



Solution Studio

Guide to Creating Long-Term Care Insurance Sales Illustrations

Thrivent Long-Term Care & CareForward



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Thrivent Illustration

Solution Studio provides a robust number of capabilities to help you create a financial solution for your client. This guide will help you create long-term care illustrations using this system.

Illustration Highlights

- The illustration is linked to the electronic application. The details of the product illustrated will transfer directly to the e-App to begin the application process. Only cases started from Salesforce can populate an eApp.
- Calculated values will display on-screen and show you the immediate impact of benefit and product adjustments.
- Dual client entry is available for both the Thrivent LTCi and CareForward products
IMPORTANT: only Thrivent LTCi has the option of a Shared Care Rider. Dual client entry without a Shared Care rider produces separate illustrations that are individually owned and are in no way shared or combined.
- Illustration Summary window that shows the coverage and premium amounts being illustrated along with applicable premium limits.
- Quickly switch between products without having to return to the home screen or re-enter information.
- Preview the projected values before viewing the complete illustration.
- Open multiple tabs to compare different products or the same product with different scenarios.
- Easily run a comparison of different long-term care insurance options.
- Optional sections can be printed to provide clarity to your client—including What Care Costs, Break Even Analysis, a Plan Options Comparison. For CareForward a How It Works page and a Hypothetical Claim Illustration are also available.
 - Hypothetical Claim Illustration—an optional illustration page is available to show your client how the product works, assuming an extended care claim is made. It shows the impact of claim payments on death benefits, premiums and remaining LTC benefits.

Help

For help or information on a specific field, click on the  icon.
To close the information window, click the X in the top right corner.

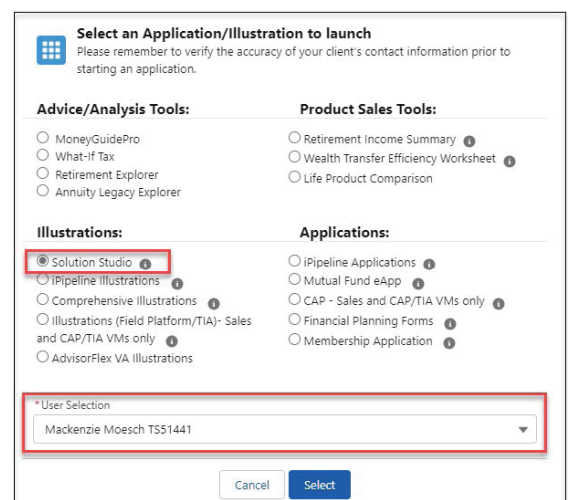
Access the Thrivent Illustration

There are two ways to access the Thrivent illustration:

- From Salesforce, after you select the client from the top bar, select Applications/Illustrations. Then in the pop-up box, select Solution Studio. This will give you the option to prepopulate the illustration with client information and set the writing agent.

NOTE: This is the only method that will bring client information into the illustration system and enable you to link data from the illustration to an application.

- From weThrive, in your Favorites listing, select Solution Studio.





Select an Application/Illustration to launch
Please remember to verify the accuracy of your client's contact information prior to starting an application.





Advice/Analysis Tools:

- MoneyGuidePro
- What-If Tax
- Retirement Explorer
- Annuity Legacy Explorer






Product Sales Tools:

- Retirement Income Summary 
- Wealth Transfer Efficiency Worksheet 
- Life Product Comparison

Illustrations:

- Solution Studio 
- iPipeline Illustrations 
- Comprehensive Illustrations 
- Illustrations (Field Platform/TIA)- Sales and CAP/TIA VMs only 
- AdvisorFlex VA Illustrations

Applications:

- iPipeline Applications 
- Mutual Fund eApp 
- CAP - Sales and CAP/TIA VMs only 
- Financial Planning Forms 
- Membership Application 

* User Selection
Mackenzie Moesch T551441

Cancel Select

The Comprehensive Illustrations link will launch the **Solution Studio homepage**. If accessing from a client record in Salesforce, the client's name will appear in the Name field for Existing Client. You have the ability to select any household member from within the drop-down or select the New Client tab to manually enter client information.

IMPORTANT: access to the eApplication is only available when using an Existing Client.

In the Product Illustration module, select Long-Term Care or CareForward in the Product field to create a new illustration or select a previously saved illustration from your Illustration Library.

The screenshot displays the Thrivent Solution Studio interface. At the top, there are tabs for 'Existing Client' and 'New Client'. Below these, a form contains client information: Name (Jill Sample), Sex (Female), Age (62), Date of Birth (02/05/1960), and Issue State (MN). The main area is divided into three sections: 'NEW BUSINESS' (Product Illustration, Product Sales Tool) and 'EXISTING BUSINESS' (Inforce Illustration). The 'Product Illustration' section has a 'Product' dropdown menu set to 'Long-Term Care'. An 'Illustration Library' table is shown below, listing the selected client and product.

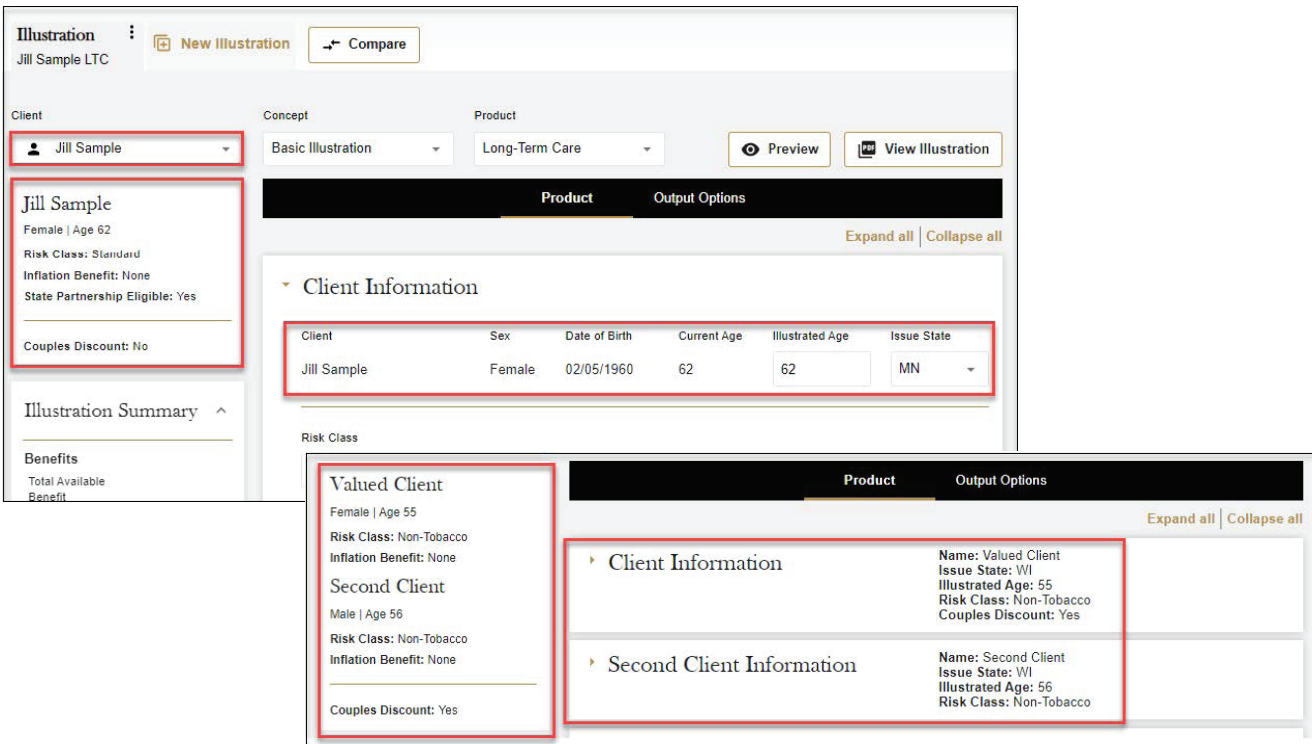
Illustration Library: Jill Sample				
<input type="checkbox"/>	Client	Type	Product/Tool	Details
<input type="checkbox"/>	Jill Sample	New Business	Long-Term Care	90 days (EP), \$8,500 (MMB), 44

Client Data

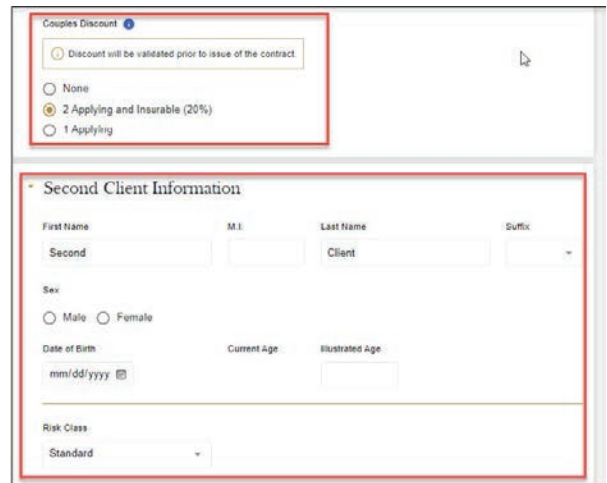
The client can be selected either on the homepage or from within the Product Illustration screen.

- The Client Information section will default to the selected client information or manually entered client information from the homepage. If client data fields are pre-populated with information from Salesforce, these fields will be disabled and cannot be edited. If information is not available or New Client is selected, all fields are enabled and you will be required to input **Illustrated Age** or **Date of Birth** (only one is required), **Sex** and **Risk Class**.
- When a Second Client is included, the issue state will be set to be the same as the First Client.
- A summary of the Client and Second Client (when applicable) information will appear on the left panel and if the input sections are collapsed

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



- Select **Couple's Discount** if eligible
 - o **For Long-Term Care**, even if only one is applying, select the appropriate discount option.
 - 2 Applying and Insurable (you will be prompted to select or enter the Second Client information)
 - o Partner Insured by Thrivent
 - o Partner Insured Elsewhere
 - o Partner Not Insured
 - 1 Applying
 - o Partner Insured by Thrivent
 - o Partner Insured Elsewhere
 - o Partner Not Insured



- o For **CareForward**, select Yes and then select if you want to include a Second Client for the illustration. **IMPORTANT:** the illustration for the second client will have no impact on the first client's illustration but both client illustrations will include the couples discount.

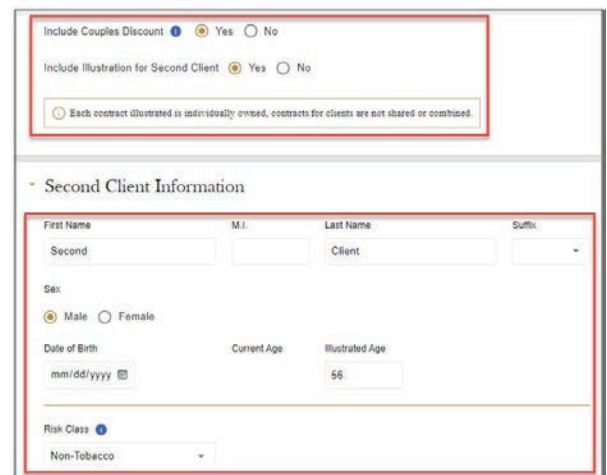


Illustration Summary & Projected Values

These two sections display the illustrated coverages and premiums associated with the illustrated case.

Illustration Summary

The illustration summary for each product will display only the applicable benefits or premiums that pertain to the product being illustrated. The values calculate automatically when all required input fields are complete. When there are two clients, both clients will appear. Below is a listing of fields for each product.

Long-Term Care

- **Benefits** section displays both the Total Available and Max Monthly benefit amounts based on the selections on the illustration screen
- **Premium** section displays the Base Contract, Optional Rider, Discount, Total Annual Premium, and Modal premiums for the illustrations.
 - The Optional Rider premium is a total premium for all optional riders selected.

CareForward

- **Life Coverage** section displays the Face Amount, Additional Paid-Up Amount, and Total Face Amount
 - Total Face Amount will be the Face Amount plus any Additional Paid-Up Amount
- **LTC Benefits** section displays the Initial Total Available Benefit, Initial Maximum Monthly Benefit, and LTC Benefit Duration.
 - The LTC Benefit Duration displays the initial number of months LTC benefits would be paid assuming the initial maximum monthly benefit is received.
- **Premium** section displays the Modal Premium, any Additional Premium or 1035 Exchange Premium, and the Total First Year Premium.

Long-Term Care

Illustration Summary ^			
	Jill	John	
Benefits			
Total Available Benefit	\$180,000	\$180,000	
Max Monthly Benefit	\$5,000	\$5,000	
Premium			
Base Contract	\$2,700.00	\$1,950.00	
Optional Rider	\$0.00	\$0.00	
Discounts	\$540.00	\$390.00	
Total Annual Premium	\$2,160.00	\$1,560.00	
Monthly Premium	\$185.76	\$134.16	

CareForward

Illustration Summary ^			
	Jill	John	
Life Coverage			
Face Amount	\$100,000	\$120,000	
Additional Paid-Up Amount	\$0	\$0	
Total Face Amount	\$100,000	\$120,000	
LTC Benefits			
Initial Total Available Benefit	\$300,000	\$360,000	
Maximum Monthly Benefit	\$5,000.00	\$6,000.00	
LTC Benefit Duration	60 Months	60 Months	
Premium			
Modal Premium	\$3,561.00	\$410.09	
Additional Premium			

Projected Values

The Projected Values for each product will display a snapshot of the guaranteed values at a specific age.

- When there are two clients for the illustration, a toggle will display to select which client you want to view projected values for.
- Use the slider or input box to select the age that you want to display

Long-Term Care

Projected Values	
Jill John	
Age	63
Cumulative Premium	\$2,229.12
Total Available Benefit	\$180,000
Max Monthly Benefit	\$5,000

CareForward

Projected Values	
Jill John	
Age	56
Cumulative Premium	\$3,561.00
Total Available Benefit	\$300,000
Max Monthly Benefit	\$5,000
Cash Surrender Value	\$0
Death Benefit	\$100,000

Benefits and Premiums

This section allows you to specify all information associated with the benefits and premiums for the product. When two clients are being illustration, you will notice fields for both clients identified by their first names. Selections will differ based on the product as described below.

Any invalid benefit or benefit selections will be identified by either highlighting the field or providing an edit message.

A link to the LTC Costs by State is available in this section.

When two people are included on the illustration, you can use the Copy from button to quickly complete the second client's information when applicable.

Long-Term Care

- **Shared Care Rider** only displays when there are 2 Applying. Checking the Shared Care Rider creates a link between the two clients and will require the benefits and riders match for both clients. Leaving it unchecked will run the illustrations as dual entry without Shared Care.
- Specify the **Maximum Monthly Benefit (MMB)** or **Premium Amount**. The system will solve for the corresponding value not specified and edit against any value outside of the required range.
 - o The MMB must be in an increment of \$100.
 - o When Shared Care is included, then the MMB is required to be specified.
 - o When Premium Amount is specified, the system will determine the MMB following the \$100 increment rule and update your specified premium appropriately.
- Select **Benefit Multiplier, Elimination Period, Premium Payment Period,** and **Billing Frequency**
- **Use the Select Alternate Benefit Choices** button to view alternate benefit choices.
 - o Within this window you can click on a new premium for your client and the illustration fields will update accordingly. Hit Close to return to the illustration screen.
- Use the **View Premium Summary Information** button to view a breakdown of the premium for the base contract and each selected optional rider and alternate payment options for your clients.

Benefits and Premiums

Shared Care Rider ⓘ

LTC Costs by State

Jill

Specify

MMB Premium

Maximum Monthly Benefit

\$ 5,000

Premium Amount

\$ 185.76

Benefit Multiplier

36 months

Elimination Period

90 day

Premium Payment Period

10 Years **Lifetime**

Billing Frequency

Monthly

John Copy from Jill

Specify

MMB Premium

Maximum Monthly Benefit

\$ 5,500

Premium Amount

\$ 326.15

Benefit Multiplier

36 months

Elimination Period

90 day

Premium Payment Period

10 Years **Lifetime**

Billing Frequency

Monthly

Select Alternate Benefit Choices

Alternate Benefit Choices

Increase Options	Jill					John				
	Maximum Monthly Benefit \$5,000					Maximum Monthly Benefit \$5,500				
	Contract Pay Type: Lifetime Pay (Monthly Premiums)					Contract Pay Type: 10 Years (Monthly Premiums)				
	Benefit Multiplier (months)									
	24	36	48	60	96	24	36	48	60	96
None	\$144.48	\$185.76	\$227.04	\$261.44	\$313.04	\$259.24	\$326.15	\$376.32	\$418.13	\$501.76
FIB 5%	\$158.93	\$204.34	\$249.74	\$287.58	\$344.34	N/A	N/A	N/A	N/A	N/A
AIB 1%	\$171.93	\$230.34	\$279.26	\$316.34	\$385.04	\$292.94	\$375.07	\$444.06	\$501.76	\$587.06
AIB 2%	\$216.72	\$289.79	\$347.37	\$400.00	\$485.21	\$360.34	\$459.87	\$534.38	\$602.11	\$712.50
AIB 3%	\$254.28	\$330.65	\$392.78	\$444.45	\$525.91	\$394.05	\$502.26	\$575.77	\$643.93	\$742.60
AIB 5%	\$398.76	\$521.99	\$622.09	\$700.66	\$838.95	\$578.10	\$727.30	\$854.25	\$944.98	\$1,093.84

Note: Includes rider premium and discounts

Premium Summary Information

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

	Jill	John
Base Contract	\$2,160.00	\$3,792.36
Benefit Increase Option	\$518.40	-
Shared Care Rider	-	-
Waiver of Elimination Period for Home Care and Adult Day Care	\$187.49	\$265.46
Cash Benefit Rider	-	-
Survivorship Rider	-	-
Return of Premium upon Death Rider	-	\$1,744.49
Nonforfeiture Benefit Rider	-	-
Total Annual Premium (for lifetime/for 10 years)	\$2,865.89	\$5,802.31

Alternate Payment Options

	Jill		John	
	10 Pay	Lifetime Pay	10 Pay	Lifetime Pay
Monthly	\$561.94	\$246.46	\$499.01	\$225.79
Quarterly	\$1,672.76	\$733.67	\$1,485.40	\$672.13
Semiannual	\$3,319.39	\$1,455.87	\$2,947.58	\$1,333.74
Annual	\$6,534.22	\$2,865.89	\$5,802.31	\$2,625.48

CareForward

- Specify the **Premium Payment Period** and **Billing Frequency**.
 - To Age 95 option will not be available if client is age 66 or older.
 - If Single Premium is selected, then you will be able to specify a benefit or premium or check to **Use only 1035 Value as Premium**.
- Specify the **LTC MMB**, **LTC Total Available Benefit**, **Face Amount**, or **Premium**
 - The **LTC MMB** and **LTC Total Available Benefit** allow you to specify a projected age when the benefit amount entered will be available. The system then solves for an initial LTC MMB or LTC Total Available Benefit based on the inflation selected. The age is defaulted to the issue age, but you can specify any age or year from issue age to age 121.

- Select the LTC Benefit Multiplier. The multiplier selected is applied to the total Face Amount to determine the LTC Total Available Benefit. The system does set this field with a default but can be changed.
- Select the LTC Payout Percent. Represents the percentage of the total Face Amount at issue that determines the LTC MMB amount. A default is selected but can be changed. An LTC Payout Percent may not be available for selection if the percent would result in benefits that are not valid based on issuing requirements
- Additional Premium and/or 1035 Exchange Premium;
 - Additional Premium is not allowed with Single Premium.
 - For all other Premium Payment periods, any combination of Additional Premium and Internal/External 1035 Exchange value is allowed.

Benefits and Premiums

Jill

Premium Payment Period ⓘ

Single Premium	10 Years	20 Years	To Age 95
----------------	----------	----------	-----------

Billing Frequency

Monthly Annual

Specify

LTC MMB	LTC Total Available	Face Amount	Premium
---------	---------------------	-------------	---------

LTC MMB At

\$ 5,000 Age 63

Long-Term Care Benefit Selections

LTC Benefit Multiplier ⓘ

1	2	3
---	---	---

LTC Payout Percentage

3%	4%	5%
----	----	----

LTC Costs by State

John Copy from Jill

Premium Payment Period ⓘ

Single Premium	10 Years	20 Years	To Age 95
----------------	----------	----------	-----------

Billing Frequency

Monthly Annual

Specify

LTC MMB	LTC Total Available	Face Amount	Premium
---------	---------------------	-------------	---------

Face Amount

\$ 150,000

LTC Benefit Multiplier ⓘ

1	2	3
---	---	---

LTC Payout Percentage

3%	4%	5%
----	----	----

Additional Lump Sum Premiums

Additional Premium ⓘ

\$

1035 Exchange

Internal 1035 Amount ⓘ

\$ 1,000.00

Apply Total Cash Surrender Value Toward First Modal Premium

External 1035 Amount ⓘ

\$

Is Contract MEC? ⓘ

Yes No

Is Contract MEC? ⓘ

Yes No

Premium Payment Period ⓘ

Single Premium	10 Years	20 Years	To Age 95
----------------	----------	----------	-----------

Billing Frequency

Monthly Annual

Use only 1035 Value Premium

Specify

LTC MMB	LTC Total Available	Face Amount	Premium
---------	---------------------	-------------	---------

LTC MMB At

\$ Age 55

Additional Benefit Riders/Options

This section displays the optional riders available for the product. These can be selected or deselected, as needed and will display for both clients when two clients are being illustrated.

Long-Term Care

- **Benefit Increase Option.** Will only display the increase options available based on client's age and state requirements.
 - **Flexible Increase Benefit (FIB)** - when selected, you will be prompted to select how often to illustrate the FIB choices by contract year for each client when Shared Care is not being illustrated. Each year, the client has the option to accept or decline the increase in benefit (for an additional premium).
 - For the Customize option, click Customize button to open input window. Select all ages that increases should be illustrated for and select Save and Close. If illustrating two clients and shared care, both clients' ages are listed and the youngest insured's age is first.
 - **Annual Increase Benefit (AIB)** 1%, 2%, 3%, or 5%
- **State Partnership Eligible** This field will display whether the contract being illustrated is State Partnership eligible based on the client's age, issue state, and Benefit Increase Option selected. Use the hyperlink to open the State Partnership requirements.
- **Other optional riders.** Select a rider to include it on the illustration. If additional riders are not available an edit may appear or the rider may not be displayed.

The screenshot displays the 'Additional Riders/Options' section of a software interface. It includes several panels and a modal window:

- Additional Riders/Options Panel:** Contains a dropdown for 'Benefit Increase Option' (set to 'Annual Increase Benefit - 1% Compound'), a 'State Partnership Eligible: No' status, and a list of optional riders: 'Waiver of Elimination Period for Home Care and Adult Day Care Rider', 'Cash Benefit', 'Return of Premium Upon Death', and 'Nonforfeiture Benefit'.
- Benefit Increase Option Detail Panel:** Shows a list of options: 'Annual Increase Benefit - 1% Compound' (highlighted), 'Annual Increase Benefit - 2% Compound', 'Annual Increase Benefit - 3% Compound', and 'Annual Increase Benefit - 5% Compound'.
- Benefit Increase Option Detail Panel:** Shows 'Flexible Increase Benefit - 5% Compound' selected, with 'State Partnership Eligible: Yes' and a warning: 'Specific FIB-5% rules may apply. Check with your state for specific FIB-5% requirements.'
- Flexible Increase Benefit Choices Modal:** Features a 'Customize' button, a 'Through Jill's Age' dropdown set to '75', a grid of age checkboxes from 56 to 100, and 'Save and Close' and 'Close' buttons.

CareForward

- **LTC Inflation Benefit.** Select one of the options to include inflation on the illustration.
Options available include:
 - o 3% for 20 Years
 - o 3% for Lifetime
 - o 5% for Lifetime
- **LTC Nonforfeiture Benefit.** Select to include.

Benefit Riders

LTC Inflation Benefit
None

LTC Nonforfeiture Rider

LTC Inflation Benefit
None
3% for 20 Years
3% for Lifetime
5% for Lifetime

Additional Pages/Supplements

Any available optional pages or sections will be displayed on this screen. Select any option to include it with the illustration. If illustrations are being ran for two clients, you will have the ability to select for each client.

Long-Term Care

The following optional sections are available to print with the illustration. For descriptions of these sections see Presenting a Thrivent Long-Term Care Illustration section.

- What Care Costs
- Benefit and Premium Outlay Comparison
- Break Even Analysis
- Plan Options Comparison
- Cost of Waiting
- Underwriting Process

Additional Pages/Supplements

What Care Costs

Benefit and Premium Outlay Comparison
(limit of 3 selections)

- Flexible Increase Benefit
- Annual Increase Benefit - 5% Compound
- Annual Increase Benefit - 3% Compound
- Annual Increase Benefit - 2% Compound
- Annual Increase Benefit - 1% Compound
- No Benefit Increase

Break Even Analysis

Plan Options Comparison

Cost of Waiting

Underwriting Process

CareForward

The following optional sections are available to print with the illustration. For descriptions of these sections see Presenting a Thrivent CareForward Illustration section.

- CareForward—How It Works
- What Care Costs
- Break Even Analysis
- Projection of Values with Hypothetical Claim
 - If selected, the user must specify a **Hypothetical LTC Claim Amount** and **Years on Claim** or you can select the option to use the maximum.
- Plan Options Comparison
- Underwriting Process

The Highlighted Age for Values Projections field is used only for applicable optional sections including the CareForward—How It Works, Projection of Values with Hypothetical Claim, and Plan Options Comparison.

Years to illustrate. Select **All Possible Years** or **Through Specified Number of Years**.

The screenshot displays a configuration interface for CareForward. It is divided into two main sections: 'Additional Pages/Supplements' and 'Years to Illustrate'. In the 'Additional Pages/Supplements' section, several options are listed with checkboxes. 'CareForward - How It Works' and 'Projection of Values with Hypothetical Claim' are checked. The 'Projection of Values with Hypothetical Claim' section is further detailed with a red box highlighting the 'Hypothetical LTC Monthly Claim' field, the 'Use LTC Maximum Monthly Benefit' checkbox, the 'Years on Claim' field, and the 'Use Max Years' checkbox. Below this, the 'Highlighted age for Values Projections' field is also highlighted with a red box and contains the value '80'. In the 'Years to Illustrate' section, the 'All Possible Years' radio button is selected, while 'Through Specified Number of Years' is unselected.

Additional Pages/Supplements

- CareForward - How It Works
- What Care Costs
- Break Even Analysis
- Projection of Values with Hypothetical Claim
 - Hypothetical LTC Monthly Claim
 - Use LTC Maximum Monthly Benefit
 - Years on Claim
 - Use Max Years
- Plan Options Comparison
- Underwriting Process

Highlighted age for Values Projections

Years to Illustrate

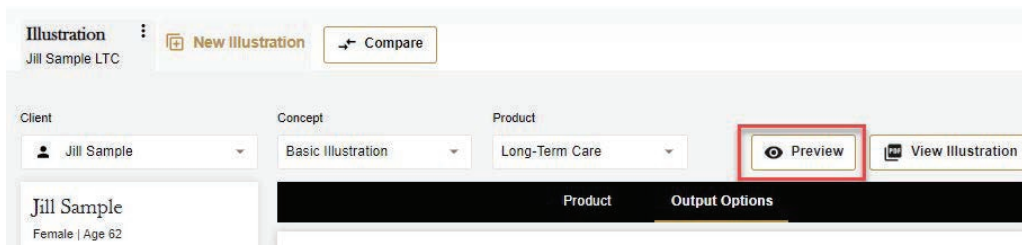
- All Possible Years
- Through Specified Number of Years

Preview

The Preview feature allows you to view the illustration values for the product prior to generating the illustration PDF. You can use this feature to ensure that the product is acting as you expected prior to saving or producing the illustration.

Both the Long-Term Care and CareForward products allow you to preview the projection of Illustration Values and Plan Options comparison pages.

Click on Preview to open the Preview screen.



View Illustration and Submit to eApp

To save and display the illustration as a PDF that can be printed, select:

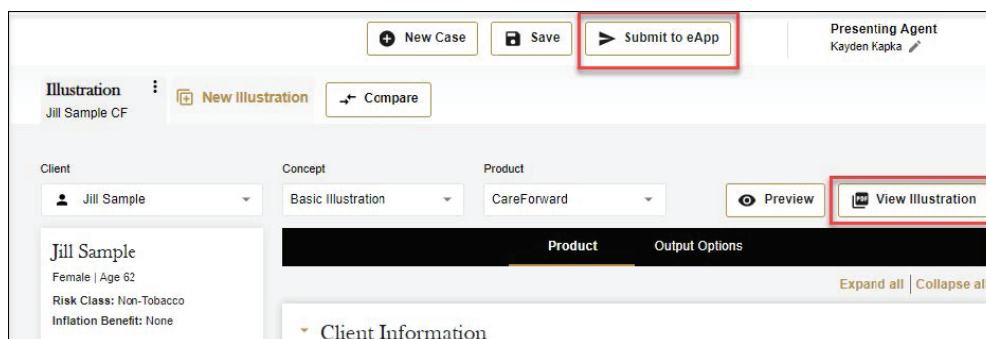
- **View Illustration.** This button is available at the top and bottom of the screen and the illustration will be saved in your library when viewed.

To integrate the illustration data to the e-Application and begin the e-Application process, select:

- **Submit to eApp**

NOTE: If selecting Submit to eApp, the illustration PDF will be attached to the eApplication and will not generate as a Printable PDF.

IMPORTANT: The **Submit to eApp** button will only be available when the illustration was accessed via a Salesforce Client record. In order to send the data to the application, the illustration must be in good order. Messages will appear on the screen if any fields would stop you from entering the application.



Resources

For assistance with completing the illustration or product-specific questions, please contact the LTC line for the Health Center of Excellence at 1-888-454-8983.

For technical issues, please contact the Technology Service Center at 888-422-5737.

Presenting 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 illustration example below 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	
Available Benefit:	\$180,000	\$180,000	
Elimination Period:	90 day	90 day	
Contract Pay Type:	Lifetime Pay	Lifetime Pay	
Modal Premium:	\$344.53 (Monthly)	\$216.15 (Monthly)	
Riders/Options:	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	\$3,150.00
Riders/Options:	\$3,207.60	\$1,791.79	\$4,999.39
Discounts:	(\$1,001.52)	(\$628.36)	(\$1,629.88)
Total Annual Premium:	\$4,006.08*	\$2,513.43*	\$6,519.51*

What Care Costs



What Care Costs is an optional section 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 LTC 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	\$37,902.22	\$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.

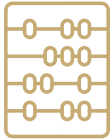
The illustration also provides the option to compare the selected Benefit Increase Option (always the columns in gold)-up to two alternate options-as shown in the image below.

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
	AIB-3%	\$180.94	\$216.15	\$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

Presenting CareForward new business proposal

The proposal of costs and benefits is a great sales tool to highlight important features of the CareForward product when meeting with your clients. The following information can help you and your clients better understand each section of the CareForward New Business Proposal.

The proposal example below assumes:

- Insured: 55-year-old female, Non-Tobacco risk class.
- Face Amount: \$100,000.
- LTC Total Available Benefit: \$300,000.
- LTC Maximum Monthly Benefit: \$3,000.
- LTC Inflation Benefit Rider: 3% for Lifetime.
- The proposal includes monthly premium payments over a 20-year period.
- Highlighted age for options section is 80.

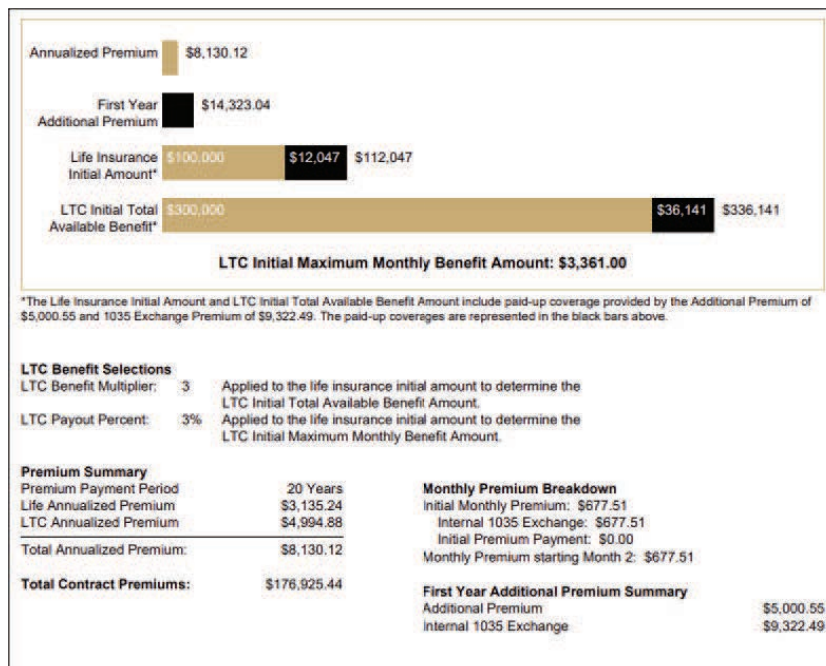
Proposal sections

Summary of Coverage

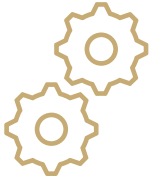


The Summary of Coverage section provides a summary of the initial coverages and premiums associated with the CareForward product being proposed. It provides a snapshot of the initial values including the Life Insurance Initial Amount, LTC Initial Total Available Benefit, LTC Initial

Maximum Monthly Benefit, Premium Summary, First Year Additional Premium Summary, as well as a modal premium breakdown when applicable.



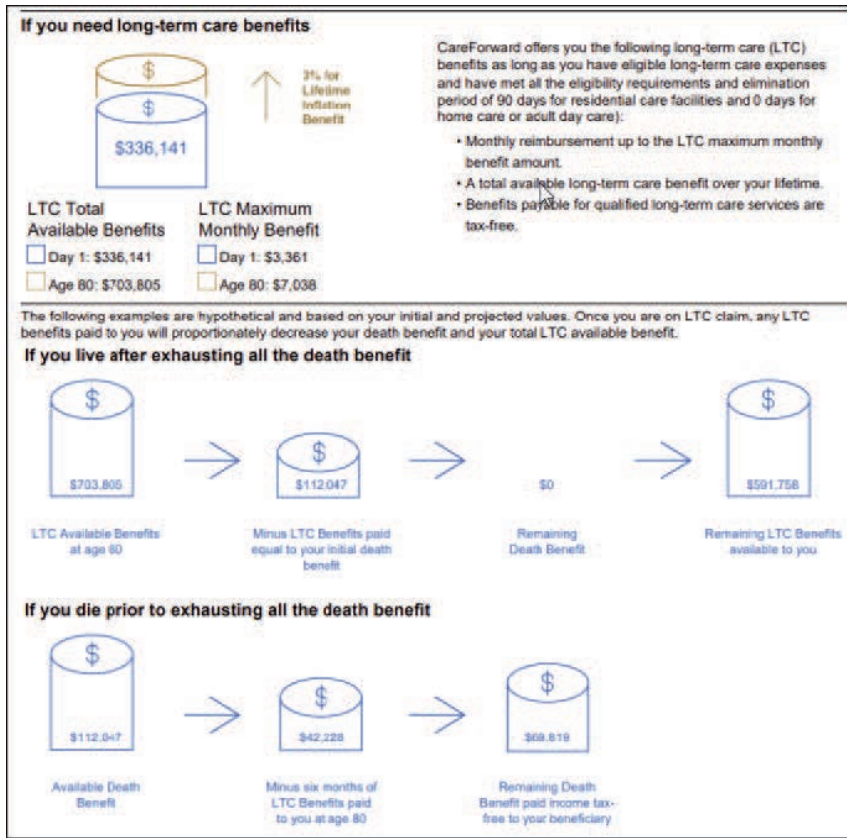
Summary of Coverage



The How It Works is an optional section that provides visual representation of how the CareForward product works based on the following three scenarios:

- 1) If you need long-term care benefits.
- 2) If you live after exhausting all the death benefit.
- 3) If you die prior to exhausting all the death benefit.

This section can be used to help your clients understand the product and the benefits it provides to them and their beneficiaries.



Projection of Guaranteed Values

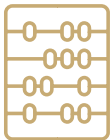


The Projection of Guaranteed Values section will always print with the proposal. This section provides a tabular view of the Annualized Premium, Sum of Premium Outlay, Cash Surrender Value, Death Benefit, LTC Total Available Benefit, and LTC Maximum Monthly Benefit. The benefits are based on values at the end of the contract year. If inflation is included, this section will show the growth in the LTC benefits.

This section is a great tool to help your clients understand the product as it changes over time and any impacts to their premiums and benefits if an inflation option is selected.

						Long-Term Care Benefits 3% for Lifetime Inflation Benefit Included	
Age	Year	Annualized Premium	Sum of Premium Outlay	Cash Surrender Value	Death Benefit	LTC Total Available Benefit	LTC Maximum Monthly Benefit
56	1	\$22,453.16	\$22,453.16	\$4,204	\$112,047	\$346,225	\$3,462
57	2	8,130.12	30,583.28	5,237	112,047	356,612	3,566
58	3	8,130.12	38,713.40	7,881	112,047	367,310	3,673
59	4	8,130.12	46,843.52	10,726	112,047	378,330	3,783
60	5	8,130.12	54,973.64	13,571	112,047	389,680	3,897
61	6	8,130.12	63,103.76	16,527	112,047	401,370	4,014
62	7	8,130.12	71,233.88	19,584	112,047	413,411	4,134
63	8	8,130.12	79,364.00	22,740	112,047	425,813	4,258
64	9	8,130.12	87,494.12	25,997	112,047	438,588	4,386
65	10	8,130.12	95,624.24	29,366	112,047	451,745	4,517
66	11	8,130.12	103,754.36	32,834	112,047	465,298	4,653
67	12	8,130.12	111,884.48	36,315	112,047	479,257	4,793
68	13	8,130.12	120,014.60	39,984	112,047	493,634	4,936
69	14	8,130.12	128,144.72	43,776	112,047	508,443	5,084
70	15	8,130.12	136,274.84	47,657	112,047	523,697	5,237
71	16	8,130.12	144,404.96	51,650	112,047	539,408	5,394
72	17	8,130.12	152,535.08	55,831	112,047	555,590	5,556
73	18	8,130.12	160,665.20	60,135	112,047	572,258	5,723
74	19	8,130.12	168,795.32	64,528	112,047	589,425	5,894
75	20	8,130.12	176,925.44	69,021	112,047	607,108	6,071
76	21	0.00	176,925.44	70,926	112,047	625,321	6,253
77	22	0.00	176,925.44	72,719	112,047	644,081	6,441

Break Even Analysis



Break Even Analysis is an optional section that shows the number of months and days it would take for long-term care benefits paid to exceed the cumulative premiums on the contract. The Break Even point is shown at five-year intervals up to age 100. This section is helpful in showing clients how quickly they can recover the total premiums paid in the contract, in the event they have a claim. It's important to note that the months and days shown do not reflect the total benefits to be paid, but the number of months/days until benefits received exceed premiums paid.

the event they have a claim. It's important to note that the months and days shown do not reflect the total benefits to be paid, but the number of months/days until benefits received exceed premiums paid.

Number of Years Premiums are Paid	Cumulative Life and LTC Premium Outlay	LTC Maximum Monthly Benefit	Death Benefit Before LTC Claims	Number of Months and Days of Care Received to Break Even
5	\$54,973.64	\$3,897	\$112,047	14 months 4 days
10	95,624.24	4,517	112,047	21 months 6 days
15	136,274.84	5,237	112,047	26 months 1 day
20	176,925.44	6,071	112,047	29 months 5 days
25	176,925.44	7,038	112,047	25 months 5 days
30	176,925.44	8,159	112,047	21 months 21 days
35	176,925.44	9,459	112,047	18 months 22 days
40	176,925.44	10,965	112,047	16 months 5 days
45	176,925.44	12,711	112,047	13 months 28 days

*The Break Even Analysis show values up to age 100. The contract may continue past age 100 as long as the insured is living.

Projection of Values with Hypothetical Claim



The Projection of Values with Hypothetical Claim is an optional section that shows the impact to the contract being illustrated, after entering a hypothetical LTC claim and specifying a dollar amount and number of years in which it will be paid from the contract.

It is a helpful tool to hypothetically show your clients how receiving LTC benefits can affect the remaining death benefit, LTC benefits and premiums payable on an annualized basis.

The below example is assuming a monthly claim amount of \$5,000 for seven years beginning at age 80. Notice that the death benefit is reduced by the amount of the claims paid. Although the death benefit has been reduced by the claim, there is still remaining LTC benefit available of \$366,839 after benefits are paid.

						Long-Term Care Benefits 3% for Lifetime Inflation Benefit Included		
Age	Year	Annualized Premium	LTC Annual Claim Amount	LTC Cumulative Claim Amount	Death Benefit	LTC Base Benefit	LTC Total Available Benefit	LTC Maximum Monthly Benefit
78	24	0.00	0	0	112,047	221,134	663,403	6,634
79	25	0.00	0	0	112,047	227,768	683,305	6,833
Begin Receiving Claim At age 80								
80	26	0.00	60,000	60,000	82,527	172,802	642,005	7,038
81	27	0.00	60,000	120,000	53,871	118,186	599,465	7,249
82	28	0.00	60,000	180,000	26,053	57,871	555,649	7,467
83	29	0.00	60,000	240,000	0	0	510,518	7,691
84	30	0.00	60,000	300,000	0	0	464,034	7,921
85	31	0.00	60,000	360,000	0	0	416,155	8,159
86	32	0.00	60,000	420,000	0	0	366,839	8,404
87	33	0.00	0	420,000	0	0	377,845	8,656
88	34	0.00	0	420,000	0	0	389,180	8,916
89	35	0.00	0	420,000	0	0	400,855	9,183
90	36	0.00	0	420,000	0	0	412,881	9,459
91	37	0.00	0	420,000	0	0	425,267	9,742
92	38	0.00	0	420,000	0	0	438,025	10,035

Plan Options Comparison



Plan Options Comparison is an optional section that provides a comparison of premiums and LTC benefits at Day 1 and the specified highlighted age based on different LTC Payout Percents and LTC Inflation Benefit Rider options. The values assume a level life insurance initial amount.

This section is a great tool to use with clients to help them understand the impacts to their modal premium and LTC benefits in the event they want to consider alternate options for the LTC Benefit Multiplier, the LTC Maximum Payout, or the Inflation Option in designing their contract.

Premium Payment Option	Life Insurance Initial Amount	First Year Additional Premium
20 Years	\$112,047	\$14,323.04

The purpose of the chart below is to show you the impacts to the monthly premium depending on the LTC Benefit Multiplier, LTC Payout Percent and LTC Inflation option assuming the above Premium Payment Option, Life Insurance Initial Amount, and First Year Additional Premium.

LTC Benefit Multiplier	LTC Payout Percent	LTC Inflation Option	Recurring Monthly Premium	Day 1		Age 80	
				LTC Maximum Monthly Benefit	LTC Total Available Benefit	LTC Maximum Monthly Benefit	LTC Total Available Benefit
3	3	None	\$347.70	\$3,361	\$336,141	\$3,361	\$336,141
		3% 20 Yrs	\$526.92	\$3,361	\$336,141	\$6,071	\$607,108
		3% Lifetime	\$677.51	\$3,361	\$336,141	\$7,038	\$703,805
		5% Lifetime	\$1,036.98	\$3,361	\$336,141	\$11,383	\$1,138,293
	4	None	\$380.84	\$4,482	\$336,141	\$4,482	\$336,141
		3% 20 Yrs	\$593.29	\$4,482	\$336,141	\$8,095	\$607,108
		3% Lifetime	\$737.22	\$4,482	\$336,141	\$9,384	\$703,805
		5% Lifetime	\$1,207.80	\$4,482	\$336,141	\$15,177	\$1,138,293
	5	None	\$405.56	\$5,602	\$336,141	\$5,602	\$336,141
		3% 20 Yrs	\$631.65	\$5,602	\$336,141	\$10,118	\$607,108
		3% Lifetime	\$775.22	\$5,602	\$336,141	\$11,730	\$703,805
		5% Lifetime	\$1,342.24	\$5,602	\$336,141	\$18,971	\$1,138,293

What Care Costs



What Care Costs is an optional section 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 LTC coverage for their extended care planning needs.

Type of Care	Annual Average Cost	Monthly Average Cost
Home Health Care	\$74,693.28	\$6,224.44
Assisted Living Facility - One Bed Unit	\$52,491.96	\$4,374.33
Nursing Home - Private Room	\$115,743.84	\$9,645.32

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