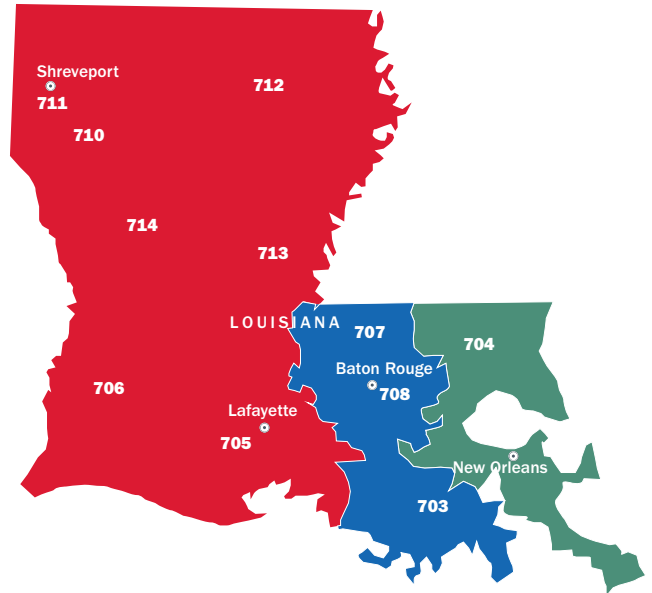


# Thrivent Financial

## LOUISIANA | Plan F

### State Competitiveness Grids



\*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.

### PRODUCT HIGHLIGHTS:

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

**Area Factor 1: 705-706, 709-714** | **Area Factor 2: 703, 707, 708** | **Area Factor 3: 700-702, 704**

### Area Factor 1 | FEMALE | Zip 705 | As of 5/1/2016

| Carrier Name  | Discounted Rate* |               |               | Proj. Rate Change | Effective Date |
|---|------------------|---------------|---------------|-------------------|----------------|
|   | 65               | 68            | 70            |                   |                |
| <b>Thrivent Financial</b>   | <b>114.75</b>    | <b>119.28</b> | <b>128.23</b> | <b>1.00</b>       | <b>Filed</b>   |
| Pekin Life Insurance Company  | 118.68           | 123.35        | 132.63        | 1.00              | 4/15/16        |
| American National Life Insurance Company of Texas (Two-Party Rates) | 121.14           | 125.65        | 133.17        | 1.00              | 2/25/16        |
| LCBA  | 121.28           | 123.87        | 134.00        | 1.00              | 3/1/16         |
| State Mutual Insurance Company                                      | 121.33           | 126.27        | 136.86        | 1.00              | 2/1/16         |
| American Retirement Life Insurance Company                          | 121.39           | 131.73        | 141.71        | 1.00              | 5/1/16         |
| Manhattan Life Insurance Company                                    | 122.96           | 128.49        | 138.91        | 1.05              | 9/1/15         |
| IAC   | 123.95           | 128.88        | 138.63        | 1.00              | 3/1/16         |
| Mutual of Omaha Insurance Company                                   | 125.47           | 133.76        | 144.13        | 1.05              | 7/1/15         |
| Medico Corp Insurance Company                                       | 138.96           | 126.38        | 126.32        | 1.00              | 5/1/16         |

### Area Factor 1 | MALE | Zip 705 | As of 5/1/2016

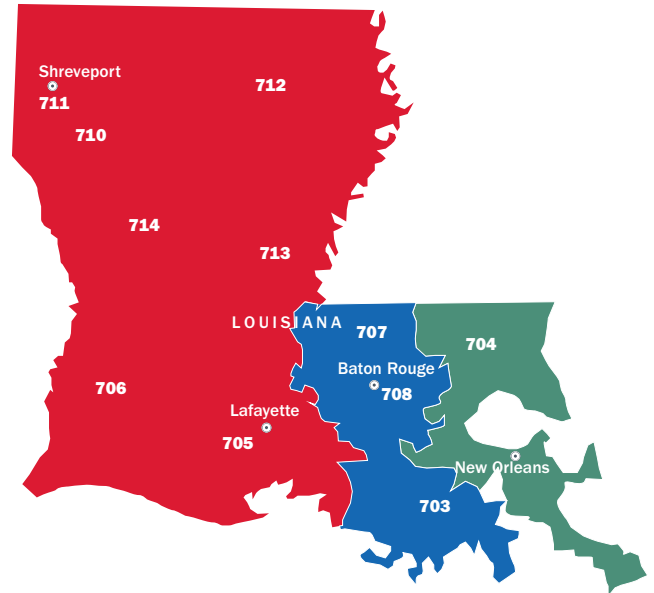
| Carrier Name  | Discounted Rate* |               |               | Proj. Rate Change | Effective Date |
|---|------------------|---------------|---------------|-------------------|----------------|
|   | 65               | 68            | 70            |                   |                |
| <b>Thrivent Financial</b>   | <b>131.96</b>    | <b>137.17</b> | <b>147.46</b> | <b>1.00</b>       | <b>Filed</b>   |
| Pekin Life Insurance Company  | 136.46           | 141.83        | 152.56        | 1.00              | 4/15/16        |
| American National Life Insurance Company of Texas (Two-Party Rates) | 137.69           | 142.20        | 151.23        | 1.00              | 2/25/16        |
| LCBA  | 139.40           | 142.38        | 154.02        | 1.00              | 3/1/16         |
| State Mutual Insurance Company                                      | 139.44           | 145.19        | 157.42        | 1.00              | 2/1/16         |
| American Retirement Life Insurance Company                          | 139.60           | 151.50        | 162.96        | 1.00              | 5/1/16         |
| Manhattan Life Insurance Company                                    | 136.54           | 142.65        | 154.29        | 1.05              | 9/1/15         |
| IAC   | 142.55           | 148.21        | 159.41        | 1.00              | 3/1/16         |
| Mutual of Omaha Insurance Company                                   | 136.84           | 148.48        | 163.51        | 1.05              | 7/1/15         |
| Medico Corp Insurance Company                                       | 152.86           | 137.01        | 138.73        | 1.00              | 5/1/16         |

\*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

# Thrivent Financial

## LOUISIANA | Plan G

### State Competitiveness Grids



\*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.

### PRODUCT HIGHLIGHTS:

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

**Area Factor 1: 705-706, 709-714** | **Area Factor 2: 703, 707, 708** | **Area Factor 3: 700-702, 704**

### Area Factor 1 | FEMALE | Zip 705 | As of 5/1/2016

| Carrier Name  | Discounted Rate* |              |               | Proj. Rate Change | Effective Date |
|---|------------------|--------------|---------------|-------------------|----------------|
|   | 65               | 68           | 70            |                   |                |
| <b>Thrivent Financial</b>   | <b>90.62</b>     | <b>94.64</b> | <b>102.59</b> | <b>1.00</b>       | <b>Filed</b>   |
| American Retirement Life Insurance Company                          | 84.46            | 92.50        | 100.24        | 1.00              | 5/1/16         |
| American Continental Insurance Company                              | 94.01            | 98.05        | 106.36        | 1.00              | 3/1/16         |
| Sentinel Security Life Insurance Company                            | 94.96            | 102.29       | 108.96        | 1.00              | 1/1/16         |
| Manhattan Life Insurance Company                                    | 95.75            | 100.11       | 108.49        | 1.04              | 9/1/15         |
| American National Life Insurance Company of Texas (Two-Party Rates) | 96.31            | 99.32        | 105.34        | 1.00              | 2/25/16        |
| State Mutual Insurance Company                                      | 96.31            | 100.93       | 109.61        | 1.00              | 2/1/16         |
| IAC   | 97.37            | 101.69       | 110.22        | 1.00              | 3/1/16         |
| LCBA  | 98.07            | 100.02       | 108.18        | 1.00              | 3/1/16         |
| Medico Corp Insurance Company                                       | 104.32           | 94.87        | 94.84         | 1.00              | 5/1/16         |

### Area Factor 1 | MALE | Zip 705 | As of 5/1/2016

| Carrier Name  | Discounted Rate* |               |               | Proj. Rate Change | Effective Date |
|---|------------------|---------------|---------------|-------------------|----------------|
|   | 65               | 68            | 70            |                   |                |
| <b>Thrivent Financial</b>   | <b>104.21</b>    | <b>108.84</b> | <b>117.98</b> | <b>1.00</b>       | <b>Filed</b>   |
| American Retirement Life Insurance Company                          | 97.14            | 106.37        | 115.28        | 1.00              | 5/1/16         |
| American Continental Insurance Company                              | 108.10           | 112.77        | 122.50        | 1.00              | 3/1/16         |
| Sentinel Security Life Insurance Company                            | 109.15           | 117.58        | 125.24        | 1.00              | 1/1/16         |
| Manhattan Life Insurance Company                                    | 110.02           | 115.02        | 124.69        | 1.04              | 9/1/15         |
| American National Life Insurance Company of Texas (Two-Party Rates) | 109.85           | 112.86        | 120.38        | 1.00              | 2/25/16        |
| State Mutual Insurance Company                                      | 110.83           | 115.98        | 126.17        | 1.00              | 2/1/16         |
| IAC   | 111.97           | 116.94        | 126.76        | 1.00              | 3/1/16         |
| LCBA  | 112.73           | 114.96        | 124.35        | 1.00              | 3/1/16         |
| Medico Corp Insurance Company                                       | 114.76           | 102.85        | 104.15        | 1.00              | 5/1/16         |

\*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