

Thrivent Long-Term Care Insurance Illustration Guide


LTC Brokerage Agents

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iPipeline Illustration

- The iPipeline Illustration is linked to the electronic application.
- It provides the contractually required information to submit a long-term care insurance 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.
- A case will stay in the eApp system for 120 days after it is was last modified before it is purged. If a case has been sitting for over 120 days from the last date modified, you will need to start the illustration and application over.

Help



For help or information on a specific field, click on the  icon. To close the information window, click on the icon again.

Basic Navigation

This is general information on how to navigate while in iPipeline Illustrations or iPipeline Applications:

- To advance through the illustration or application, point and click with your mouse or use the Tab key.
- Any field that is 'yellow' requires information.
- Navigate Next or Back by clicking buttons on the bottom of each screen.

NOTE: Do **NOT** use the back or forward buttons on the browser window to move through the application.

- The left Navigation bar shows your progress through the Illustration or Application.
- Green checkmark - all items on the page are complete. 
- Red question mark - the page has items that need to be completed. 
- When you click Next to advance the screen; an auto save takes place.
- Select View Forms at any time to see the forms prefilled with data entered in the application.
- See the My Cases section for additional information on how to access existing cases.

Access the iPipeline Illustration

To access the Thrivent Long-term Care Insurance product illustrations, open iPipeline.

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.

Login

Username

Password

Login

Forgot your [username](#) or [password](#)?

[Need help logging in?](#)

Create an account

Update your account

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

NEW - Sign up for an account
To request a new account, please complete the following information. All fields are required unless otherwise noted.

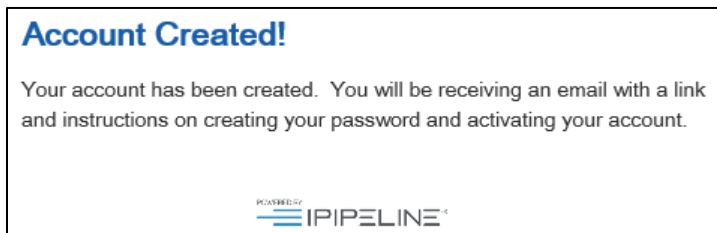
Basic Information
First Name
Last Name
Email

Security Questions
Set up the questions you will answer if you ever forget your password. Choose questions and answers that you'll be able to easily remember at a later date.

What is your mother's maiden name?
What was the name of your high school mascot?
What city you were born in?

Submit Reset

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



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



Long Term Care Insurance (LTCi) - New Cases

NOTE: The LTCi illustration needs to be completed before starting the application.

Case Information

1. After selecting Start New Case, enter **Proposed Insured's** information and **Case Description**.
2. Select the **Application State** and **Product Type** of Health New Business.
3. Click **Find Available Products**.
4. Press **Select** under Quotes/Illustrations.

Case Information

Status	Date Modified
Started	12/23/2019

Proposed Insured

First Name

Last Name

Date of Birth

Age

Gender

Case Description

(Examples: \$500,000.00, Kid's Policy, Business Policy, etc)

Carrier and Product

State:

Product Type:

Product

- Please choose State and Product Type above and click "Find Available Products"

Quotes/Illustration

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.
- The customer data is automatically displayed.

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

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

*The Shared Care Rider and Waiver of Elimination Period for Home Care and Adult Day Care are not available with Risk Class 1 or 2.

The screenshot displays the 'Quotes/ Illustrations' tab of a web application. At the top, there are three tabs: 'Case Information', 'Quotes/ Illustrations' (selected), and 'Application'. Below the tabs, there are buttons for 'LTC Costs', 'Alternate Benefit Choices', and 'Outline of Coverage Premium Information'. A light blue information box contains text about Thrivent, including a note that applicants must be contracted with Thrivent and attest to being Christian or married to a Christian. Below this is the 'Insured(s) Information' section with fields for First Name (Alvis), M.I. (K), Last Name (Halfko), Suffix (dropdown), Sex (Female), Date of Birth (09 / 05 / 1951), and Issue Age (68). The 'Risk Class' dropdown menu is highlighted with a red box and shows 'Standard' as the selected option. At the bottom, there is a checkbox for 'Couples Discount'.

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:
Alvis	K	Hafko	
Sex:	Date of Birth:	Issue Age:	
Female	09 / 04 / 1951	68	
Risk Class:			
Standard			
Discount will be validated prior to issue of the contract.			
<input checked="" type="checkbox"/> 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			
None			

- **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:

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

Sex: **Date of Birth:** **Issue Age:**

Risk Class:

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.

Copy from First Insured to Second Insured

Alvis
Benefit Increase Option
Annual Increase Benefit-19 ▼

Cash Benefit Nonforfeiture Benefit
 Return of Premium upon Death Survivorship Benefit
 Waiver of Elimination Period for Home Care and Adult Day Care

Andre
Benefit Increase Option
Annual Increase Benefit-19 ▼

Cash Benefit Nonforfeiture Benefit
 Return of Premium upon Death Survivorship Benefit
 Waiver of Elimination Period for Home Care and Adult Day Care

Benefits

Copy from First Insured to Second 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*	Survivorship Benefit*
Benefit Increase Option	Cash Benefit
Nonforfeiture Benefit	Waiver of Elimination Period for Home Care and Adult Day Care
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 for under the Premiums and Calculated Values section.

The screenshot shows a software interface for selecting a Shared Care Rider. At the top, there are two radio buttons: 'Illustrate Both Insureds (without Shared Care)' and 'Shared Care Rider', with the latter selected. Below this is a light blue information box with an 'i' icon and the text: 'When Shared Care Rider is selected, each insured must have the same riders and benefits'. The main section is titled 'Riders' and contains several options: 'Benefit Increase Option' (a dropdown menu set to 'None'), 'Cash Benefit' (checkbox), 'Nonforfeiture Benefit' (checkbox), 'Survivorship Benefit' (checkbox), and 'Waiver of Elimination Period for Home Care and Adult Day Care' (checkbox). Below the riders section is the 'Benefits' section, which includes three yellow input fields: 'Benefit Multiplier:', 'Elimination Period:', and 'Maximum Monthly Benefit'. The bottom section is titled 'Premiums' and shows two insureds, 'Alvis' and 'Andre'. For each, there are dropdown menus for 'Contract Pay Type:' (both set to 'Lifetime Pay') and 'Frequency:' (both set to '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
- Annual Increase Benefit (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.

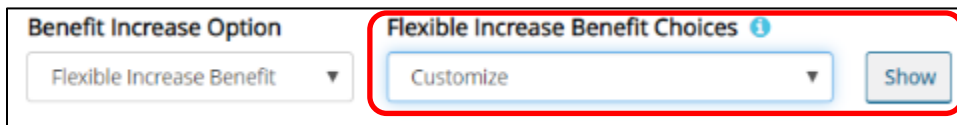
The options are:

- 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 a web form for the 'Benefit Increase Option' rider. A dropdown menu titled 'Flexible Increase Benefit Choices' is open, displaying several 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'. 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 set to 'None'.

Customized Option

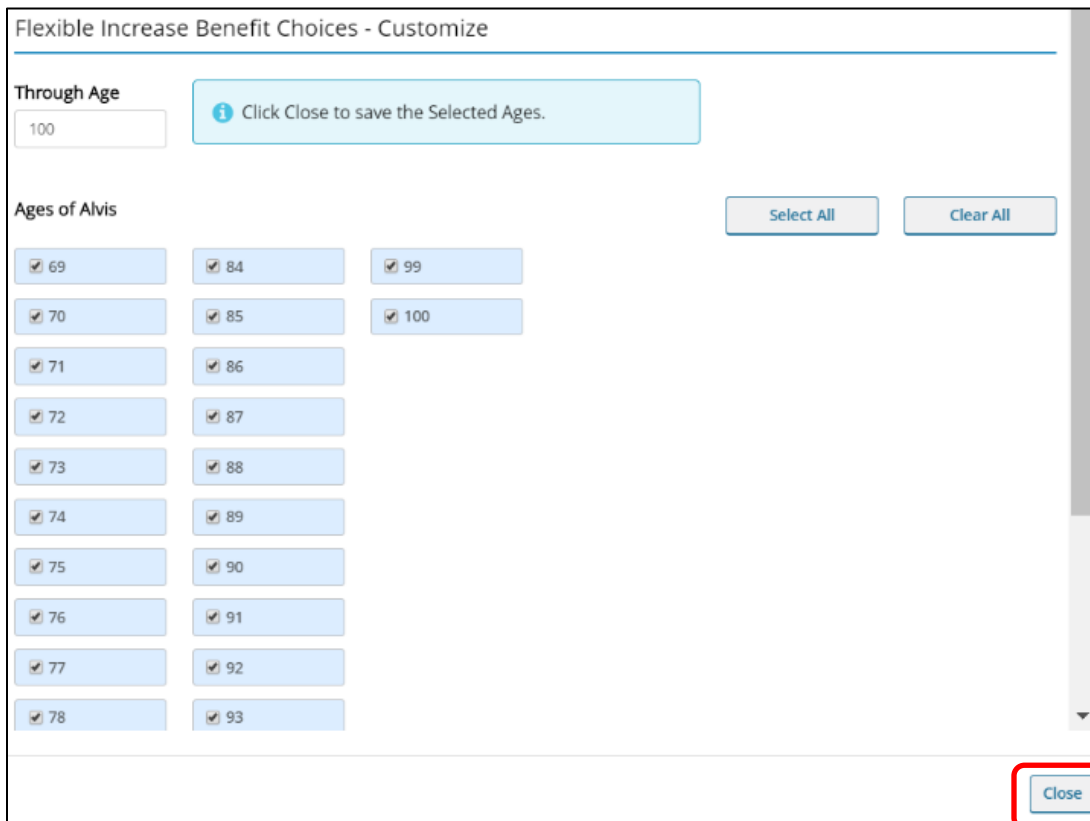
For the Customized option, click **Show** to display the pop-up FIB customized screen.



The screenshot shows a dropdown menu titled "Benefit Increase Option". The selected option is "Flexible Increase Benefit". To its right is another dropdown menu titled "Flexible Increase Benefit Choices" with the option "Customize" selected. A red box highlights the "Flexible Increase Benefit Choices" dropdown and the "Show" button to its right.

- 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.

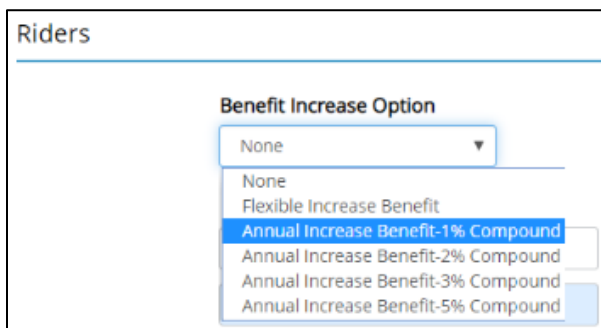
NOTE: Do NOT click on the X in the upper right corner of the screen.



The screenshot shows the "Flexible Increase Benefit Choices - Customize" screen. At the top, there is a "Through Age" field set to "100" and a message box that says "Click Close to save the Selected Ages." Below this is the "Ages of Alvis" section, which contains a grid of checkboxes for ages from 69 to 93. All checkboxes are currently checked. To the right of the grid are "Select All" and "Clear All" buttons. At the bottom right corner, a "Close" button is highlighted with a red box.

Annual Increase Benefit (AIB)

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



The screenshot shows the "Riders" screen. A dropdown menu titled "Benefit Increase Option" is open, showing the following options: "None", "Flexible Increase Benefit", "Annual Increase Benefit-1% Compound", "Annual Increase Benefit-2% Compound", "Annual Increase Benefit-3% Compound", and "Annual Increase Benefit-5% Compound". The "Annual Increase Benefit-1% Compound" option is currently selected and highlighted in blue.

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			
<input type="button" value="Copy from First Insured to Second Insured"/>			
Alvis	Benefit Multiplier: <input type="text"/>	Elimination Period: <input type="text"/>	Maximum Monthly Benefit <input type="text"/>
Andre	<input type="text" value="24 months"/> 24 months 36 months 48 months 60 months 96 months	Elimination Period: <input type="text"/>	Maximum Monthly Benefit <input type="text"/>
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.

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.)

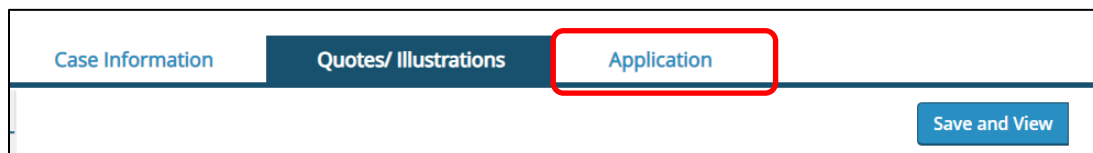
NOTE: You **must** do a Quick Calc to continue on to the application process.

- 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.

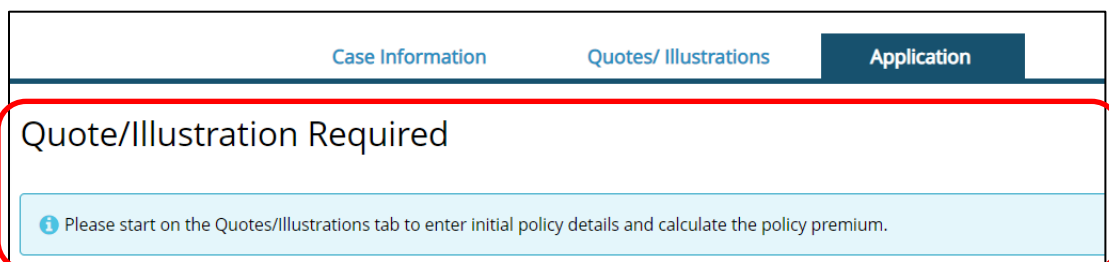
Calculated Benefit and Premiums					
Quick Calc					
Alvis					
Available Benefit	Base Contract Premium	Optional Rider Premium	Discounts	Total Annual Premium	Modal Premium
\$120,000	\$3,100.00	\$3,118.60	-\$1,243.72	\$4,974.88	\$4,974.88
Andre					
Available Benefit	Base Contract Premium	Optional Rider 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	

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.
- **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 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
 - Benefit Options Comparison
 - Plan Options Comparison
 - Cost of Waiting
 - Payment Option Comparison
- Uncheck options for the insured(s), as needed.

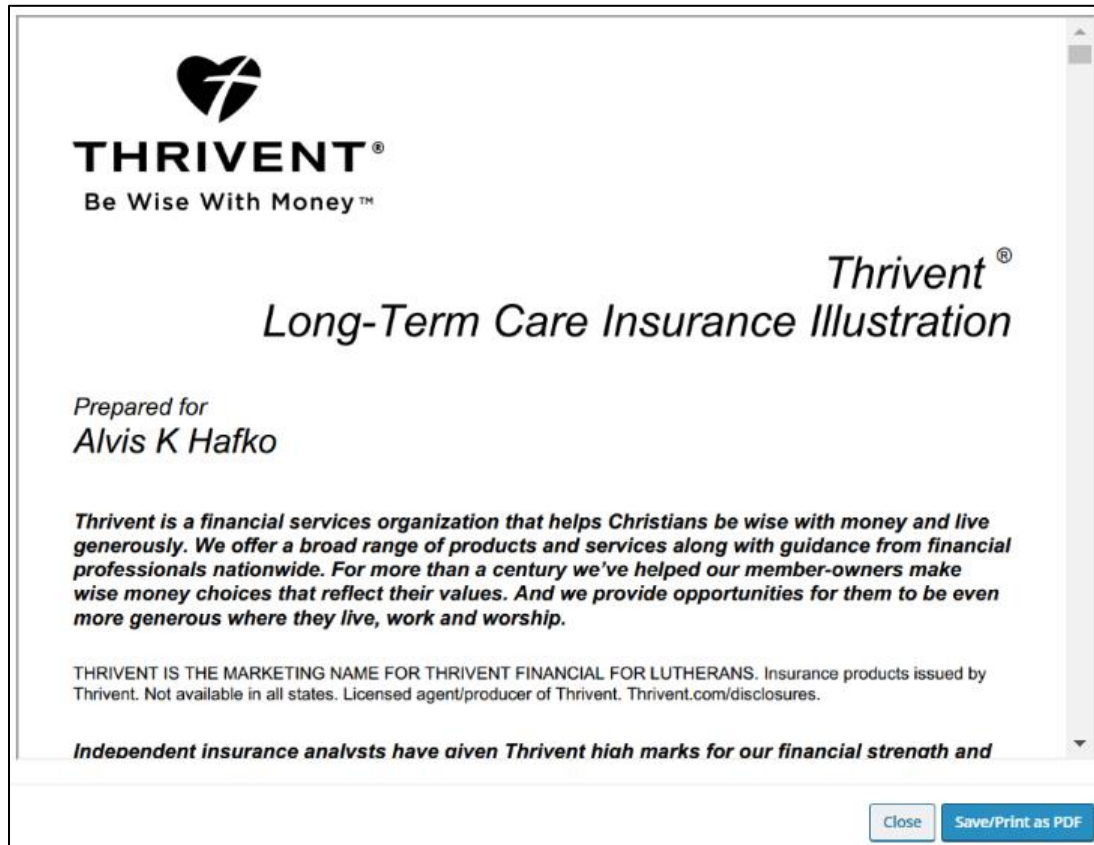
NOTE: For the Dual Entry feature, two columns appear so each illustration can be customized.

The screenshot displays a software interface for configuring output options. On the left, a sidebar shows a navigation menu with 'Output Options' highlighted in blue and circled in red. The main area is divided into two columns for insureds 'Alvis' and 'Andre'. Each column contains a list of checkboxes for various output options. For Alvis, the options are: Break Even Analysis (checked), Benefit and Premium Outlay Comparison (To compare against the selected option of None) (checked), Flexible Increase Benefit (checked), Annual Increase Benefit - 5% (unchecked), Annual Increase Benefit - 3% (unchecked), Annual Increase Benefit - 2% (unchecked), Annual Increase Benefit - 1% (unchecked), Benefit Options Comparison (checked), Plan Options Comparison (checked), Cost of Waiting (checked), and Payment Options Comparison (checked). The same set of options is visible for Andre, with all checkboxes 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.




THRIVENT[®]
Be Wise With Money[™]

Thrivent[®]
Long-Term Care Insurance Illustration

Prepared for
Alvis K Hafko

Thrivent is a financial services organization that helps Christians be wise with money and live generously. We offer a broad range of products and services along with guidance from financial professionals nationwide. For more than a century we've helped our member-owners make wise money choices that reflect their values. And we provide opportunities for them to be even more generous where they live, work and worship.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products issued by Thrivent. Not available in all states. Licensed agent/producer of Thrivent. Thrivent.com/disclosures.



Independent insurance analysts have given Thrivent high marks for our financial strength and

Close Save/Print as PDF

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.

Cases 5					
<input type="checkbox"/>	Name	Status	Carrier	Product	Date Mod
<input type="checkbox"/>	khj, ghk	Started	 THRIVENT®	Long Term Care	1/22/2020
	Case Details				
<input type="checkbox"/>	Hafko, Alvis	Started	 THRIVENT®	Long Term Care	1/22/2020
	Case Details				

← Back to My Cases

View Forms
Case Actions

Case Details

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

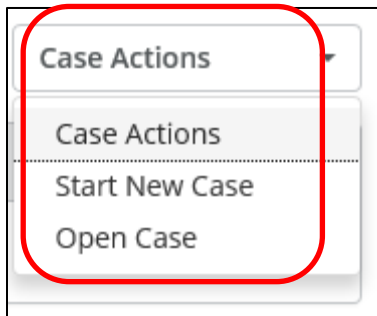
e-Signer Status:

No e-Signature records exist

Activity History:

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



Questions

For eApp technical assistance, contact iPipeline Support at 800-641-6557, option 1, email support@ipipeline.com or visit <https://www.customerportal.ipipeline.com/igo-e-app-help-desk/> for Chat and other Help resources.