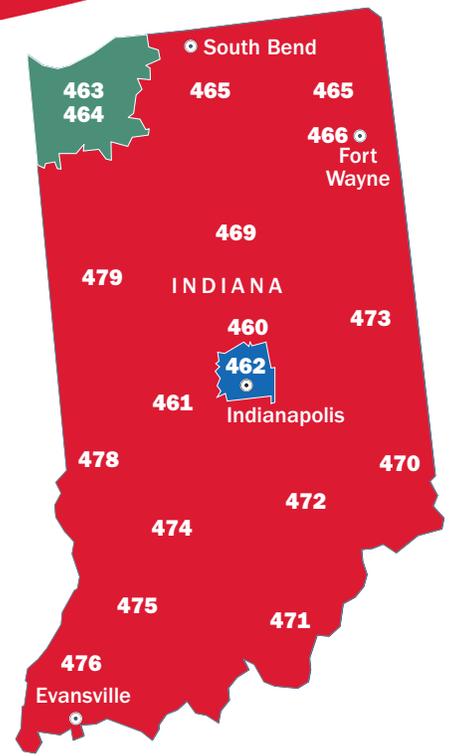


Thrivent Financial INDIANA | Plan F State Competitiveness Grids



PRODUCT HIGHLIGHTS:

Premium Rating Rule	Attained Age
GI Requirement(s)	NA
Special Enrollment Rules	NA
HHD Percent & Definition	7% Roommate*
Street Level Commission	19.00%
GI Commission	19.00%
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: 460-461, 465-479

Area Factor 2: 462

Area Factor 3: 463-464

Area Factor 1 | FEMALE | Zip 469 | As of 5/1/2016

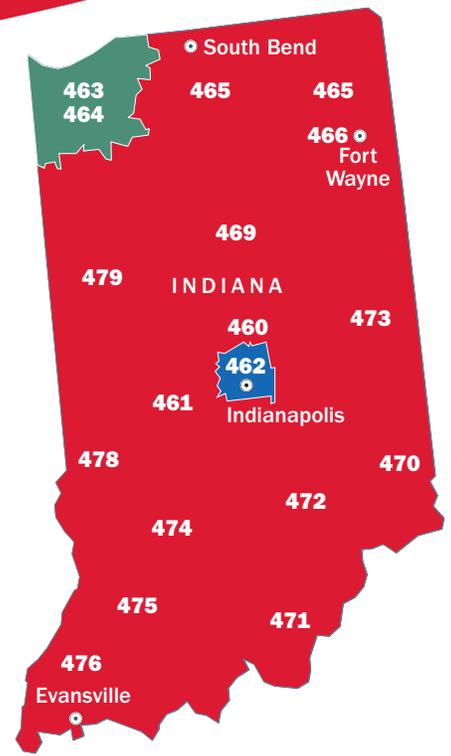
Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	111.01	115.39	124.05	1.00	Filed
Bankers Fidelity Assurance Company (Preferred)	108.47	112.79	121.35	1.00	2/1/16
Greek Catholic Union of the USA	111.51	115.94	124.21	1.05	5/18/15
Heartland National Association Group	112.10	116.58	125.39	1.00	2/1/16
American Retirement Life Insurance Company	112.75	122.35	131.61	1.00	2/1/16
Medico Insurance Company	114.68	114.68	118.13	1.00	11/1/15
American National Life Insurance Company of Texas (Two-Party Rates)	114.76	130.75	138.58	1.00	2/1/16
Continental Life Insurance Company of Brentwood, Tennessee	114.83	127.13	135.02	1.05	8/1/15
Manhattan Life Insurance Company	115.86	120.51	130.27	1.00	4/1/16
Philadelphia American Life Insurance Company	116.13	122.06	125.75	1.05	1/1/13

Area Factor 1 | MALE | Zip 469 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	127.66	132.69	142.66	1.00	Filed
Bankers Fidelity Assurance Company (Preferred)	121.48	126.32	135.91	1.00	2/1/16
Greek Catholic Union of the USA	128.23	133.33	142.84	1.05	5/18/15
Heartland National Association Group	128.92	134.06	144.21	1.00	2/1/16
American Retirement Life Insurance Company	129.66	140.71	151.36	1.00	2/1/16
Medico Insurance Company	124.47	124.47	131.22	1.00	11/1/15
American National Life Insurance Company of Texas (Two-Party Rates)	143.27	134.72	143.27	1.00	2/1/16
Continental Life Insurance Company of Brentwood, Tennessee	132.03	146.15	155.30	1.05	8/1/15
Manhattan Life Insurance Company	133.06	138.41	149.73	1.00	4/1/16
Philadelphia American Life Insurance Company	126.00	132.44	136.44	1.05	1/1/13

*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 INDIANA | 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	19.00%
GI Commission	19.00%
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: 460-461, 465-479

Area Factor 2: 462

Area Factor 3: 463-464

Area Factor 1 | FEMALE | Zip 469 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	87.67	91.55	99.25	1.00	Filed
Continental Life Insurance Company of Brentwood, Tennessee	87.40	96.86	103.04	1.04	8/1/15
Greek Catholic Union of the USA	92.04	96.12	103.77	1.04	5/18/15
Manhattan Life Insurance Company	88.97	92.54	100.13	1.00	4/1/16
Bankers Fidelity Assurance Company (Preferred)	90.17	94.17	102.09	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	90.68	94.71	102.69	1.00	5/1/16
Philadelphia American Life Insurance Company	94.46	101.83	106.72	1.04	1/1/13
American National Life Insurance Company of Texas (Two-Party Rates)	84.51	87.15	92.43	1.00	2/1/16
IAC	91.37	95.42	103.43	1.00	2/1/16
American Retirement Life Insurance Company	97.03	106.25	115.15	1.00	2/1/16

Area Factor 1 | MALE | Zip 469 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	100.81	105.29	114.14	1.00	Filed
Continental Life Insurance Company of Brentwood, Tennessee	100.49	111.44	118.51	1.04	8/1/15
Greek Catholic Union of the USA	105.84	110.53	119.33	1.04	5/18/15
Manhattan Life Insurance Company	102.23	106.25	114.93	1.00	4/1/16
Bankers Fidelity Assurance Company (Preferred)	100.99	105.47	114.34	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	104.32	108.97	118.11	1.00	5/1/16
Philadelphia American Life Insurance Company	102.48	110.48	115.80	1.04	1/1/13
American National Life Insurance Company of Texas (Two-Party Rates)	96.40	99.03	107.91	1.00	2/1/16
IAC	105.07	109.73	118.95	1.00	2/1/16
American Retirement Life Insurance Company	111.57	122.19	132.42	1.00	2/1/16

*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