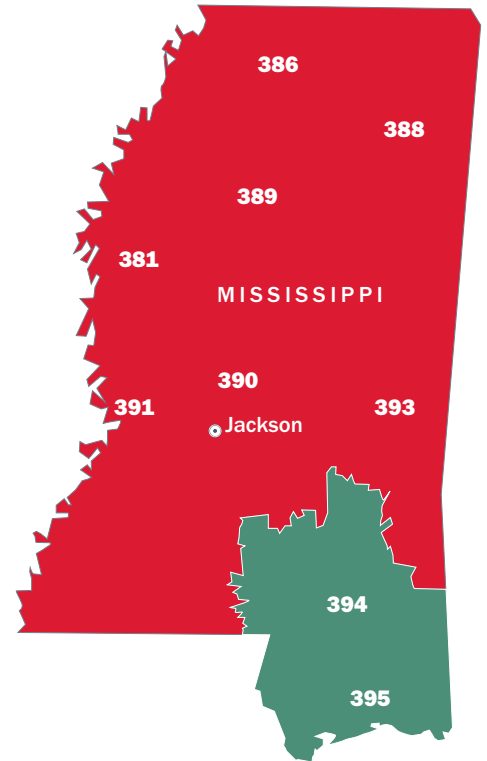


Thrivent Financial MISSISSIPPI | Plan F State Competitiveness Grids



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 |

*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: 386-393, 396-397

Area Factor 2: 394-395

Area Factor 1 | FEMALE | Zip 386 | As of 5/1/2016

| Carrier Name | Discounted Rate* | | | Proj. Rate Change | Effective Date |
|--|------------------|---------------|---------------|-------------------|----------------|
| | 65 | 68 | 70 | | |
| Thrivent Financial | 109.76 | 114.09 | 122.65 | 1.00 | Filed |
| Bankers Fidelity Life Insurance Company (Preferred) | 109.14 | 113.50 | 122.10 | 1.00 | 1/1/16 |
| Mutual of Omaha Insurance Company | 110.08 | 111.67 | 115.19 | 1.00 | 3/11/16 |
| Pekin Life Insurance Company | 110.94 | 115.31 | 123.98 | 1.00 | 3/1/16 |
| Central States Indemnity Company of Omaha | 112.37 | 117.34 | 126.79 | 1.00 | 11/1/15 |
| Manhattan Life Insurance Company | 112.86 | 117.91 | 127.43 | 1.05 | 7/1/15 |
| Equitable Life & Casualty Insurance Company (Ult Prem) | 114.78 | 130.20 | 140.05 | 1.00 | 4/1/16 |
| Americo Financial Life and Annuity Insurance Company | 115.89 | 120.49 | 129.60 | 1.05 | 9/1/15 |
| American Retirement Life Insurance Company | 119.14 | 129.30 | 139.08 | 1.05 | 8/1/15 |
| American Continental Insurance Company | 120.15 | 125.14 | 134.77 | 1.05 | 4/1/15 |

Area Factor 1 | MALE | Zip 386 | As of 5/1/2016

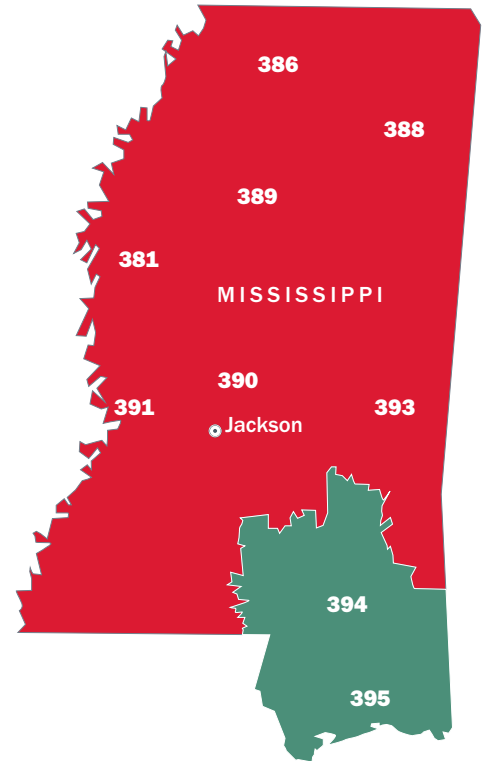
| Carrier Name | Discounted Rate* | | | Proj. Rate Change | Effective Date |
|--|------------------|---------------|---------------|-------------------|----------------|
| | 65 | 68 | 70 | | |
| Thrivent Financial | 126.22 | 131.20 | 141.05 | 1.00 | Filed |
| Bankers Fidelity Life Insurance Company (Preferred) | 122.24 | 127.11 | 136.75 | 1.00 | 1/1/16 |
| Mutual of Omaha Insurance Company | 126.53 | 128.37 | 132.41 | 1.00 | 3/11/16 |
| Pekin Life Insurance Company | 127.56 | 132.58 | 142.61 | 1.00 | 3/1/16 |
| Central States Indemnity Company of Omaha | 124.78 | 130.27 | 140.90 | 1.00 | 11/1/15 |
| Manhattan Life Insurance Company | 125.24 | 130.85 | 141.59 | 1.05 | 7/1/15 |
| Equitable Life & Casualty Insurance Company (Ult Prem) | 131.99 | 149.73 | 161.05 | 1.00 | 4/1/16 |
| Americo Financial Life and Annuity Insurance Company | 133.26 | 138.57 | 149.04 | 1.05 | 9/1/15 |
| American Retirement Life Insurance Company | 137.02 | 148.69 | 159.94 | 1.05 | 8/1/15 |
| American Continental Insurance Company | 138.18 | 143.75 | 154.96 | 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

MISSISSIPPI | Plan G

State Competitiveness Grids



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 |

*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: 386-393, 396-397

Area Factor 2: 394-395

Area Factor 1 | FEMALE | Zip 386 | As of 5/1/2016

| Carrier Name | Discounted Rate* | | | Proj. Rate Change | Effective Date |
|--|------------------|--------------|--------------|-------------------|----------------|
| | 65 | 68 | 70 | | |
| Thrivent Financial | 86.68 | 90.53 | 98.13 | 1.00 | Filed |
| Equitable Life & Casualty Insurance Company (Ult Prem) | 87.65 | 91.53 | 99.20 | 1.00 | 4/1/16 |
| American Continental Insurance Company | 88.55 | 92.18 | 100.24 | 1.04 | 4/1/15 |
| Manhattan Life Insurance Company | 89.22 | 93.09 | 100.91 | 1.04 | 7/1/15 |
| Mutual of Omaha Insurance Company | 90.26 | 91.57 | 94.46 | 1.00 | 3/11/16 |
| IAC | 90.34 | 94.35 | 102.27 | 1.00 | 3/1/16 |
| Central States Indemnity Company of Omaha | 92.23 | 96.33 | 104.16 | 1.00 | 11/1/15 |
| Philadelphia American Life Insurance Company | 93.31 | 100.59 | 105.43 | 1.00 | 11/1/15 |
| Americo Financial Life and Annuity Insurance Company | 95.01 | 99.23 | 107.56 | 1.04 | 9/1/15 |
| Combined Insurance Company of America | 96.89 | 106.93 | 114.36 | 1.04 | 4/29/14 |

Area Factor 1 | MALE | Zip 386 | As of 5/1/2016

| Carrier Name | Discounted Rate* | | | Proj. Rate Change | Effective Date |
|--|------------------|---------------|---------------|-------------------|----------------|
| | 65 | 68 | 70 | | |
| Thrivent Financial | 99.68 | 104.11 | 112.85 | 1.00 | Filed |
| Equitable Life & Casualty Insurance Company (Ult Prem) | 100.83 | 105.25 | 114.08 | 1.00 | 4/1/16 |
| American Continental Insurance Company | 101.80 | 106.08 | 115.14 | 1.04 | 4/1/15 |
| Manhattan Life Insurance Company | 102.45 | 107.04 | 116.06 | 1.04 | 7/1/15 |
| Mutual of Omaha Insurance Company | 103.75 | 105.27 | 108.57 | 1.00 | 3/11/16 |
| IAC | 103.89 | 108.50 | 117.61 | 1.00 | 3/1/16 |
| Central States Indemnity Company of Omaha | 102.46 | 106.95 | 115.71 | 1.00 | 11/1/15 |
| Philadelphia American Life Insurance Company | 100.79 | 108.64 | 113.86 | 1.00 | 11/1/15 |
| Americo Financial Life and Annuity Insurance Company | 109.27 | 114.12 | 123.69 | 1.04 | 9/1/15 |
| Combined Insurance Company of America | 111.46 | 122.98 | 131.54 | 1.04 | 4/29/14 |

*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