



**THRIVENT
FINANCIAL®**

Connecting faith & finances for good.™

Estimate of Long-Term Care: Long-Term Care Insurance Contract

THRIVENT FINANCIAL, THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS, HAS BEEN IN THE LONG-TERM CARE INSURANCE BUSINESS SINCE 1987.

Use this calculator to estimate the cost of long-term care and see what it would take to attempt to save for this expense.

Enter a value in all fields below

Your long-term care needs:

Your current age: 40 53 66 80

Where do you plan to retire:

Annual cost of long-term care:

Your long-term care begins in: 1 10 19 40

Years of long-term care: 1 10 20 30

If you're planning to self-fund your long-term care:

Amount currently allocated: \$0 \$10k \$100k \$1m

Monthly savings: \$0 \$1k \$5k \$20k

Estimated Rate of return:

Calculated values:

Money saved over time:

Projected cost:

**Total Monthly savings
needed:**

[x]

Where do you plan to retire

Choose the location that you expect to retire in. This will have an impact on the cost of your long-term care.

Definitions

Your current age

Your current age.

Where do you plan to retire

Choose the location that you expect to retire in. This will have an impact on the cost of your long-term care.

Annual cost of long-term care

The annual cost of long term-care in a nursing home with a semi-private room. To enter an amount for a location not in the provided list, or to enter your own long-term care cost estimate, choose "other" from the selection list.

Your long-term care begins in

Estimated number of years before your long-term care needs begin.

Years of long-term care

Estimated number of years you expect to need long-term care coverage.

Estimated annual inflation rate

What you expect for the average long-term inflation rate for long-term care costs.

Amount currently allocated

Total you currently have saved toward your long-term care needs. This should not include other savings that you will need to fund your retirement, living expenses or other savings needs. Only include money specifically allocated to your long-term care needs.

Monthly savings

Enter how much could you afford to put away monthly towards your long-term care costs. This calculator also assumes that you make your contribution at the beginning of each month.

Estimated rate of return

This is the annually compounded rate of return you expect from your investments. For the purposes of this calculator, taxation is not factored into the results. If you pay taxes on the interest, dividends or capital gains from these investments, you may wish to enter your after-tax rate of return. The actual rate of return is largely dependent on the types of investments you select. The Standard & Poor's 500® (S&P 500®) for the 10 years ending Dec. 31st, 2013, had an annual compounded rate of return of 7.3%, including reinvestment of dividends. From January 1970 through the end of 2013, the average annual compounded rate of return for the S&P 500®, including reinvestment of dividends, was approximately 10.6% (source: www.standardandpoors.com). Since 1970, the highest 12-month return was 61% (June 1982 through June 1983). The lowest 12-month return was -43% (March 2008 to March 2009). Savings accounts at a financial institution may pay as little as 0.25% or less but carry significantly lower risk of loss of principal balances.

It is important to remember that these scenarios are hypothetical and that future rates of return can't be predicted with certainty and that investments that pay higher rates of return are generally subject to higher risk and volatility. The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment. It is not possible to invest directly in an index and the compounded rate of return noted above does not reflect sales charges and other fees that Separate Account investment funds and/or investment companies may charge.

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans. A medical exam may be required. Premiums are not guaranteed to remain unchanged, except during the first five contract years. Any changes to premium rates will apply to all similar contracts issued in your state to contract owners in the same class on the same contract form. This means you cannot be singled out for an increase because of advancing age, changes in your health, claim status or any other reason solely related to you. Long-term care insurance may not cover all of the costs associated with long-term care. You are advised to review your contract carefully. The contract has exclusions, limitations, reductions in benefits and terms under which the contract may be continued in force or discontinued. Contract provisions and maximum monthly benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

This is a solicitation for insurance. A Thrivent Financial representative may contact you.

These interactive calculators are not intended to provide or replace specific professional financial advice. We cannot and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical, are for illustrative purposes only, and may differ from more in depth analysis results. They do not represent the past performance of any specific product, nor should they be viewed as a promise of future results of any product offered by Thrivent Financial for Lutherans or its affiliates. We encourage you to seek personalized analysis regarding all personal finance issues.

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