



# CareForward™

## Product comparison

Your clients have many choices when it comes to planning for extended care.

**CareForward** from Thrivent can be part of that planning. It helps safeguard their family's future with a unique combination of long-term care insurance and life insurance. This combination:

- Helps cover the costs of extended care should they ever need it or pays a death benefit if they don't—either way, they receive a benefit.
- Provides coverage whether they prefer to receive extended care at home or in a care facility.
- Offers premiums that never go up. And the younger they are, the lower those premiums can be.

Thrivent has been providing long-term care insurance since 1987. And we have always been—and still are—your partner in helping protect your clients, their families, and their life goals and priorities.

Use the table below to see how our newest long-term care insurance product compares to others in the industry.

Product name	Thrivent CareForward™	Lincoln MoneyGuard® III	Pacific Life PremierCare Choice¹	New York Life Asset Flex	OneAmerica Asset Care 2019	Securian SecureCare III	Nationwide CareMatters II	Brighthouse SmartCare UL
<b>Company launch of first linked benefit</b>	1991	1988	2012	1998	1989	2017	2013	2019
<b>Base policy</b>	Whole Life	Universal Life	Whole Life	Universal Life	Whole Life	Whole Life	Universal Life	Indexed UL
<b>Issue ages</b>	18 to 75	40 to 80	30 to 70	30 to 75	Single and joint: 35 to 80 (35 to 74 for 20-pay)	40 to 75	30 to 69	40 to 75
<b>Premium payment options</b>	Single 10-pay 20-pay Pay-to-95	Single pay. Flex pay 2 to 30 years (limited depending on issue age).	Full ROP: <sup>2</sup> Single.  Vested ROP: <sup>2</sup> Single-, 5-, 10- and lifetime-pay.	Single (ages 30 to 75) 5-pay (ages 30 to 75) 10-pay (ages 30 to 70) 15-pay (ages 30 to 65) Pay to A65 (30 to 45)	Single pay, 5-pay, 10-pay, 20-pay, Pay to age 95	Single (ages 40-75), 5-pay (ages 40-75), 7-pay (ages 40-73), 10-pay (ages 40-70), 15-pay (ages 40-65)	Single-pay, 5-year, 10-year, Age 65, Age 100	Single-pay, 2-, 3-, 4- or 5-pay
<b>Benefit type</b>	Reimbursement	Reimbursement Flexible Care Cash benefit offers up to 50% of daily max benefit. <sup>3</sup>	Reimbursement or Indemnity (chosen at claim, irrevocable; indemnity discount factor will apply).	Reimbursement	Reimbursement	Indemnity; must prove at least \$1 of qualified LTC expense.	Indemnity	Indemnity

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<b>Guaranteed residual death benefit⁴</b>	None	5% of policy's specified amount, up to \$10,000.	5% of base face amount, up to \$5,000.	10% of death benefit at time of claim.	None	10% of base face amount, up to \$10,000.	20% of base face amount.	5% of policy specified amount.
<b>Guaranteed premiums and benefits for life</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes, unless indexed inflation option is elected. Premiums are guaranteed.	Yes, unless indexed inflation option is elected. Premiums are guaranteed.
<b>LTC deductible period for qualified services</b>	Home health: 0 days 90 days for all other services; 1 day of service in a week = credit for full week.	0 days⁵	Indemnity option: All services—90 days.  Reimbursement option: Home health—0 days. Facility—90 days. Calendar day elimination.	0 days: Home health, hospice, informal, caregiver training. 90 days for all other services. Service days.	0 days for home health care. 90 service days for facility. Care must be completed within a period of 270 days. Both insureds must satisfy if joint life.	90 days for home health and facility. (0 days for home modification or caregiving training.) Calendar day elimination.	90 days for all services (payments retroactive to day 1 if claim lasts 91+ days). Calendar day elimination.	90 Calendar day elimination.
<b>Inflation protection⁶</b>	3% compound for 20 years. 3% compound for lifetime. 5% compound for lifetime.	3% compound for lifetime. 5% compound for lifetime.	3% simple for lifetime. 5% simple for lifetime. 5% compound for lifetime.	5% Future Inflation Purchase Option, 2% or 3% Automatic Compounding Inflation Option.	3% compound for lifetime. 5% compound for lifetime.	3% simple for lifetime. 3% compound for lifetime. 5% simple for lifetime. 5% compound for lifetime.	3% simple for lifetime. 3% compound for lifetime. 5% compound lifetime or the USMCI.	Indexed (S&P500®, Russell2000®, MSCI EAFE). Fixed: 5% compound for lifetime. Level: 0%.
<b>Couples discount</b>	Built into underwriting class.⁷	Built into underwriting class.	Built into underwriting class.	Built into underwriting class.	Couples discount not available, but joint product available for couples that apply together.	Built into underwriting class.	Built into underwriting class.	Built into underwriting class.
<b>Streamlined application process⁸</b>	Accelerated underwriting for ages 60 and under. Labs, APS for cause only. If labs or APS are required, it is no longer accelerated underwriting.	No labs or APS.	No labs or APS.	No labs, APS for cause only.	Labs or APS for cause.	No labs, APS for cause only.	No labs or APS.	Under age 66 or \$1M: No labs, APS or phone interview. Simple electronic application with reflexive questioning. • No labs or exams. • <b>Initial decision:</b> Generally within 24 hours of completed requirement.

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<b>Terminal illness rider</b>	Yes	One-time payment 25% to 75% of the face amount, not to exceed \$250,000. If a terminal illness benefit is requested, the LTC rider will terminate.	One-time payment up to 75% of the face amount not to exceed \$250,000.	Yes	None	Yes	Yes	Equal to the lesser of 50% of the face amount or \$250,000.
<b>International benefits</b>	2x the LTC Maximum Monthly Benefit	Max benefit can be up to 36 months (doesn't need to be consecutive). For nursing home or assisted living facility only.	Indemnity option: No international benefits.  Reimbursement option: Only for first 24 months.	Available up to 1 year.	50% of the max monthly benefit; Acceleration and Extension benefits.	50% of the max monthly benefit; Acceleration and Extension benefits. (Nursing home/assisted living facility only.)	100% of the maximum monthly benefit; Acceleration and inflation benefits only. No extension benefits.	100% of LTC benefit amount and duration.
<b>Care coordination services</b>	The care coordination benefit allows a licensed health care coordinator to: <ul style="list-style-type: none"> <li>Assist in developing, implementing and coordinating a formal plan of care.</li> <li>Help identify local care providers and resources and their associated costs.</li> <li>Monitor your ongoing care needs.</li> </ul>	Access to Silver Brick Road from policy issue and access to Lincoln's Claim Team (referral, cost of care, additional features; family + friends).	Access from day 1 of claim for insured only.	Care Plan Benefit. If you request the care plan benefit, we will pay our care planner's charges to prescribe a Plan of Care for the insured and certify, at least annually, that he or she remains chronically ill. In addition, we will reduce the waiting period for the home- and community-based care benefit to [0] days.	CareScout	Included—Securian's Care Management Program	Included, Silver Brick Road.	Included
<b>Minimum face amount</b>	\$50,000	\$50,000	\$36,000 (may vary by state)	\$24,000 for 2 years \$36,000 for 3 years	\$50,000	\$50,000	\$60,000	\$24,000
<b>Premium waiver when on claim</b>	When the Waiver of Premium qualifications are met, the total premiums (LTCi and Life) will be waived. The Waiver of Premium elimination period is 90 days, regardless of location of care received, and only needing to be satisfied once during the life of the contract. Days credited toward the elimination period are on a calendar week basis.	Do not offer a waiver of premium or waiver of rider charge provision.	ABR and EBR premiums are waived during any period of LTC benefit eligibility.	Acceleration charge waived, but planned premiums are still due.	An automatic waiver of premium benefit means any required ongoing premiums are waived once an insured is receiving LTC benefits for care (does not apply to respite care, caregiver training, supportive equipment, care coordination or international facility benefits).	Optional Premium Waiver for LTC Agreement rider waives premiums for both life and LTC portions of premium as long as they are receiving benefits.	Available on pay to A100 only, not on the other pay options. The waiver premium will waive the LTCi premium portion, and not the life premium.	Required premium payments are waived while on claim.

<sup>1</sup>Pacific Life has PremierCare Choice 100, which offers 100% ROP from day 1 and allows for single, 5, and 10 pay options. PremierCare Choice MAX offers vested ROP and allows for the addition of lifetime pay.

<sup>2</sup>The money returned will be adjusted for any loans, withdrawals, or benefits paid and may have tax implications.

<sup>3</sup>Flexible Care Cash: If the insured is claim eligible, is not currently in residential facility care and receiving at least two days informal care (home care or adult day care), benefits are available. This does not require receipts for reimbursement and provides 50% of the maximum daily benefit (per Flexible Care Cash day of use/claim). It will be capped at the IRS Per Diem as of the time of claim. Flexible Care Cash is available as long as Base LTC Value remains.

<sup>4</sup>Distributions such as loans and partial withdrawals can impact policy guarantees and benefit amounts.

<sup>5</sup>The insured is certified as chronically ill by a Licensed Health Care Practitioner (LHCP); reconfirmed by an LHCP every 12 months for reimbursement eligibility. The LHCP certifies that the insured is unable to perform at least two of the activities of daily living (ADLs) without substantial assistance from another for a period of at least 90 days. (ADLs are: bathing, continence, dressing, eating, toileting, and transferring.) An insured may also be certified chronically ill as a result of severe cognitive impairment. Qualified long-term care benefits will continue as long as the individual is certified as chronically ill and until the entire long-term care benefits are exhausted. Care is provided under a care plan prescribed by a licensed health care practitioner. Reimbursement is for covered expenses up to the maximum benefit specified in the policy. Eligibility is subject to claims requirements as specified in the policy rider. Contract contains full details and definitions.

<sup>6</sup>Additional cost applies for inflation protection. For MoneyGuard III, the following inflation options and benefit duration combinations are not available: 5% inflation with six- or seven-year benefit duration; 3% inflation with seven-year benefit duration.

<sup>7</sup>Regardless of who applies.

<sup>8</sup>A streamlined application process is defined as a telephone application and issued in 8 days or less.

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: rider availability, surrender periods, or fees and expenses. For information regarding these and other factors, please consult each company's respective policy guide.

These agreements are intended to provide federally tax-qualified long-term care insurance benefits under Section 7702B of the Internal Revenue Code, as amended.