'All Years' option is currently selected. To the right of the dropdown, there is a 'Through Age' dropdown set to '100' and a text input field containing '100'. Below the dropdown menu, there are three checked checkboxes: 'Cash Benefit', 'Return of Premium upon Death', and 'Waiver of Elimination Period for Home Care and Adult Day Care'. At the bottom, there is another 'Benefit Increase Option' dropdown menu currently set to 'None'.

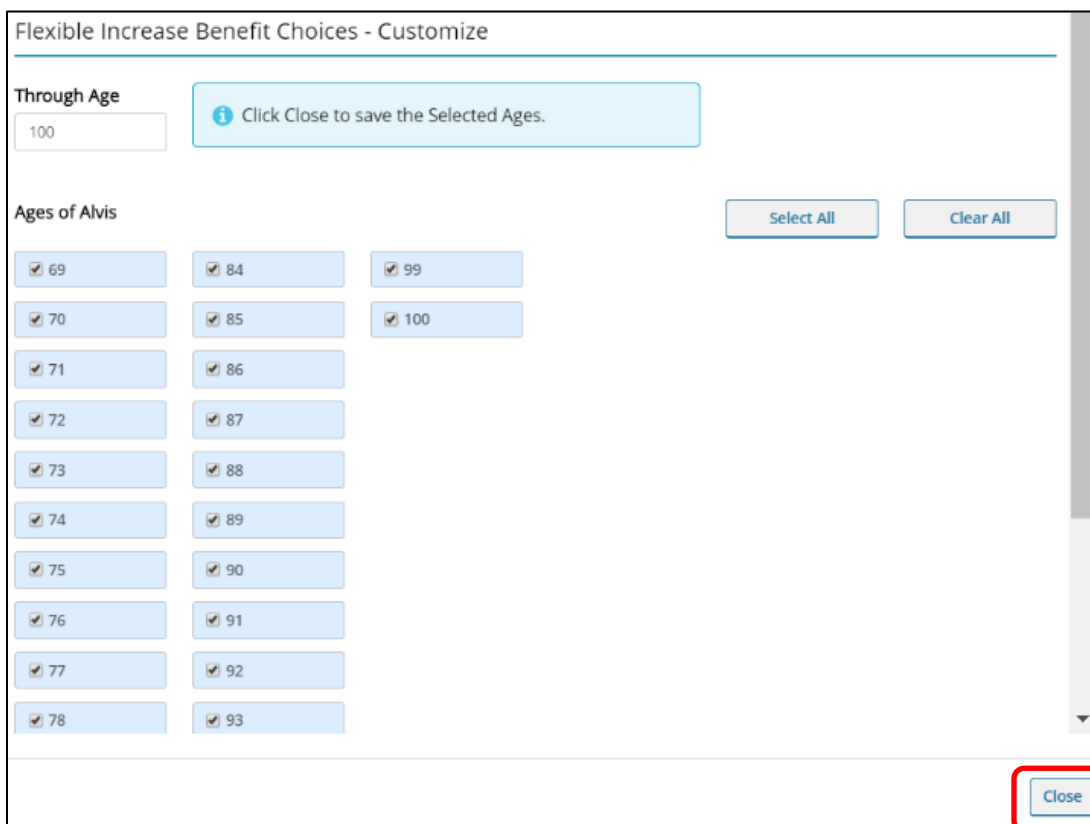
## Customized Option

For the Customized option, click **Show** to display the pop-up FIB customized screen.



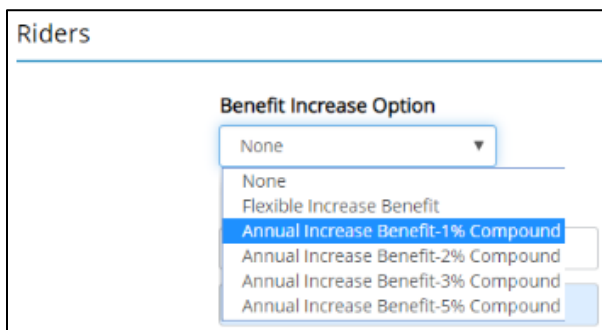
- Select or deselect the ages for the FIB increases. Deselecting three years in a row will end the rider and disable any future ages. To reenable, make sure to include two sequential years.
- To save selected changed, click the **Close** button in the lower right.

NOTE: Do **NOT** click on the X in the upper right corner of the screen.



## Annual Increase Benefit (AIB)

For the AIB, select the percentage for the annual increase of 1%, 2%, 3% or 5%.



## Benefits

Benefits are required in order to produce an illustration. Select:

- **Benefit Multiplier** is a drop-down menu.
- **Elimination Period** is a drop-down menu.
- **Maximum Monthly Benefit** must be entered in increments of \$100. The range is \$1,500 to \$15,000, depending on state restrictions.

Benefits			
<a href="#">Copy from First Insured to Second Insured</a>			
Alvis	Benefit Multiplier: <div>▼</div>	Elimination Period: <div>▼</div>	Maximum Monthly Benefit <div></div>
Andre	<div>24 months 36 months 48 months 60 months 96 months</div>	Elimination Period: <div>▼</div>	Maximum Monthly Benefit <div></div>
Premiums			
Contract Pay Type:		Frequency	

## Premiums

The contract pay type and frequency are displayed.

NOTE: Each insured has the option of selecting a Frequency payment, which does not need to be the same. It will populate on the e-Application. Once in the e-Application, if the frequency needs to be changed, a new illustration would be required.

### Contract pay type

- Lifetime (default)
- 10-pay

### Frequency

- Monthly (default)
- Quarterly
- Semiannual
- Annual

## Calculated Benefit and Premiums

### Quick Calc

- The **Quick Calc** option will display the values (benefits and riders) selected. These values can be changed, and then select Quick Calc again to produce new information. (A blue 'loading' bar at the bottom of the screen displays the status of the update.)

NOTE: You **must** do a Quick Calc to continue on to the application process.

- If you do not want to see values on the screen, then select **Save and View** to produce the Illustration Output. Then later you can go to the Application.

### Calculated Benefit and Premiums

Quick Calc

Alvis

Available Benefit	Base Contract Premium	Optional Rider Premium	Discounts	Total Annual Premium	Modal Premium
\$120,000	\$3,100.00	\$3,118.60	-\$1,243.72	\$4,974.88	\$4,974.88

Andre

Available Benefit	Base Contract Premium	Optional Rider Premium	Discounts	Total Annual Premium	Modal Premium
\$288,000	\$3,744.00	\$3,439.99	-\$1,436.81	\$5,747.18	\$494.27

LTC Costs

Alternate Benefit Choices

Outline of Coverage Premium Information

Save and View

## Agent Information

Agent Information must be entered prior to viewing illustration and/or navigating to the application.

### Agent Information

First Name:

Middle Name:

Last Name:

Suffix:

Address:

City:

State:

Zip Code:

Telephone Number:

LTC Costs

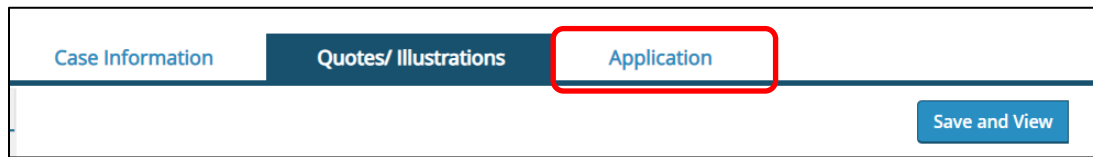
Alternate Benefit Choices

Outline of Coverage Premium Information

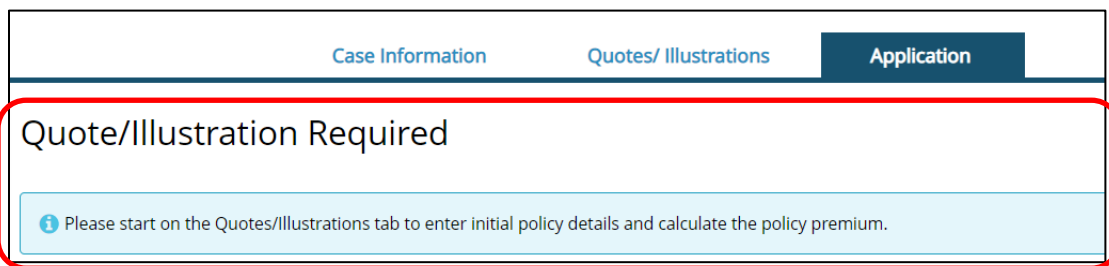
Save and View

## Application Access

After a value quote is displayed on the screen, click on the Application button at the top of the screen to go to the electronic application.



If you try to go to the application without selecting Quick Calc or Save and View for the output, the following error will appear.



## Optional Buttons

At the top and the bottom of the screen are optional buttons:

- **LTC Costs** is a link to a website that displays different long-term care costs. This is an interactive website that allows the user to see state averages for costs of care.
- **Alternate Benefit Choices\*** displays a pop-up screen with the premiums for the different Benefit Multiplier and Elimination Period choices. The Option selected is listed in blue.

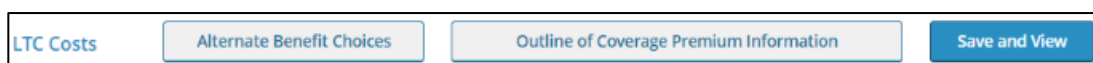
**NOTE:** If a new selection is entered, to save the information select the **Close** button. (Do not press the 'X' to close the window.)

Use the Alternate Benefit Choices display to have a discussion with the insured(s). This information is not available to print.

- **Outline of Coverage Premium Information\*** shows a breakdown of the premiums, by each rider. Use this information for the Outline of Coverage.

**NOTE:** If the Shared Care Rider or Dual Entry feature is selected, both insureds display side by side within the Alternate Benefit Choices screen.

\*Enabled when all required (yellow) fields are filled in.



The **Alternate Benefit Choices** screen shows different premiums for different benefits and elimination periods. After selecting the desired options, click **Close** to save the choices to the Product Information screen.

Alternate Benefit Choices - Includes Rider Premium and Discounts

For: Alvis

Monthly Premium

Maximum Monthly Benefit: \$5,000

Contract Pay Type: 10-Pay

Benefit	Elimination Period		
	30 day	90 day	180 day
24 months	<input type="checkbox"/> \$540.34	<input checked="" type="checkbox"/> \$450.28	<input type="checkbox"/> \$405.25
36 months	<input type="checkbox"/> \$714.64	<input type="checkbox"/> \$595.53	<input type="checkbox"/> \$535.98
48 months	<input type="checkbox"/> \$862.79	<input type="checkbox"/> \$718.99	<input type="checkbox"/> \$647.08
60 months	<input type="checkbox"/> \$984.79	<input type="checkbox"/> \$820.67	<input type="checkbox"/> \$738.61
96 months	<input type="checkbox"/> \$1,202.67	<input type="checkbox"/> \$1,002.23	<input type="checkbox"/> \$902.00

For: Andre

Monthly Premium

Maximum Monthly Benefit: \$6,000

Contract Pay Type: Lifetime Pay

Benefit	Elimination Period		
	30 day	90 day	180 day

Close

The **Outline of Coverage** screen breaks down premiums for riders. After viewing, click **Close**.

Outline of Coverage Premium Information			
The total annual premium for the contract(s) including the optional benefits is listed below. The amounts include all applicable discounts.			
	Alvis	Andre	
Base Contract	\$2,480.00	\$2,995.20	
Cash Benefit Rider	\$468.22	-	
Compound Annual Increase Benefit Rider (5%, 3%, 2% or 1%)	\$446.40	-	
Flexible Increase Benefit Rider	-	-	
Nonforfeiture Benefit Rider	\$234.11	-	
Return of Premium upon Death Rider	\$1,609.52	\$1,467.65	
Shared Care Rider	-	-	
Survivorship Rider	-	-	
Waiver of Elimination Period for Home Care and Adult Day Care Rider	\$204.85	\$209.66	
Total Annual Premium	\$5,443.10	\$4,672.51	
Close			

## Output Options

This Output Options section allows customizing of the output pages for the illustration. The option to view the What Care Costs section is not available via the iPipeline illustration.

- The default is to display all the optional pages. Some may not be available based on the insured's age or state.
  - Break Even Analysis
  - Benefit and Premium Outlay Comparison (based on selected options)
  - Plan Options Comparison
  - Cost of Waiting
- Uncheck options for the insured(s), as needed.

NOTE: For the Dual Entry feature, two columns appear so each illustration can be customized.

The screenshot displays the 'Output Options' section for two insureds, Alvis and Andre. On the left, a sidebar shows the 'Health New Business' product and 'Long Term Care' plan. The 'ILLUSTRATIONS' section is active, with 'Product Information' and 'Output Options' listed. The 'Output Options' tab is selected and highlighted with a red rectangle. The main area shows two columns for Alvis and Andre. Each column has a 'Break Even Analysis' checkbox (checked), a 'Benefit and Premium Outlay Comparison (To compare against the selected option of None)' section with a 'Flexible Increase Benefit' checkbox (checked) and four 'Annual Increase Benefit' options (5%, 3%, 2%, 1%) with checkboxes, a 'Plan Options Comparison' checkbox (checked), and a 'Cost of Waiting' checkbox (checked).



## Save and View

- In order to save the illustration, you must click **Save and View**. This will bring up the illustration that can be viewed on the screen. It will also save a copy to Case Information, for retrieval later.
- Select **Close**, to close the window.
- Select **Save/Print as PDF**, to save the illustration as a PDF that can be printed.
- A new window will be displayed. To return to the illustration, return to your browser window.

NOTE: The content on 'what to expect' during the applicant's underwriting process is printed at the end of the illustration.

The screenshot shows a web application interface for Thrivent. A modal window titled "Thrivent Long-Term Care Insurance Illustration" is open. The window has a blue header with the Thrivent logo and a close button. The main content area is white and contains the following elements:

- Thrivent Long-Term Care Insurance Illustration**: The title and subtitle of the illustration.
- Illustration**: A graphic of a family (a man, a woman, and a child) holding a large yellow heart.
- Prepared for**: John Smith & Jane Smith.
- Prepared by**: Kasey M Warring, FIC, RICP, CLTC, 1000 Airport Rd Sw, Huntsville, AL 35802-1355, (256) 883-1464.
- Text blocks**:
  - "At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given."
  - "We believe everyone deserves a plan for extended care. Thrivent Long-Term Care Insurance offers long-term care coverage to help you protect your legacy, feel secure in your future, and take care of your loved ones."
  - "Independent insurance analysts have given Thrivent high marks for our financial strength and our claims-paying ability. They are an important sign of our financial strength. Ratings do not apply to the performance of investment products."
- Rating**: A++ (Superior).
- Buttons**: "Close" and "Save/Print as PDF".

The background of the web application shows a sidebar with navigation options like "Concept", "Application State", "Product Type", "Product", "ILLUSTRATIONS", and "Product Info". The top of the page has a navigation bar with "My Cases", "Need Assistance?", and "Welcome Kasey Warring".

# Long Term Care Insurance (LTCi) – My Cases

You can view previously started long-term care insurance illustrations.

1. After selecting **View My Cases**, review the list of proposed insureds' started illustrations.
2. Select **Case Details** to display a summary of the illustration.

Case Actions

All Case Activity

Cases 7

☐

Name

☐

Testing12, Test

☐

Client, Cool

Status ⓘ

Started

Started

Carrier

thrivent®

thrivent®

Product

Long Term Care

Long Term Care

Date Modified

11/3/2021

10/27/2021

View Forms

Case Actions

Case Actions

Case Actions

Case Details

Case Details

[Back to My Cases](#)

### Case Details

[View Forms](#)

Case Actions

Case Summary:

Proposed Insured	Alvis K Hafko
Product	Long Term Care
Elimination Period	90 day
Maximum Benefit Amount	5000
Benefit Multiplier	24 months
Contract Pay Type	Lifetime Pay
Benefit Increase Option	Flexible Increase Benefit
Optional Riders	Nonforfeiture Benefit, Return of Premium upon Death, Waiver of Elimination Period for Home Care and Adult Day Care

e-Signer Status:

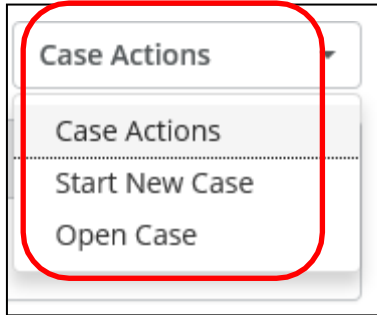
No e-Signature records exist

Activity History:

1/22/2020 3:05 PM	Case started
-------------------	--------------

3. Using the drop-down menu under **Case Action**, select either:
  - **Start New Case** to start a new illustration for a new proposed insured.

- **Open Case** to complete an existing illustration or review it.



## Comprehensive Illustration

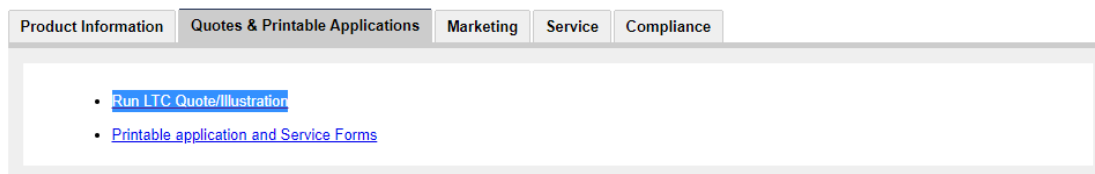
This illustration tool has a single screen layout. It is not integrated to the electronic application system at this time.

### Access the Comprehensive Illustration

Access the Comprehensive Illustration through [partner.thrivent.com](https://partner.thrivent.com)

Access to this site is only provided to agents appointed with Thrivent. Access information will be sent after your appointment has been confirmed. First time users must connect with Thrivent IT and provide their writing number to create a unique passphrase to enter this site.

Once in the site, click on the tab for **Quotes & Printable Illustrations** and then the link for **Run LTC Quote/Illustration**.



This will launch the **Product Illustration Center**.

For Product, select **Long-Term Care** to create a new illustration or select a previously run illustration from the Existing Illustrations library.



## Product Illustration Center

Agent:

### New Illustration

Create Illustration for:

New Client ▼

Product:

Long-Term Care ▼

Create

### Existing Illustrations

## Case Data

- Select the issue **State**. The state defaults to the client's state of residence if available. If the client state isn't available, then it will default to the agent's state.
- Enter a **Case Description**, which is optional.
- Select **Edit Agent Information**, and a pop-up window appears to make changes to the agent details, as needed.

The screenshot shows the 'Case Data' section of a form titled 'Long-Term Care Insurance For Valued Client'. It includes a 'State' dropdown menu with 'WI' selected, a 'Case Description' text input field, and an 'Agent Name' field showing 'Thrivent Home Office'. An 'Edit Agent Information' button is located to the right of the agent name field. A red rectangle highlights the 'State', 'Case Description', and 'Agent Name' fields.

## Client Data

- The client name will default to the selected client from the Product Illustration Center page or to Valued Client when creating an illustration for New Client.
- Select **Sex**, enter **Issue Age** or **Date of Birth** (only one is required), and select **Risk Class**.
- If applying as an individual, scroll to the Riders and Benefits section.

The screenshot shows the 'Client Data' section of the form. It includes a 'Couples Discount' section with radio button options: 'None' (selected), '2 Applying and Insurable (20%)', '1 Applying, Partner Insured by Thrivent (20%)', '1 Applying, Partner Insured Elsewhere (5%)', and '1 Applying, Partner Not Insured (5%)'. To the right, there are fields for 'Name' (with 'Valued' and 'Client' as options), 'Sex' (with 'Male' and 'Female' as radio button options), 'Issue Age' (text input), 'Date of Birth' (calendar icon and text input with format '(mm/dd/yyyy)'), and 'Risk Class' (dropdown menu with 'Standard' selected). A red rectangle highlights the 'Name', 'Sex', 'Issue Age', 'Date of Birth', and 'Risk Class' fields.

- **Couples Discount:** If applying as a couple, even if only one person is applying, select the Couples Discount.
  - 2 Applying and Insurable
  - 1 Applying, Partner Insured by Thrivent\*
  - 1 Applying, Partner Insured Elsewhere\*
  - 1 Applying, Partner Not Insured\*

\*The second insured's information is not required, so those fields are disabled.

If illustrating **2 Applying and Insurable**, you must select either:

- Illustrate Both Insureds (without Shared Care)
- Shared Care Rider (The riders and benefits default to the first insured's selection.)

The screenshot shows the 'Client Data' section of the form. It includes a 'Couples Discount' section with radio button options: 'None' (selected), '2 Applying and Insurable (20%)', '1 Applying, Partner Insured by Thrivent (20%)', '1 Applying, Partner Insured Elsewhere (5%)', and '1 Applying, Partner Not Insured (5%)'. Below this, there is a section titled 'Select Illustrate Both Insureds or Shared Care Rider' with two radio button options: 'Illustrate Both Insureds (without Shared Care)' (selected) and 'Shared Care Rider'. To the right, there are fields for 'Name' (with 'Valued' and 'Client' as options), 'Sex' (with 'Male' and 'Female' as radio button options), 'Issue Age' (text input), 'Date of Birth' (calendar icon and text input with format '(mm/dd/yyyy)'), and 'Risk Class' (dropdown menu with 'Standard' selected). A red rectangle highlights the 'Couples Discount' and 'Select Illustrate Both Insureds or Shared Care Rider' sections.

Then select the client name for the second insured from the dropdown if available or select New Client. If client data is available, the client information will populate the fields. If information is not available or New Client is selected, then the fields are enabled, select the second insured's **Select Sex, Issue Age or Date of Birth** (only one is required), and **Risk Class**.

Note: If the client's date of birth is within the last 30 days, the previous year issue age will be displayed.

## Illustrate Both Insureds (without Shared Care) - *Dual Entry*

The illustrate Both Insureds (without Shared Care) option allows two illustrations to be created on two insureds at the same time. This allows one application to be created for the two insureds.

- The Riders, Benefits, Premiums and Calculated data sections will display for the two individual insureds, with their names appearing to the left of their choices.
- The riders, benefits, contract pay type and frequency can be different.
- Riders are optional and do not need to be completed to produce an illustration.
- The Benefits are required in order to produce an illustration.
  - **Benefit Multiplier and Elimination Period** are drop down menus.
  - **Maximum Monthly Benefit** must be typed in increments of \$100. The range is \$1,500 to \$15,000, depending on state restrictions.
  - The Copy function can be used to copy information from the first insured to the second insured, if the options are elected to be the same.

Riders		Annual Increase Benefit (AIB)		Flexible Increase Benefit (FIB)		Additional Riders				
Benefit Increase Option		FIB Choices				Cash Benefit	Nonforfeiture Benefit	Return of Premium upon Death	Survivorship Benefit	Waiver of Elimination Period for Home Care and Adult Day Care
Valued	AIB-3% Compound	All years	Custom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Second	None	All years	Custom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Benefits			Premiums		LTC Costs	
Benefit Multiplier	Elimination Period	Maximum Monthly Benefit	Contract Pay Type	Frequency		
Valued	36 months	90 day	4,500	Lifetime Pay	Monthly	
Second				Lifetime Pay	Monthly	

Alternate Benefit Choices
Outline of Coverage Premium Information
Copy from Valued to Second

## Riders

The rider section enables the riders available for the product, based on rider combination, age or state restrictions. These can be selected or deselected, as needed.

- Shared Care Benefit\*
- Benefit Increase Option
- Nonforfeiture Benefit
- Waiver of Elimination Period for Home Care and Adult Day Care
- Survivorship Benefit\*
- Cash Benefit
- Return of Premium Upon Death

\*Only available when 2 Applying and Insurable and is selected in the Couples Discount section.

## Shared Care Rider

Selecting the Shared Care Rider option creates a link between the two insureds.

- Both insureds will have the same benefits and riders.
- The benefits and riders for the second insured are displayed on the screen, but they are the same for both insureds.
- Riders are optional and do not need to be completed to produce an illustration.
- The Benefits are required in order to produce an illustration.
  - **Benefit Multiplier and Elimination Period** are drop down menus.
  - **Maximum Monthly Benefit** must be typed in increments of \$100. The range is \$1,500 to \$15,000 depending on state restrictions.
- They do have the option of selecting different **Frequency** payments.
- Upon Submit to View, the illustration displays both insureds on the same illustration.

Riders			Annual Increase Benefit (AIB)		Flexible Increase Benefit (FIB)		Additional Riders					
			Benefit Increase Option		FIB Choices <small>(?)</small>		Cash Benefit	Nonforfeiture Benefit	Return of Premium upon Death	Survivorship Benefit	Waiver of Elimination Period for Home Care and Adult Day Care	
Valued	AIB-3% Compound		All years		Custom		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Second	AIB-3% Compound		All years		Custom		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

Benefits				Premiums		LTC Costs		
Benefit Multiplier		Elimination Period		Maximum Monthly Benefit		Contract Pay Type	Frequency	Alternate Benefit Choices
Valued	36 months	90 day	4,500	Lifetime Pay	Monthly			Outline of Coverage Premium Information
Second	36 months	90 day	4,500	Lifetime Pay	Monthly			Copy from Valued to Second

## Benefit Increase Option Rider

The **Benefit Increase Option** is a drop-down menu and will only display the increase options available based on applicant's age or state requirements.

- Flexible Increase Benefit (FIB)
- Annual Increase Benefit (AIB) (1%, 2%, 3% or 5%)

**NOTE:** If the additional riders are not available based on age, or a combination with a Benefit Increase Option rider, an error message will be displayed.

## Flexible Increase Benefit (FIB)

Select how often to illustrate the Flexible Increase Benefit choices by contract year. Each year, the insured has the option to accept or decline the increase in benefit (for an additional premium).

**Riders** **Annual Increase Benefit (AIB)** **Flexible Increase Benefit (FIB)**

Benefit Increase Option

Valued

Second

**Benefits**

Benefit Multiplier

Valued

**FIB Choices**

Customize

All years

Every other year - Select next offer

Every other year - Skip next offer

Every 3rd year - Select next offer

Every 3rd year - Skip next offer

Every 3rd year - Skip next 2 offers

Customize 4,500

The options are:

- All Years
- Every other year - Select next offer
- Every other year - Skip next offer
- Every 3rd year - Select next offer
- Every 3rd year - Skip next offer
- Every 3rd year - Skip next 2 offers
- Customize (Click **Custom** to bring up a window that allows selection of customized ages for the offer. Click the Save button to apply the Ages selected.)
  - If using Both Insureds (without Shared Care), there are choices for each insured and must be completed separately.
  - For Shared Care, both clients' ages are listed on the screen. The youngest insured's age is first.



## Custom FIB Choices

After selecting Custom, the screen allows changes to the FIB option for illustration purposes. Options are:

- All Years (default option)
- Illustrate Through *(the youngest insured's)* Age
- Illustrate Through Contract Year
- Customize

For the Illustrate Both Insureds (Dual Entry) feature, two separate options will appear. For Shared Care, both clients' ages are listed on the screen. The youngest insured's age is first.

Use Customize to select certain ages to illustrate the Flexible Increase Benefit.

- Click on **Customize** and the section with the check boxes is enabled.
- Uncheck the age(s) to decline a FIB Increase.
- Use **Select All** to select every age, or **Clear All** to clear all the ages.

**NOTE:** Unchecking three boxes in a row will deselect all the remaining ages.

Example: FIB Choices with Shared Care.

Years to Illustrate Flexible Increase Benefit

☐ All Years

☐ Illustrate Through Second's Age:  (min: 65 - max: 100)

☐ Illustrate Through Contract Year:  (min: 1 - max: 36)

☒ Customize

Ages of Second/Valued

Select All

Clear All

<input checked="" type="checkbox"/> 65/66	<input checked="" type="checkbox"/> 75/76	<input checked="" type="checkbox"/> 85/86	<input checked="" type="checkbox"/> 95/96
<input checked="" type="checkbox"/> 66/67	<input checked="" type="checkbox"/> 76/77	<input checked="" type="checkbox"/> 86/87	<input checked="" type="checkbox"/> 96/97
<input checked="" type="checkbox"/> 67/68	<input checked="" type="checkbox"/> 77/78	<input checked="" type="checkbox"/> 87/88	<input checked="" type="checkbox"/> 97/98
<input checked="" type="checkbox"/> 68/69	<input checked="" type="checkbox"/> 78/79	<input checked="" type="checkbox"/> 88/89	<input checked="" type="checkbox"/> 98/99
<input checked="" type="checkbox"/> 69/70	<input checked="" type="checkbox"/> 79/80	<input checked="" type="checkbox"/> 89/90	<input checked="" type="checkbox"/> 99/100
<input checked="" type="checkbox"/> 70/71	<input checked="" type="checkbox"/> 80/81	<input checked="" type="checkbox"/> 90/91	<input checked="" type="checkbox"/> 100/101
<input checked="" type="checkbox"/> 71/72	<input checked="" type="checkbox"/> 81/82	<input checked="" type="checkbox"/> 91/92	
<input checked="" type="checkbox"/> 72/73	<input checked="" type="checkbox"/> 82/83	<input checked="" type="checkbox"/> 92/93	
<input checked="" type="checkbox"/> 73/74	<input checked="" type="checkbox"/> 83/84	<input checked="" type="checkbox"/> 93/94	
<input checked="" type="checkbox"/> 74/75	<input checked="" type="checkbox"/> 84/85	<input checked="" type="checkbox"/> 94/95	

Save

## Benefits

Benefits are required in order to produce an illustration. Select:

- **Benefit Multiplier** is a drop-down menu.
- **Elimination Period** is a drop-down menu.
- **Maximum Monthly Benefit** must be entered in increments of \$100. The range is \$1,500 to \$15,000, depending on state restrictions.

Benefits			
	Benefit Multiplier	Elimination Period	Maximum Monthly Benefit
Valued	36 months ▼	90 day ▼	4,500
Second	36 months ▼	90 day ▼	4,500

## Premiums

The contract pay type and frequency are displayed.

NOTE: Each insured has the option of selecting a payment frequency. This selection does not need to be the same.

### Contract pay type

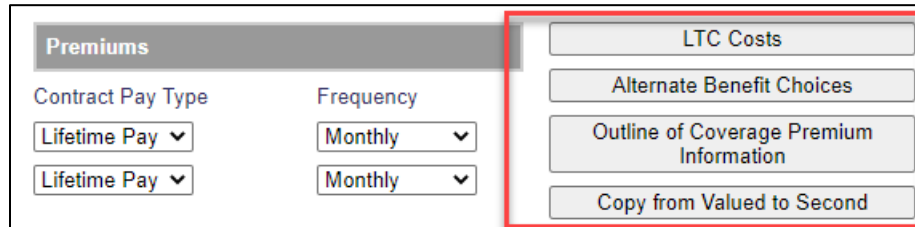
- Lifetime (default)
- 10-pay

### Frequency

- Monthly (default)
- Quarterly
- Semiannual
- Annual

## Optional Buttons

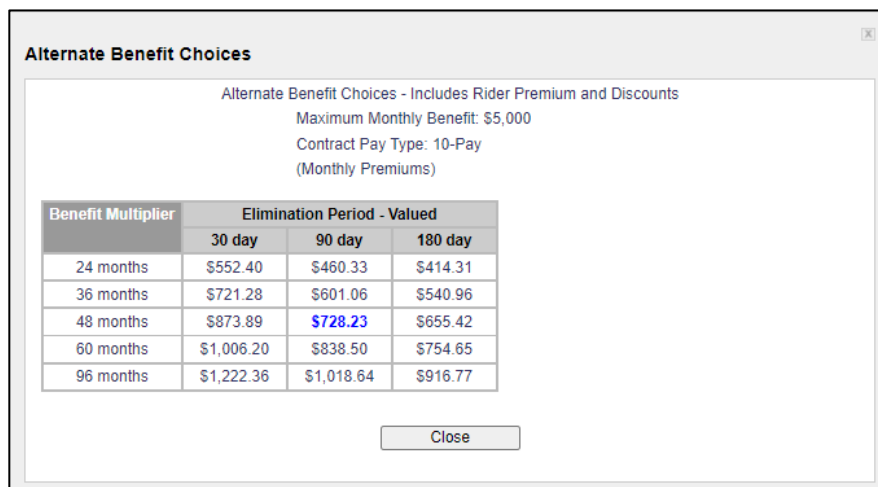
At the top and the bottom of the screen are optional buttons:



The screenshot shows a 'Premiums' section with two dropdown menus: 'Contract Pay Type' and 'Frequency'. Both are set to 'Lifetime Pay' and 'Monthly' respectively. To the right, a red box highlights four buttons: 'LTC Costs', 'Alternate Benefit Choices', 'Outline of Coverage Premium Information', and 'Copy from Valued to Second'.

- **LTC Costs** is a link to a website that displays different long-term care costs by state.
- **Alternate Benefit Choices\*** displays a pop-up screen with the premiums for the different Benefit Multiplier and Elimination Period choices. The Option selected is listed in blue.

Use the Alternate Benefit Choices display to have a discussion with the insured(s). This information is not available to print. After viewing, click **Close**.



The 'Alternate Benefit Choices' pop-up screen displays the following information:

Alternate Benefit Choices - Includes Rider Premium and Discounts  
Maximum Monthly Benefit: \$5,000  
Contract Pay Type: 10-Pay  
(Monthly Premiums)

Benefit Multiplier	Elimination Period - Valued		
	30 day	90 day	180 day
24 months	\$552.40	\$460.33	\$414.31
36 months	\$721.28	\$601.06	\$540.96
48 months	\$873.89	<b>\$728.23</b>	\$655.42
60 months	\$1,006.20	\$838.50	\$754.65
96 months	\$1,222.36	\$1,018.64	\$916.77

Close

- **Outline of Coverage Premium Information\*** shows a breakdown of the premiums, by each rider. Use this information for the Outline of Coverage. After viewing, click **Close**.

Outline Of Coverage Premium Information

Outline of Coverage Premium Information

The total annual premium for the contract(s) including the optional benefits is listed below. The amounts include all applicable discounts.

	Valued
Base Contract	\$7,212.38
Cash Benefit Rider	-
Compound Annual Increase Benefit Rider (5%, 3%, 2% or 1%)	\$1,255.50
Flexible Increase Benefit Rider	-
Nonforfeiture Benefit Rider	-
Return of Premium upon Death Rider	-
Shared Care Rider	-
Survivorship Rider	-
Waiver of Elimination Period for Home Care and Adult Day Care Rider	-
<b>Total Annual Premium</b>	<b>\$8,467.88</b>

The premium for Valued will be \$728.23 on a Monthly basis.

Close

**NOTE:** If the Shared Care Rider or Dual Entry feature is selected, both insureds display side by side within the Alternate Benefit Choices and Outline of Coverage Premium Information screens.

\*Enabled when all required fields are filled in and no error messages are displayed.

## Calculated Benefit and Premiums

The premiums calculate automatically for any valid Rider and Benefit combination. The premiums recalculate automatically upon changing any Rider or Benefit.

**Note:** Premiums will not display until all required fields are completed. Premiums will not display if an invalid combination of Riders, Benefits or Pay Type is selected. If there is an error, the explanation will display either immediately or when selecting one of the Submit to View options.

For example, if you completed the section and select a Benefit Increase Option of FIB, then fill in the Benefit Multiplier, Elimination Period and Maximum Monthly Benefit, a calculated premium will display. However, if you go back and select the Survivorship Rider, which is not valid with FIB, then the premium will clear out. Upon submit, an error will display explaining that Survivorship Rider is not available with the FIB.

Benefits			Premiums		LTC Costs	
	Benefit Multiplier	Elimination Period	Maximum Monthly Benefit	Contract Pay Type	Frequency	
Valued	48 months	90 day	5,000	10-Pay	Monthly	
Second	36 months	90 day	5,200	Lifetime Pay	Monthly	
<div>Copy from Valued to Second</div>						
Calculated Benefit And Premiums						
	Available Benefit	Base Contract Premium	Optional Rider Premium	Discounts	Total Annual Premium	Modal Premium
Valued	\$240,000	\$7,212.38	\$1,255.50	(\$1,693.58)	\$6,774.30	\$582.59
Second	\$187,200	\$1,352.00	\$0.00	(\$270.40)	\$1,081.60	\$93.02
<div>Submit to View (custom print options)</div> <div>Submit to View (basic illustration)</div>						

## Save/Submit to View

In order to save the illustration and display the illustration in a PDF that can be printed, select either:

- Save/Submit to View (custom print options)
- Save/ Submit to View (basic illustration): Basic illustration not including any optional pages

Calculated Benefit And Premiums						
	Available Benefit	Base Contract Premium	Optional Rider Premium	Discounts	Total Annual Premium	Modal Premium
Valued	\$134,400	\$1,624.00	\$1,555.40	(\$635.88)	\$2,543.52	\$218.74
Second	\$134,400	\$1,064.00	\$905.14	(\$393.83)	\$1,575.31	\$135.47

Submit to View (custom print options)

Submit to View (basic illustration)


The **Save/Submit to View (custom print options)** screen allows customizing the output pages for the illustration. On the **Print Options** window, click **Submit to View** to produce the Illustration as a PDF.


- The default on this screen is to display all the optional pages. All optional sections may not be available based on the insured's age and/or state.
  - What Care Costs
  - Benefit and Premium Outlay Comparison
  - Break Even Analysis
  - Plan Options Comparison
  - Cost of Waiting
- Uncheck options for the insured(s), as needed.

Example: Custom print options for single client or two clients when shared care is selected.

Example: Custom print options for dual client feature. NOTE: For the Dual Entry feature, two sections appear so each illustration can be customized.

The **Save/Submit to View (basic illustration)** allows you to directly print the illustration as a PDF. Using this button will bring you directly to the PDF with no optional sections. It includes a summary of what is being illustrated, tabular ledger of values based on illustration selections and any required terms and disclosures.





# Thrivent Long-Term Care Insurance

Illustration


At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given.

We believe everyone deserves a plan for extended care. Thrivent Long-Term Care Insurance offers long-term care coverage to help you protect your legacy, feel secure in your future, and take care of your loved ones.

Independent insurance analysts have given Thrivent high marks for our financial strength and our claims-paying ability. They are an important sign of our financial strength. Ratings do not apply to the performance of investment products.

Prepared for  
Valued Client & Second Client

Prepared by  
Kayden S Kapka  
111 Timberline Dr.  
Appleton, WI 54919



**A++ (Superior)  
AM Best**  
Highest of 13  
rating categories

# Presenting a Thrivent LTCi New Business Illustration

The product illustration is a great sales tool to highlight important features of the Long-Term Care Insurance product when meeting with your clients. The following information can help you and your clients to better understand each section of the Long-Term Care Insurance new business illustration.

The below illustration example assumes:

- Couple: 55-year-old female, standard risk class; 57-year-old male, standard risk class.
- Maximum Monthly Benefit of \$5,000.
- Inflation protection of 3% Compound.
- Shared Care and Waiver of Elimination Period for Home Care riders.
- The illustration includes paying premium for lifetime on a monthly basis.

## Illustration Sections

### Summary of Coverage



The Summary of Coverage section provides a summary of the initial coverages and premiums associated with the Long-Term Care Insurance product being illustrated. It provides a snapshot of the initial values including the **Maximum Monthly Benefit, Benefit Multiplier, Available Benefit, Modal Premium, Riders/Options**, as well as a premium breakdown for the annual premium.

	Valued Client Female 55, Standard Issue State: AL	Second Client Male 57, Standard Issue State: AL
Maximum Monthly Benefit:	\$5,000	\$5,000
Benefit Multiplier:	36 months	36 months
<b>Available Benefit:</b>	<b>\$180,000</b>	<b>\$180,000</b>
Elimination Period:	90 day	90 day
Contract Pay Type:	Lifetime Pay	Lifetime Pay
Modal Premium:	\$344.53 (Monthly)	\$216.15 (Monthly)
<b>Riders/Options:</b>	Annual Increase Benefit - 3% Compound Shared Care Waiver of Elimination Period for Home Care and Adult Day Care	Annual Increase Benefit - 3% Compound Shared Care Waiver of Elimination Period for Home Care and Adult Day Care

Premium Breakdown	Valued Client	Second Client	Total
Base Contract:	\$1,800.00	\$1,350.00	<b>\$3,150.00</b>
Riders/Options:	\$3,207.60	\$1,791.79	<b>\$4,999.39</b>
Discounts:	(\$1,001.52)	(\$628.36)	<b>(\$1,629.88)</b>
Total Annual Premium:	\$4,006.08*	\$2,513.43*	<b>\$6,519.51*</b>

## What Care Costs



What Care Costs is an optional section(available only from the Thrivent Comprehensive Illustration) that provides average annual and monthly costs associated with different types of care based on the issue state. This section may help your clients determine the appropriate amount of LTCi coverage for their extended care planning needs.

Type of Care	Annual Average Cost	Monthly Average Cost
Home Health Care	\$59,057.76	\$4,921.48
Assisted Living Facility - One Bed Unit	\$47,421.24	\$3,951.77
Nursing Home - Private Room	\$87,902.22	\$7,325.19

Source: Long-Term Care Group (LTCG) 2019 Market Survey of Long-Term Care Costs.

## Benefit & Premium Outlay



The Benefit & Premium Outlay for the illustrated selections will always print with the illustration for each client. This page provides a tabular view of the annualized premiums, Maximum Monthly Benefit and Available Benefit at the beginning of the contract year, showing the impact to the benefits—dependent on whether inflation protection is being illustrated.

The illustration also provides the option to compare the selected Benefit Increase Option (always the columns in gold)—up to two alternate options—as shown in the image below.

Both of these views are great tools to help your clients understand their product as it changes over time and any impacts to their premiums and benefits if an inflation option is selected.

Annual Increase Benefit - 3% Compound				
Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit
55	1	\$4,134.36	\$5,000	\$180,000
56	2	4,134.36	5,150	185,400
57	3	4,134.36	5,304	190,962
58	4	4,134.36	5,464	196,691
59	5	4,134.36	5,628	202,592
60	6	4,134.36	5,796	208,669
61	7	4,134.36	5,970	214,929
62	8	4,134.36	6,149	221,377
63	9	4,134.36	6,334	228,019
64	10	4,134.36	6,524	234,859
Total		41,343.60		
65	11	4,134.36	6,720	241,905
66	12	4,134.36	6,921	249,162

Alternate Options										
Annual Increase Benefit - 3% Compound				No Benefit Increase Option			Annual Increase Benefit - 2% Compound			
Age	Yr	Annualized Premium	Maximum Monthly Benefit	Available Benefit	Annualized Premium	Maximum Monthly Benefit	Available Benefit	Annualized Premium	Maximum Monthly Benefit	Available Benefit
55	1	\$4,134.36	\$5,000	\$180,000	\$1,987.68	\$5,000	\$180,000	\$3,418.68	\$5,000	\$180,000
56	2	4,134.36	5,150	185,400	1,987.68	5,000	180,000	3,418.68	5,100	183,600
57	3	4,134.36	5,304	190,962	1,987.68	5,000	180,000	3,418.68	5,202	187,272
58	4	4,134.36	5,464	196,691	1,987.68	5,000	180,000	3,418.68	5,306	191,017
59	5	4,134.36	5,628	202,592	1,987.68	5,000	180,000	3,418.68	5,412	194,838
60	6	4,134.36	5,796	208,669	1,987.68	5,000	180,000	3,418.68	5,520	198,735
61	7	4,134.36	5,970	214,929	1,987.68	5,000	180,000	3,418.68	5,631	202,709
62	8	4,134.36	6,149	221,377	1,987.68	5,000	180,000	3,418.68	5,743	206,763
63	9	4,134.36	6,334	228,019	1,987.68	5,000	180,000	3,418.68	5,858	210,899
64	10	4,134.36	6,524	234,859	1,987.68	5,000	180,000	3,418.68	5,975	215,117
Total		41,343.60			19,876.80			34,186.80		
65	11	4,134.36	6,720	241,905	1,987.68	5,000	180,000	3,418.68	6,095	219,419



## Break Even Analysis



Break Even Analysis is an optional section available for each client that shows the cumulative premiums over a period of years compared to the Available Benefit and Maximum Monthly Benefit. These values are then listed as months and days of care received, based on monthly claim payments that equal the cumulative premiums paid at a given point in time.

This section is helpful to show clients the potential benefits received from Long-Term Care Insurance, in the event he/she goes on claim. The benefits may exceed the premiums paid.

Number of Years Premiums are Paid	Cumulative Premium Outlay	Available Benefit	Maximum Monthly Benefit	Number of Months & Days of Care Received to Break Even
5	\$20,672	\$202,592	\$5,628	3 months & 21 days
10	\$41,344	\$234,859	\$6,524	6 months & 11 days
15	\$62,015	\$272,266	\$7,563	8 months & 6 days
20	\$82,687	\$315,631	\$8,768	9 months & 13 days
25	\$103,359	\$365,903	\$10,164	10 months & 6 days
30	\$124,031	\$424,182	\$11,783	10 months & 16 days
35	\$144,703	\$491,743	\$13,660	10 months & 18 days
40	\$165,374	\$570,065	\$15,835	10 months & 14 days
45	\$186,046	\$660,861	\$18,357	10 months & 5 days

## Plan Options Comparison



Plan Options Comparison is an optional section available for each client that provides a comparison of premiums based on different Maximum Monthly Benefits, Benefit Increase Options and Benefit Multipliers. This section is a great tool to use with clients to help them understand the impacts to their modal premium in the event they want to reconsider each of the product features provided in the comparison.

This section also provides a Riders Option Comparison which shows the change to the illustrated modal premium in the event they include and/or exclude different riders.

Maximum Monthly Benefit	Increase Option	Benefit Multiplier				
		24 months	36 months	48 months	60 months	96 months
\$4,500	None	\$92.53	\$111.80	\$123.24	\$134.50	\$149.40
	AIB-1%	\$110.10	\$133.04	\$151.58	\$165.43	\$182.28
	AIB-2%	\$140.64	\$169.94	\$191.02	\$207.12	\$233.07
	AIB-3%	\$162.84	\$194.54	\$218.13	\$230.00	\$251.01
	AIB-5%	\$264.62	\$310.81	\$353.69	\$376.60	\$415.35
	FIB-5%	\$101.78	\$122.99	\$135.56	\$147.95	\$164.34
\$5,000	None	\$102.81	\$124.23	\$136.93	\$149.44	\$166.00
	AIB-1%	\$122.34	\$147.83	\$168.42	\$183.80	\$202.53
	AIB-2%	\$156.26	\$188.82	\$212.23	\$230.15	\$258.96
	<b>AIB-3%</b>	<b>\$180.94</b>	<b>\$216.15</b>	\$242.35	\$255.54	\$278.89
	AIB-5%	\$294.03	\$345.35	\$392.98	\$418.43	\$461.49
	FIB-5%	\$113.08	\$136.65	\$150.61	\$164.38	\$182.60
\$5,500	None	\$113.08	\$136.65	\$150.61	\$164.38	\$182.60
	AIB-1%	\$134.57	\$162.62	\$185.26	\$202.19	\$222.77

The below chart shows comparison of the cost of available riders and the impact to your illustrated monthly premium of \$216.15				
Additional Riders	Type of Change	Monthly Cost with Rider	Amount of Change	
Cash Benefit	Include	\$396.05	\$51.52	
Nonforfeiture Benefit	Include	\$370.29	\$25.76	
Shared Care	Exclude	\$275.62	(\$68.91)	
Survivorship Benefit	Include	\$376.73	\$32.20	
Waiver of Elimination Period for Home Care and Adult Day Care	Exclude	\$321.99	(\$22.54)	

## Cost of Waiting



Cost of Waiting is an optional section available for each client to help them understand why buying Long-Term Care Insurance now is important and the risks associated with waiting, which includes increased costs and risk of not qualifying for coverage due to changes in their health.

Purchase Age	Maximum Monthly Benefit	Annualized Premium	Cumulative Premiums Paid To Age 85	Cost of Waiting
55	\$5,000	\$4,134	\$128,165	\$0
60	\$5,796	\$5,501	\$143,036	\$14,871
65	\$6,720	\$8,325	\$174,833	\$46,667
70	\$7,790	\$11,820	\$189,118	\$60,953