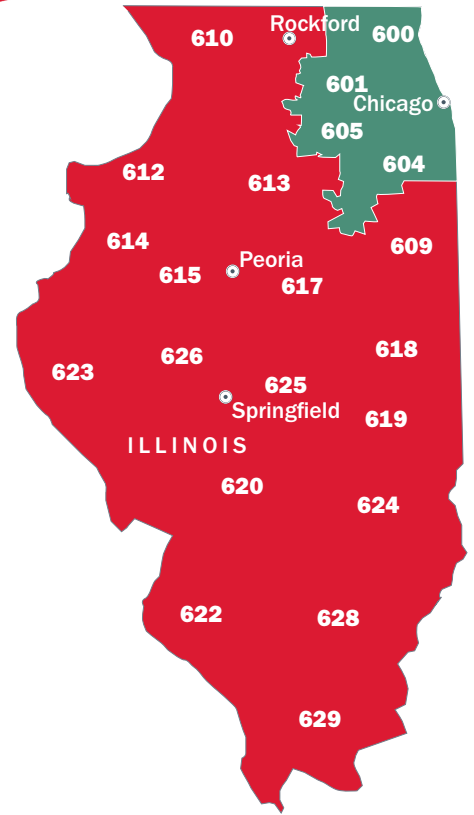


# Thrivent Financial ILLINOIS | Plan F State Competitiveness Grids



## PRODUCT HIGHLIGHTS:

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

\*Reside with one to three Thrivent Medicare Supplement policyholders or applicants.

**Area Factor 1: 609-629**      **Area Factor 2: 600-608**

### Area Factor 1 | FEMALE | Zip 622 | As of 5/1/2016

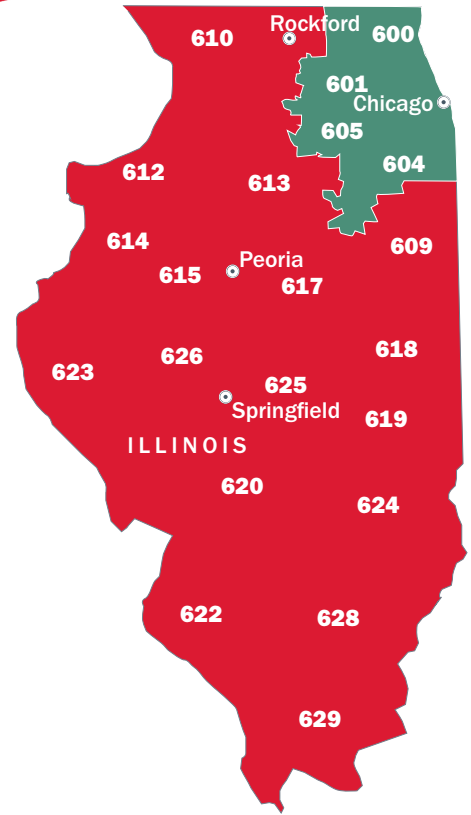
Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
<b>Thrivent Financial</b>	<b>108.51</b>	<b>112.79</b>	<b>121.26</b>	<b>1.00</b>	<b>Filed</b>
Greek Catholic Union of the USA	110.22	114.59	122.77	1.05	5/18/15
Heartland National Association Group	110.57	114.98	123.68	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	111.65	116.08	124.86	1.00	2/22/16
LCBA	113.15	115.58	125.02	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	114.01	118.54	127.50	1.00	4/1/16
Manhattan Life Insurance Company	114.25	119.38	129.06	1.05	11/12/14
Aetna Health and Life Insurance Company	115.74	124.72	131.16	1.00	4/1/16
Western Catholic Union	119.67	122.23	132.22	1.05	11/24/14
Oxford Life Insurance Company	121.05	132.96	142.98	1.05	6/1/15

### Area Factor 1 | MALE | Zip 622 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
<b>Thrivent Financial</b>	<b>124.79</b>	<b>129.71</b>	<b>139.45</b>	<b>1.00</b>	<b>Filed</b>
Greek Catholic Union of the USA	126.75	131.78	141.18	1.05	5/18/15
Heartland National Association Group	127.15	132.22	142.23	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	128.39	133.50	143.59	1.00	2/22/16
LCBA	130.06	132.85	143.71	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	127.69	132.76	142.79	1.00	4/1/16
Manhattan Life Insurance Company	126.78	132.48	143.30	1.05	11/12/14
Aetna Health and Life Insurance Company	133.02	143.47	150.84	1.00	4/1/16
Western Catholic Union	137.56	140.50	151.98	1.05	11/24/14
Oxford Life Insurance Company	136.76	150.21	161.54	1.05	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

# Thrivent Financial ILLINOIS | Plan G State Competitiveness Grids



## PRODUCT HIGHLIGHTS:

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

\*Reside with one to three Thrivent Medicare Supplement policyholders or applicants.

**Area Factor 1: 609-629**      **Area Factor 2: 600-608**

### Area Factor 1 | FEMALE | Zip 622 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
<b>Thrivent Financial</b>	<b>85.70</b>	<b>89.50</b>	<b>97.02</b>	<b>1.00</b>	<b>Filed</b>
IAC	89.32	93.28	101.11	1.00	2/1/16
Bankers Fidelity Assurance Company (Preferred)	89.46	93.43	101.28	1.00	4/1/16
Manhattan Life Insurance Company	89.63	93.58	101.48	1.04	11/12/14
LCBA	90.23	92.02	99.53	1.00	2/1/16
KSKJ Life, American Slovenian Catholic Union	90.37	99.12	107.49	1.00	12/1/15
Greek Catholic Union of the USA	90.97	95.01	102.58	1.04	5/18/15
Western Catholic Union	92.41	94.24	101.93	1.04	11/24/14
Sentinel Security Life Insurance Company	93.83	95.84	103.68	1.04	10/1/15
Mutual of Omaha Insurance Company	94.48	98.98	107.24	1.04	8/1/15

### Area Factor 1 | MALE | Zip 622 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
<b>Thrivent Financial</b>	<b>98.55</b>	<b>102.92</b>	<b>111.57</b>	<b>1.00</b>	<b>Filed</b>
IAC	102.71	107.27	116.27	1.00	2/1/16
Bankers Fidelity Assurance Company (Preferred)	102.88	107.44	116.47	1.00	4/1/16
Manhattan Life Insurance Company	103.01	107.60	116.62	1.04	11/12/14
LCBA	103.71	105.76	114.41	1.00	2/1/16
KSKJ Life, American Slovenian Catholic Union	103.93	114.00	123.69	1.00	12/1/15
Greek Catholic Union of the USA	104.62	109.26	117.96	1.04	5/18/15
Western Catholic Union	106.22	108.31	117.17	1.04	11/24/14
Sentinel Security Life Insurance Company	107.85	110.16	119.16	1.04	10/1/15
Mutual of Omaha Insurance Company	108.97	114.18	123.70	1.04	8/1/15

\*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