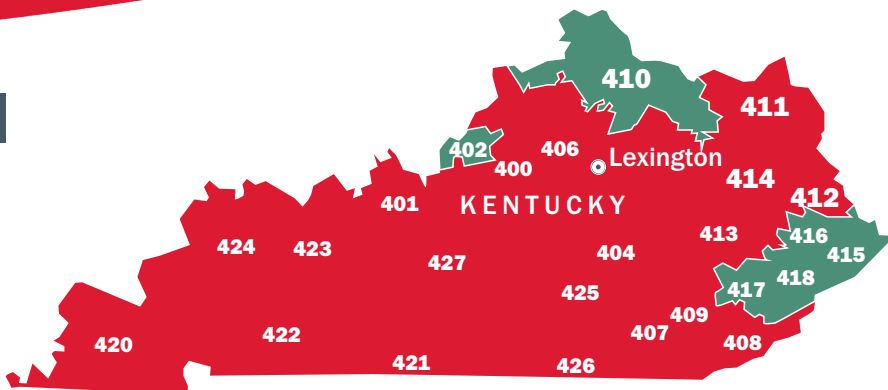


Thrivent Financial

KENTUCKY | 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: 400-401, 403-409, 411-414, 419-428

Area Factor 2: 402, 410, 415-418

Area Factor 1 | FEMALE | Zip 400 | 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
Aetna Health and Life Insurance Company	109.62	120.62	127.74	1.00	3/1/16
Combined Insurance Company of America	118.93	122.91	131.35	1.00	1/1/16
LCBA	119.29	121.84	131.79	1.00	2/1/16
IAC	121.26	126.08	135.61	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	121.27	126.09	135.63	1.05	10/1/15
Bankers Fidelity Assurance Company (Preferred)	121.69	126.52	136.09	1.05	10/1/15
Manhattan Life Insurance Company	123.21	128.82	139.32	1.05	3/1/15
Companion Life Insurance Company	123.59	123.59	129.76	1.05	10/1/15
Medico Corp Insurance Company	124.76	124.76	128.52	1.05	7/1/15

Area Factor 1 | MALE | Zip 400 | As of 5/1/2016

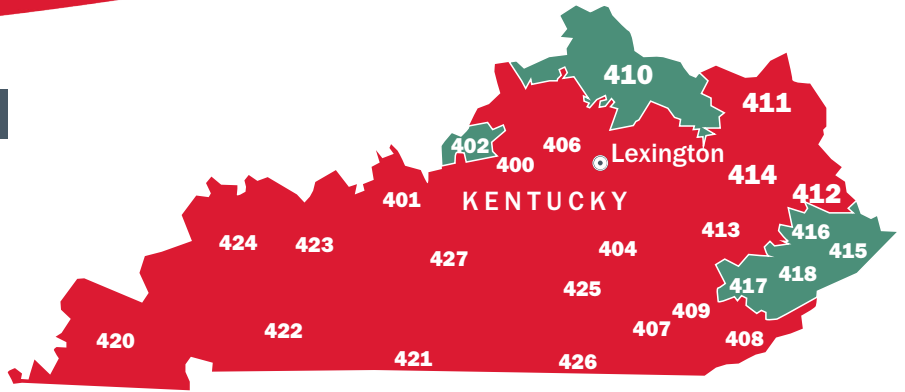
Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	127.66	132.69	142.66	1.00	Filed
Aetna Health and Life Insurance Company	126.12	138.67	146.88	1.00	3/1/16
Combined Insurance Company of America	136.75	141.39	151.05	1.00	1/1/16
LCBA	137.11	140.04	151.49	1.00	2/1/16
IAC	139.44	144.99	155.95	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	139.46	145.01	155.97	1.05	10/1/15
Bankers Fidelity Assurance Company (Preferred)	136.29	141.70	152.42	1.05	10/1/15
Manhattan Life Insurance Company	136.79	142.98	154.61	1.05	3/1/15
Companion Life Insurance Company	135.94	135.94	142.76	1.05	10/1/15
Medico Corp Insurance Company	135.42	135.42	142.76	1.05	7/1/15

*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

KENTUCKY | 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: 400-401, 403-409, 411-414, 419-428

Area Factor 2: 402, 410, 415-418

Area Factor 1 | FEMALE | Zip 400 | 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
IAC	90.49	94.50	102.44	1.00	2/1/16
Omaha Insurance Company	92.61	97.01	105.82	1.04	7/1/15
State Mutual Insurance Company	96.31	100.93	109.61	1.00	1/1/16
Combined Insurance Company of America	97.17	100.44	107.32	1.00	1/1/16
LCBA	97.97	99.90	108.05	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	99.43	103.84	112.56	1.04	10/1/15
Equitable Life & Casualty Insurance Company (Ult Prem)	99.90	104.32	113.08	1.00	4/1/16
Manhattan Life Insurance Company	102.93	107.44	116.47	1.04	3/1/15
Companion Life Insurance Company	105.26	105.26	110.53	1.04	10/1/15

Area Factor 1 | MALE | Zip 400 | 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
IAC	104.07	108.68	117.80	1.00	2/1/16
Omaha Insurance Company	105.24	110.24	120.24	1.04	7/1/15
State Mutual Insurance Company	110.83	115.98	126.17	1.00	1/1/16
Combined Insurance Company of America	111.78	115.48	123.43	1.00	1/1/16
LCBA	112.61	114.83	124.20	1.00	2/1/16
Americo Financial Life and Annuity Insurance Company	114.35	119.42	129.45	1.04	10/1/15
Equitable Life & Casualty Insurance Company (Ult Prem)	114.86	119.90	129.97	1.00	4/1/16
Manhattan Life Insurance Company	118.24	123.56	133.88	1.04	3/1/15
Companion Life Insurance Company	115.80	115.80	121.57	1.04	10/1/15

*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