



Long-Term Care Awareness Month 2025



While November is **Long-Term Care Awareness Month**, conversations about long-term care should happen year-round, as it is an important part of protecting a family's financial security. Neglecting long-term care could create financial, emotional and physical hardship for clients and family members. These awareness resources can be used throughout the year for proactive conversations.

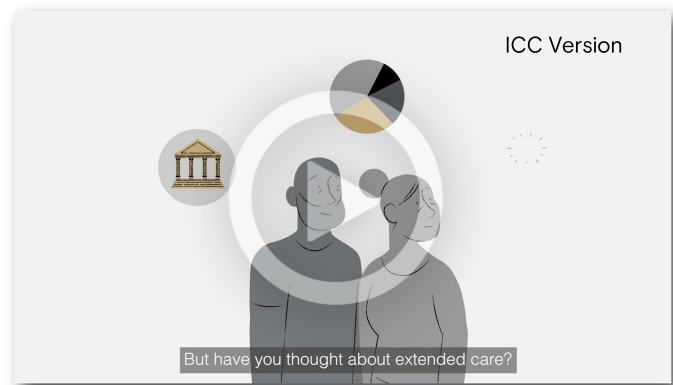
[Click on images or links to access these tools.](#)

NEW—Extended Care Point of View video

At Thrivent, we believe **every financial plan should include a written extended care strategy and a way to fund it.**

That funding may come from a mix of client assets, income, family support, and—when appropriate—long-term care insurance.

Now, **you can share Thrivent's new, consumer-approved video** that clearly explains our point of view on extended care planning in **under three minutes**. This video makes it simple to start the extended care conversation—and strengthen every financial plan you deliver.



Ways to use this video:

- Play it at the start of client workshops—especially [The 4 Truths About Long-Term Care](#) presentation.
- Add your state-specific link to email signatures during **Long-Term Care Awareness Month** in November.
- Send it before extended care planning meetings to set the stage for your discussion.
- Pair it with the [Written Strategy for Extended Care](#) form to engage clients proactively.
- Show it during in-person meetings to introduce the conversation.
- Post it on your social media or add it to your website's long-term care page.
- Play it in your office or lobby for clients waiting to meet with you.
- Mail clients a handwritten note with the video link—and maybe some popcorn—inviting them to “watch and reflect.”

ICC States: AK, AL, AR, CO, GA, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY

Non-ICC States: AZ, CT, DC, DE, FL, HI, IN, MT, ND, NJ, and SD.

[California](#)

There is no New York version as Thrivent does not offer a solution in New York.

Our Foundational Plan approach is designed to help start proactive planning discussions. It provides a high-level overview of Extended Care planning, the need for a Written Strategy and offers sample premiums for a co-funding approach. It's meant to generate interest from a prospect to set up a meeting for a deeper discussion and customized plan design.

- [illegible]

thrivent Financial Planning

Creating your extended care strategy

Thinking about your future needs and how to pay for them is important for you. We suggest you plan ahead for your extended care needs. This worksheet will help you understand your options and how to pay for them. We suggest you discuss this with your advisor.

Considerations in creating your extended care strategy

Our worksheet will help you think about the following questions:

- How much money do you need to pay for long-term care?
- How can you pay for long-term care?
- How can you protect your assets?
- How can you protect your family?

How can we help you pay for long-term care?

There are several ways to pay for long-term care. We can help you understand your options and how to pay for them. We suggest you discuss this with your advisor.

How can you protect your assets?

There are several ways to protect your assets. We can help you understand your options and how to pay for them. We suggest you discuss this with your advisor.

How can you protect your family?

There are several ways to protect your family. We can help you understand your options and how to pay for them. We suggest you discuss this with your advisor.

How can we help you pay for retirement?

There are several ways to pay for retirement. We can help you understand your options and how to pay for them. We suggest you discuss this with your advisor.

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About Thrivent—Strength and Stability

We'll be here for you

Thrivent remains strongly committed to providing retirement solutions, as we have for nearly 20 years.

Recently, we've seen significant changes in the long-term care industry. Thrivent continues to work with our clients to ensure ongoing offerings in response to all identifiable market conditions.

We need your help. Thrivent is currently looking for individuals to assist in providing long-term care solutions. As always, we are your partner in helping you protect and grow your assets.

As a membership service organization, Thrivent is dedicated to providing solutions to our members and their families. We are currently seeking individuals with customer selling and sales experience. Thorough experience and communication capabilities will be a huge asset for your role.

Thrivent has been providing long-term care insurance since 1987.

100,000+
Long-term care insurance contracts
in force*

\$3.2 billion
in long-term care insurance products

\$308 million
long-term care benefits paid in 2014

Our dedicated staff is ready to help


We recognize that every long-term care is a need. It can be a challenge to find the right solution for your client. Our dedicated staff is ready to help you through the process.

After retirement, most people have a goal of providing for retirement care as a growing benefit of their retirement plan. We can help you achieve that goal.

*Data as of December 31, 2014

Thrivent is not the insured under Thrivent Financial of America, Inc. (Thrivent).


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Plan your finances for the people, causes and community that you love.

For over 100 years, Thrivent has helped people build their financial future and live more generous lives. Today, across 16 U.S. companies, offering a full range of expert financial solutions, serving more than 2.6 million clients, as well as the communities it serves every day.


Strong and stable



AAA rating
Standard & Poor's
highest rating for
financial strength




100th anniversary
Celebrating 100 years of
generosity




100% ownership
by U.S. citizens and
members


A future of generosity



100+ employees
in 100+ communities
across the U.S.




501(c)(29)
Private financial
institutions that are
tax-exempt and not-for-profit




100% ownership
by U.S. citizens and
members


Proud to be recognized



Ethisphere
World's Most
Ethical
2018



Forbes 100
America's
Most Generous
Companies



GreenSource
America's
Most Sustainable
Companies

Page 10 • City of St. Louis with Thrivent



2024

Annual report

Strong, stable and here for our clients

\$194B Assets under management Thrivent Thrivent's ability to and assets	\$17.8B Total adjusted capital Thrivent Thrivent's ability to meet our promises in planning and savings	2.4M Thrivent clients
\$1.9B Life and health insurance Thrivent Thrivent's ability to clients and their families	\$943M Annually paid benefits paid to families and beneficiaries	\$637M Guaranteed retirement income paid to clients
\$228B Life insurance in force	\$420M Disbursed paid to clients who own Thrivent insurance products	\$111M Value of policy assignments to clients who own Thrivent products

Thrivent | Thrivent Insurance | Thrivent 2024

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About Thrivent—Membership in a Fraternal Benefit Society

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Thrivent 101

Thrivent is a fraternal benefit society. How do I describe that to my clients?

Thrivent is a unique type of membership organization. It's not a charity, not a for-profit company, not a government agency. It's a fraternal benefit society. It's a unique type of membership organization. It's not a charity, not a for-profit company, not a government agency. It's a fraternal benefit society.

What does "membership organization" mean?

Thrivent is a membership organization. It's not a charity, not a for-profit company, not a government agency. It's a fraternal benefit society. It's a unique type of membership organization. It's not a charity, not a for-profit company, not a government agency. It's a fraternal benefit society.

Our purpose.
Our promise.

Video:
What is a Fraternal Benefit Society?
Consumer use

thrivent

The power of membership

Thrivent 101
Producer use

Member Benefits Brochure
Consumer use

Conversation resources

thrivent

Long-term care insurance
State Tax-Incentives Reference Guide

Many states offer tax incentives to those who include long-term care insurance (LTCI) in their retirement care planning. This chart below provides a state-by-state listing of some of the tax deductions, credits and exclusions available. Because state laws and regulations can be complex and ever-changing, the information provided is general in nature and must be used for informational purposes only. It is not tax advice and does not guarantee that state benefits will be available. Before considering any action, consult your advisor to determine whether any state tax benefits are available in your situation.

State	Incentive	Amount
Alabama	Long-term care insurance premium deduction	Up to \$1,000 per year
Alaska	Long-term care insurance premium deduction	Up to \$1,000 per year
Arizona	Long-term care insurance premium deduction	Up to \$1,000 per year
Arkansas	Long-term care insurance premium deduction	Up to \$1,000 per year
California	Long-term care insurance premium deduction	Up to \$1,000 per year
Colorado	Long-term care insurance premium deduction	Up to \$1,000 per year
Connecticut	Long-term care insurance premium deduction	Up to \$1,000 per year
Delaware	Long-term care insurance premium deduction	Up to \$1,000 per year
District of Columbia	Long-term care insurance premium deduction	Up to \$1,000 per year
Florida	Long-term care insurance premium deduction	Up to \$1,000 per year
Georgia	Long-term care insurance premium deduction	Up to \$1,000 per year
Hawaii	Long-term care insurance premium deduction	Up to \$1,000 per year
Idaho	Long-term care insurance premium deduction	Up to \$1,000 per year
Illinois	Long-term care insurance premium deduction	Up to \$1,000 per year
Indiana	Long-term care insurance premium deduction	Up to \$1,000 per year
Iowa	Long-term care insurance premium deduction	Up to \$1,000 per year
Kansas	Long-term care insurance premium deduction	Up to \$1,000 per year
Kentucky	Long-term care insurance premium deduction	Up to \$1,000 per year
Louisiana	Long-term care insurance premium deduction	Up to \$1,000 per year
Maine	Long-term care insurance premium deduction	Up to \$1,000 per year
Maryland	Long-term care insurance premium deduction	Up to \$1,000 per year
Massachusetts	Long-term care insurance premium deduction	Up to \$1,000 per year
Michigan	Long-term care insurance premium deduction	Up to \$1,000 per year
Minnesota	Long-term care insurance premium deduction	Up to \$1,000 per year
Mississippi	Long-term care insurance premium deduction	Up to \$1,000 per year
Missouri	Long-term care insurance premium deduction	Up to \$1,000 per year
Montana	Long-term care insurance premium deduction	Up to \$1,000 per year
Nebraska	Long-term care insurance premium deduction	Up to \$1,000 per year
Nevada	Long-term care insurance premium deduction	Up to \$1,000 per year
New Hampshire	Long-term care insurance premium deduction	Up to \$1,000 per year
New Jersey	Long-term care insurance premium deduction	Up to \$1,000 per year
New Mexico	Long-term care insurance premium deduction	Up to \$1,000 per year
New York	Long-term care insurance premium deduction	Up to \$1,000 per year
North Carolina	Long-term care insurance premium deduction	Up to \$1,000 per year
North Dakota	Long-term care insurance premium deduction	Up to \$1,000 per year
Ohio	Long-term care insurance premium deduction	Up to \$1,000 per year
Oklahoma	Long-term care insurance premium deduction	Up to \$1,000 per year
Oregon	Long-term care insurance premium deduction	Up to \$1,000 per year
Pennsylvania	Long-term care insurance premium deduction	Up to \$1,000 per year
Rhode Island	Long-term care insurance premium deduction	Up to \$1,000 per year
South Carolina	Long-term care insurance premium deduction	Up to \$1,000 per year
South Dakota	Long-term care insurance premium deduction	Up to \$1,000 per year
Tennessee	Long-term care insurance premium deduction	Up to \$1,000 per year
Texas	Long-term care insurance premium deduction	Up to \$1,000 per year
Utah	Long-term care insurance premium deduction	Up to \$1,000 per year
Vermont	Long-term care insurance premium deduction	Up to \$1,000 per year
Virginia	Long-term care insurance premium deduction	Up to \$1,000 per year
Washington	Long-term care insurance premium deduction	Up to \$1,000 per year
West Virginia	Long-term care insurance premium deduction	Up to \$1,000 per year
Wisconsin	Long-term care insurance premium deduction	Up to \$1,000 per year
Wyoming	Long-term care insurance premium deduction	Up to \$1,000 per year

State Tax Incentives
Consumer use

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Long-term care insurance
Premium deductibility reference guide for federal income tax purposes

Tax Deductibility Guide
Consumer use

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The Four Truths of Long-Term Care

Create a strategy for when you'll need it most

The road ahead is filled with unknowns. But the truth is—there's a lot you can do to prepare for the future. It's not about predicting the future, it's about preparing for it. The more you know about your options, the better you'll be able to plan for the future.

Four Truths of LTC
Consumer use

[ICC States](#)
[Non-ICC States](#)
[California](#)
[Florida](#)

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It's not the risks—it's the consequences

People insure against risks from natural disasters, home fires and car accidents. Yet we often overlook a larger risk that can impact families financially, physically and emotionally—long-term care.

Extended Care by the Numbers
Consumer use

[ICC States](#)
[Non-ICC States](#)
N/A in California

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Extended Care Conversation Guide

Think About These Factors

When considering long-term care, there are several factors to think about. These factors can help you and your family make informed decisions about your future care needs.

Category	Considerations
Opening	• How much independent you'll like to maintain down the road. • Where you'll live your care delivered if you do end up needing it. • What services you'll need to pay for in your personal care. • Why the time is right to develop a care strategy today.
Proactive Planning	• How much independent you'll like to maintain down the road. • Where you'll live your care delivered if you do end up needing it. • What services you'll need to pay for in your personal care. • Why the time is right to develop a care strategy today.

Extended Care Conversation Guide
Producer use



Competitive Positioning

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Long-term Care Insurance Pricing Heat Map

Lifetime Premium Payments

\$4500 monthly or \$300 daily benefit, 3-year plan, 2% compound inflation.

10-day elimination period. Waiver of Premium Cost of Basis. Standard Health.

Dividends 5% one party apply (Mutual of Omaha (MOO) and Thrivent) / 20% both applying (Thrivent, 10% (MOO), Joint Rate for National Guardian Life (NGL).

Premiums rounded to nearest dollar.

ICC States

Age	Male, Married - 1 partner applying			Female, Married - 1 partner applying			Combined - Both applying				
	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL
40	\$1,134	\$1,105	\$1,027	40	\$1,287	\$1,016	\$1,041	40	\$1,039	\$1,111	\$4,177
45	\$2,018	\$2,294	\$2,303	45	\$4,431	\$3,893	\$3,793	45	\$4,411	\$5,711	\$4,743
50	\$3,131	\$3,731	\$3,588	50	\$5,931	\$4,651	\$4,519	50	\$5,171	\$5,041	\$5,341
55	\$5,028	\$5,431	\$5,382	55	\$9,151	\$5,651	\$5,447	55	\$6,871	\$5,511	\$6,871

Non-ICC States

Age	Male, Married - 1 partner applying			Female, Married - 1 partner applying			Combined - Both applying				
	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL
40	\$1,718	\$1,871	\$1,298	40	\$2,921	\$4,381	\$3,719	40	\$3,019	\$3,701	\$4,701
45	\$3,198	\$3,491	\$2,812	45	\$5,491	\$4,651	\$4,519	45	\$4,411	\$7,051	\$4,719
50	\$5,231	\$5,511	\$2,893	50	\$9,911	\$5,751	\$4,659	50	\$5,171	\$6,139	\$5,323
55	\$9,059	\$4,911	\$3,803	55	\$9,101	\$7,021	\$4,204	55	\$6,871	\$7,021	\$5,451

Florida

Age	Male, Married - 1 partner applying			Female, Married - 1 partner applying			Combined - Both applying				
	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL	Age	Thrivent	Mutual of Omaha	NGL
40	\$1,718	\$2,898	\$2,873	40	\$2,921	\$4,901	\$4,448	40	\$3,019	\$7,059	\$5,273
45	\$3,198	\$5,414	\$3,813	45	\$5,491	\$5,611	\$5,171	45	\$4,411	\$7,049	\$5,491
50	\$5,231	\$5,711	\$5,453	50	\$9,911	\$6,451	\$5,719	50	\$5,171	\$5,911	\$6,767
55	\$9,059	\$6,891	\$6,453	55	\$9,101	\$7,611	\$5,147	55	\$6,871	\$7,021	\$6,871

Source of Omaha product quoted. MutualCare Custom Solution

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Page 1 of 2 - Only valid with all options. E000811

Pricing Heatmap
Producer Use

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Thrivent Long-Term
Care Insurance

What does \$100 a month in premium buy?

As you begin creating an estate plan or simply, you can use this information as a starting point for determining the appropriate amount of long-term care insurance you may need. Then, you and your financial professional can customize your contract by selecting the features and benefits to best fit your individual needs.

	Age	Monthly Premium	Maximum Monthly Benefit	Total Available Benefit
Male	45	\$100.00	\$5,000	\$218,000
	50	\$100.00	\$7,800	\$187,200
	55	\$101.48	\$5,800	\$141,800
	60	\$101.14	\$4,400	\$117,800
Female	45	\$99.99	\$3,300	\$79,200
	50	\$100.00	\$5,800	\$159,000
	55	\$101.14	\$5,800	\$134,400
	60	\$99.99	\$3,300	\$79,200
	65	\$99.99	\$2,200	\$59,800

These are sample premiums based on Thrivent's Long-Term Care Insurance product and assume a 24-month benefit multiplier, 60-day elimination period, and no discounts or riders. Your actual premium and benefits will be determined based on both the information you submit to your application and the completion of our underwriting process.

Table E-01 IS THE GUARANTEED VALUE FOR THRIVENT FINANCIAL FOR LUTHERAN.

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Page 1 of 2 - Only valid with all options.

What does \$100 a month buy?
Consumer Use

- ICC States
- Non-ICC States
- California
- Florida
- Montana

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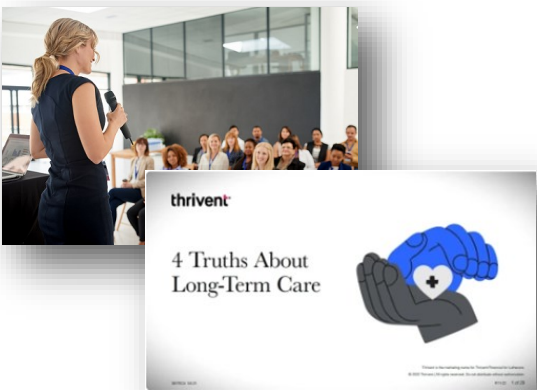
Long-Term Care Insurance
product comparison

	Thrivent 2020 Long-Term Care Insurance	Northwestern Mutual GuardCare (L)	National Guardian Life Essential LTC Guarantee	Mutual of Omaha MutualCare Custom Solution (2020)
Issue Ages	35-79	35-79	45-79	35-79
Underwriting Classes	• Preferred (10% discount) • Standard • Class 1: 100% of standard • Class 2: 100% of standard (gender-related pricing on first issue)	• Standard • Class 1: 100% of standard • Class 2: 100% of standard	• Premier • Employee Group (jointly) • Standard	• Preferred (10% discount) • Select standard • Class 1: 100% of Select • Class 2: 100% of Select
Payment Options	• Life (level pay) • 10-pay	• Life (level pay)	• Life (level pay) • 10-pay • Single-pay	• Life (level pay)
Rate Guarantee	5 years from date of issue	Not available	Rates guaranteed only on 10-year or Single-pay	Not available
Dividends	Yes, not guaranteed	Yes, not guaranteed	Not available	Not available
Discounts	• Group/Partner - 10%, 2 apply 1 issued - 10%, 1 apply 1 issued • Multi-Life discount 5%	• Group/Partner - 10%, 2 apply 1 issued - 10%, 1 apply 1 issued • Multi-Life discount 5%	• Joint pricing • DR Association discount • Employee Group (jointly) • Select client 5%	• Group/Partner - 10%, 2 apply 1 issued - 10%, 1 issued • Discounted employee - 10% • Select client 5% • Producer's discount 5%

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Page 1 of 2 - Only valid with all options.

Benefit Competitive Comparison
Producer Use

Consumer Workshops



Caregivers and Finances

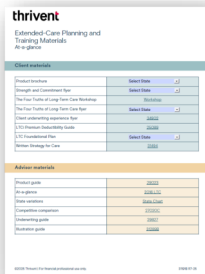


Presentations and Facilitator Guides
Consumer Use

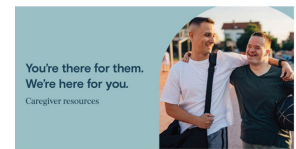
Article Reprint
Consumer Use

Materials-at-a-Glance

Thrivent's Caregiver Resources



Quickly access state-specific versions of our most popular consumer and producer materials.



If you or someone you care for needs help due to aging, disability or a medical condition, you're not alone.

MEMBER BENEFIT

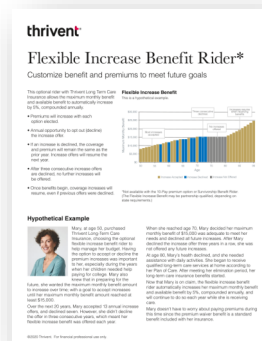
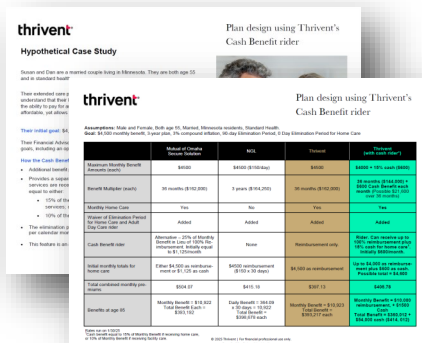
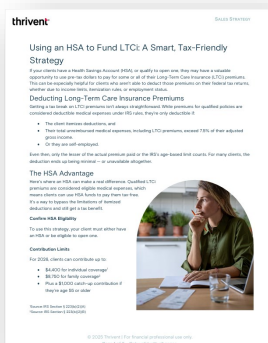
✦ Homethrive | thrive

Materials-at-a-Glance

Article reprint
Consumer use

Resources flyer
Consumer use

Sales strategies



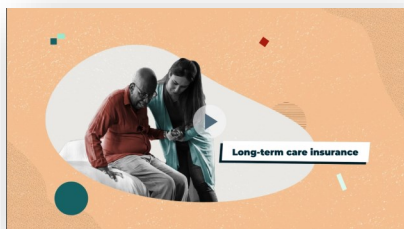
NEW—Using HSAs to Fund LTCi

NEW—Plan Design using Cash Benefit Rider
Producer use

Flexible Increase Benefit
Producer use

Life Happens

Thrivent is a corporate sponsor of Life Happens. Consider sharing these educational resources.



Video: Long-Term Care Insurance 101



3 Myths about LTCI



Why is LTCl worth it?