



# Thrivent's Commitment to Long-Term Care

Care when you need it.  
Care where you want it.



Thrivent is committed to helping clients achieve financial clarity and live lives full of meaning and gratitude. A key aspect of financial clarity is helping clients navigate the challenging journey of extended care planning. At Thrivent we believe everyone should consider the impacts of extended care as part of their plan.

Thrivent is a membership-owned organization that puts our clients' needs first; we're not beholden to Wall Street. Thrivent remains committed to helping our clients find Long-Term Care Insurance (LTCi) solutions that meet their needs by providing comprehensive and competitive products that will be there when clients need them most.

Thrivent has been providing Long-Term Care Insurance since 1987 when its first Long-Term Care Insurance policy was purchased and now services more than 100,000 LTCi policies. In the past 15 years, we have provided more than \$3.2 billion in LTCi benefits for clients—in 2020 Thrivent paid \$300 million in LTCi claims.

Over the last several months, we have seen significant changes in the long-term care insurance marketplace, as carriers have announced decisions to pull back their product offerings in response to unfavorable market conditions.

As one of the most financially strong and stable LTCi providers in the industry, Thrivent is committed to providing long-term care solutions that enable clients to make the most of all they've been given by helping them prepare for a future extended care event. We believe the solutions we provide today will help families protect their legacies, feel secure in their futures and live lives of meaning and gratitude.

A handwritten signature in black ink, appearing to read "Steve Sperka".

**Steve Sperka**  
Vice President  
Health Insurance Products, Thrivent

## Strong and stable

For over 100 years, Thrivent has helped people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving more than 2 million clients, as well as the communities in which they live and work.<sup>1</sup>

We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute<sup>2</sup> for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our clients and their communities. For details, visit [worldsmoethicalcompanies.ethisphere.com/honorees](http://worldsmoethicalcompanies.ethisphere.com/honorees).

**A++ (Superior)  
AM Best**

Highest of 16 Ratings<sup>1</sup>  
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<sup>1</sup>The rating is based on Thrivent's financial strength and claims-paying ability. It does not apply to investment product performance.

The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

<sup>2</sup>Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit [Ethisphere.com](http://Ethisphere.com).

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## GoldenCare

1.800.842.7799  
[www.goldencareagent.com](http://www.goldencareagent.com)  
10700 Old County Rd 15, Ste 450  
Plymouth, MN 55441

