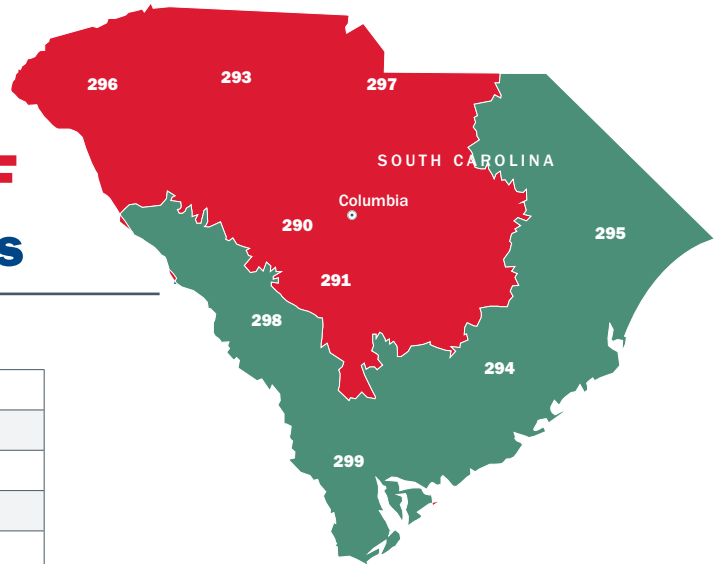


Thrivent Financial

SOUTH CAROLINA | 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	22.00%
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: 290-293, 296-297

Area Factor 2: 294-295, 298-299

Area Factor 1 | FEMALE | Zip 296 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	104.77	108.90	117.08	1.00	Filed
Heartland National Association Group	105.09	109.28	117.55	1.00	2/1/16
Greek Catholic Union of the USA	107.62	111.90	119.88	1.05	5/18/15
American Retirement Life Insurance Company	111.63	121.13	130.30	1.00	2/1/16
LCBA	111.87	114.27	123.61	1.00	5/1/16
Manhattan Life Insurance Company	112.05	117.01	126.53	1.05	8/1/15
Americo Financial Life and Annuity Insurance Company	114.53	119.09	128.09	1.05	9/1/15
IAC	115.35	119.93	129.00	1.00	2/1/16
Bankers Fidelity Assurance Company (Preferred)	116.16	120.77	129.89	1.05	1/19/15
Combined Insurance Company of America	121.72	134.38	143.62	1.05	7/1/14

Area Factor 1 | MALE | Zip 296 | As of 5/1/2016

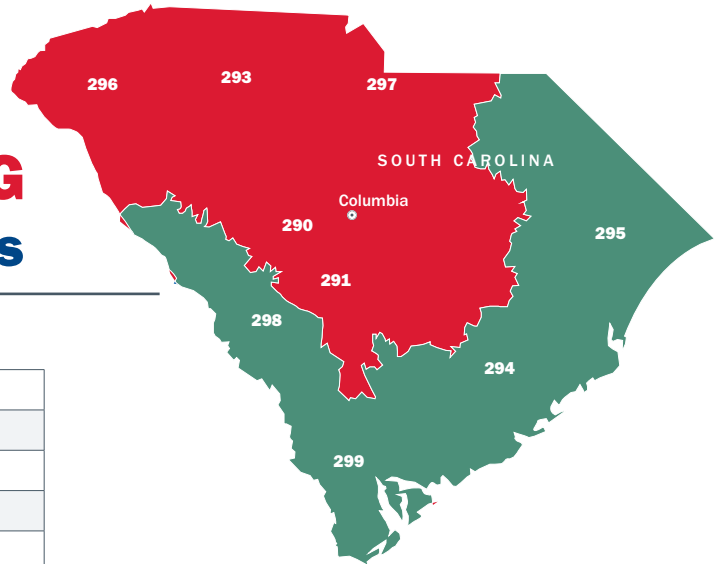
Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	120.49	125.24	134.64	1.00	Filed
Heartland National Association Group	120.85	125.68	135.18	1.00	2/1/16
Greek Catholic Union of the USA	123.76	128.68	137.85	1.05	5/18/15
American Retirement Life Insurance Company	128.37	139.30	149.85	1.00	2/1/16
LCBA	128.59	131.34	142.08	1.00	5/1/16
Manhattan Life Insurance Company	124.26	129.87	140.45	1.05	8/1/15
Americo Financial Life and Annuity Insurance Company	131.71	136.95	147.31	1.05	9/1/15
IAC	132.66	137.93	148.35	1.00	2/1/16
Bankers Fidelity Assurance Company (Preferred)	130.08	135.26	145.48	1.05	1/19/15
Combined Insurance Company of America	139.95	154.54	165.15	1.05	7/1/14

*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

Thrivent Financial

SOUTH CAROLINA | 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	22.00%
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: 290-293, 296-297

Area Factor 2: 294-295, 298-299

Area Factor 1 | FEMALE | Zip 296 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	82.74	86.41	93.67	1.00	Filed
LCBA	84.36	86.02	93.06	1.00	5/1/16
IAC	84.45	88.20	95.60	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	86.06	89.88	97.43	1.00	2/1/16
Manhattan Life Insurance Company	87.53	91.48	99.06	1.04	8/1/15
Aetna Health and Life Insurance Company	89.55	93.35	101.41	1.00	3/1/16
Greek Catholic Union of The USA	89.92	93.91	101.38	1.04	5/18/15
Heartland National Association Group	90.17	94.17	102.06	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	91.61	95.64	103.70	1.00	4/1/16
Omaha Insurance Company	97.12	100.40	108.62	1.00	7/1/16

Area Factor 1 | MALE | Zip 296 | As of 5/1/2016

Carrier Name	Discounted Rate*			Proj. Rate Change	Effective Date
	65	68	70		
Thrivent Financial	95.15	99.37	107.72	1.00	Filed
LCBA	96.96	98.87	106.96	1.00	5/1/16
IAC	97.13	101.44	109.94	1.00	2/1/16
Bankers Fidelity Life Insurance Company (Preferred)	96.39	100.66	109.12	1.00	2/1/16
Manhattan Life Insurance Company	100.59	105.11	113.89	1.04	8/1/15
Aetna Health and Life Insurance Company	103.03	107.29	116.51	1.00	3/1/16
Greek Catholic Union of The USA	103.40	108.00	116.60	1.04	5/18/15
Heartland National Association Group	103.70	108.30	117.37	1.00	2/1/16
Equitable Life & Casualty Insurance Company (Ult Prem)	105.32	109.97	119.20	1.00	4/1/16
Omaha Insurance Company	102.23	105.67	114.32	1.00	7/1/16

*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