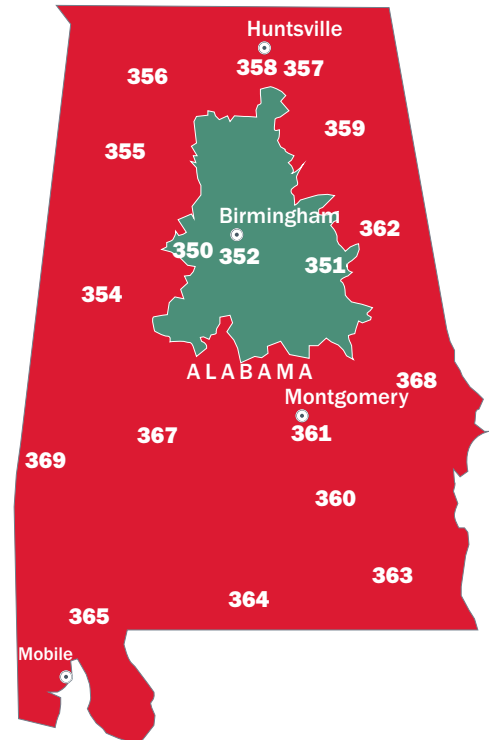


Thrivent Financial

ALABAMA | Plan F

State Competitiveness Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
HHD Percent & Definition	7% Roommate*
Street Level Commission	22.00%
GI Commission	\$25.00
e-App	Yes
e-Contracting	Yes

*Reside with one to three persons 50 years old or older for the past 12 months; or reside with your legal spouse, or validly recognized civil union or domestic partner.

Area Factor 1: 353-370

Area Factor 2: 350-352

Area Factor 1 | FEMALE | Zip 359 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	116.00	120.57	129.62	1.00	Filed
Heartland National Association Group	118.40	123.12	132.44	1.00	2/1/16
State Mutual Insurance Company	123.71	128.75	139.54	1.00	1/1/16
Bankers Fidelity Life Insurance Company (Preferred)	123.95	128.87	138.61	1.05	2/19/15
Americo Financial Life and Annuity Insurance Company	125.32	130.30	140.14	1.05	9/1/15
American Continental Insurance Company	126.88	134.86	145.25	1.05	6/1/15
Philadelphia American Life Insurance Company	127.45	137.38	144.00	1.05	10/1/15
Manhattan Life Insurance Company	128.28	132.48	141.05	1.05	2/1/15
American Retirement Life Insurance Company	128.89	139.86	150.46	1.05	6/1/15
Combined Insurance Company of America	132.66	146.45	156.53	1.05	4/1/15

Area Factor 1 | MALE | Zip 359 | As of 5/1/2016

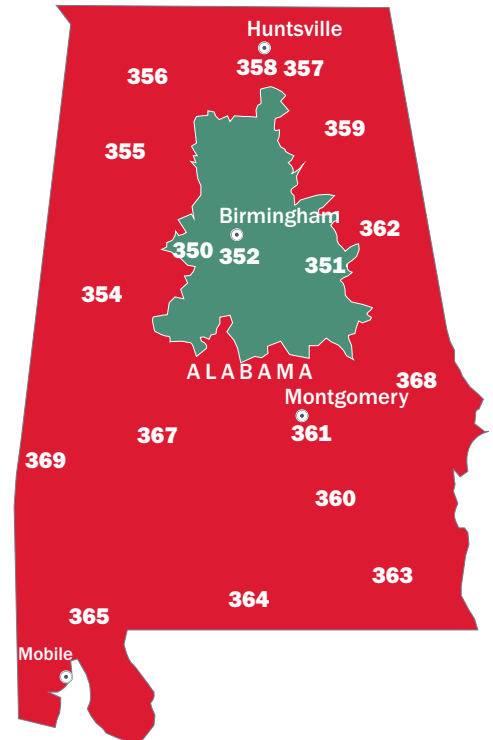
Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	133.40	138.66	149.07	1.00	Filed
Heartland National Association Group	136.16	141.59	152.31	1.00	2/1/16
State Mutual Insurance Company	142.17	148.04	160.51	1.00	1/1/16
Bankers Fidelity Life Insurance Company (Preferred)	138.82	144.34	155.24	1.05	2/19/15
Americo Financial Life and Annuity Insurance Company	144.11	149.84	161.17	1.05	9/1/15
American Continental Insurance Company	145.90	155.05	166.93	1.05	6/1/15
Philadelphia American Life Insurance Company	137.63	148.37	155.52	1.05	10/1/15
Manhattan Life Insurance Company	150.33	155.14	165.38	1.05	2/1/15
American Retirement Life Insurance Company	148.22	160.85	173.03	1.05	6/1/15
Combined Insurance Company of America	152.54	168.43	180.00	1.05	4/1/15

*Rates are net of household discounts. A projected rate increase of 5% on plan F and 4% on Plan G has been applied for carriers with effective dates on or before 10/1/2015. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program. Source of premium rates: CSG Actuarial data feed

Thrivent Financial

ALABAMA | Plan G

State Competitiveness Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
HHD Percent & Definition	7% Roommate*
Street Level Commission	22.00%
GI Commission	\$25.00
e-App	Yes
e-Contracting	Yes

*Reside with one to three persons 50 years old or older for the past 12 months; or reside with your legal spouse, or validly recognized civil union or domestic partner.

Area Factor 1: 353-370 **Area Factor 2: 350-352**

Area Factor 1 | FEMALE | Zip 359 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	91.61	95.67	103.71	1.00	Filed
American Continental Insurance Company	97.53	103.61	112.67	1.04	6/1/15
State Mutual Insurance Company	98.20	102.91	111.76	1.00	1/1/16
IAC	98.43	102.79	111.42	1.00	2/1/16
Heartland National Association Group	101.59	106.09	114.98	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	102.59	112.00	120.55	1.04	2/19/15
Americo Financial Life and Annuity Insurance Company	102.74	107.30	116.32	1.04	9/1/15
United of Omaha Life Insurance	105.99	109.93	117.80	1.04	7/1/15
Combined Insurance Company of America	106.78	117.84	126.01	1.04	4/1/15
American Retirement Life Insurance Company	107.13	117.31	127.14	1.04	6/1/15

Area Factor 1 | MALE | Zip 359 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	105.35	110.02	119.27	1.00	Filed
American Continental Insurance Company	112.09	119.17	129.46	1.04	6/1/15
State Mutual Insurance Company	113.01	118.25	128.64	1.00	1/1/16
IAC	113.19	118.21	128.14	1.00	2/1/16
Heartland National Association Group	116.84	122.01	132.23	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	114.90	125.44	135.01	1.04	2/19/15
Americo Financial Life and Annuity Insurance Company	118.16	123.40	133.76	1.04	9/1/15
United of Omaha Life Insurance	111.55	115.70	123.99	1.04	7/1/15
Combined Insurance Company of America	122.80	135.55	144.93	1.04	4/1/15
American Retirement Life Insurance Company	123.19	134.91	146.21	1.04	6/1/15

*Rates are net of household discounts. A projected rate increase of 5% on plan F and 4% on Plan G has been applied for carriers with effective dates on or before 10/1/2015. For agent use only. Not for use with consumers. Certain exclusions and limitations may apply. All products are not available in all areas. These are sample rates. Some products may be subject to underwriting. Tobacco rates may be higher. Rates are subject to change. Not affiliated with the United States government or federal Medicare program. Source of premium rates: CSG Actuarial data feed