



# What you can expect when purchasing life insurance



For more than 100 years Thrivent has been supporting our clients through challenging times, helping them take steps to feel confident about their finances. We strive to provide sound financial advice, which in turn provides financial clarity.

If you're considering applying or making a change to your life insurance, we have methods in place to make it easier for you:

- Meetings can be held virtually, and the required forms can be signed without meeting in person.
- Purchasing life insurance requires health underwriting. This could be completed:
  - o Through our accelerated underwriting program.
  - o In person with a paramed exam.
  - o Or in some cases, simply answering a few health questions.

## Accelerated underwriting

- Available on: Most life insurance, ages 18 to 60, for new business face amounts of \$100,000 to \$1,000,000.
- We do ask you to complete a Declaration of Insurability online or over the phone.
- Not all applicants who apply using our accelerated underwriting get approved, others require additional information such as a paramed exam.
- Accelerated underwriting is not available in New York.

## Paramed exam

- A paramed exam may be required to put your life insurance coverage in force.
- Our exam partners offer mobile exams, which allow you to complete the exam from your home even if your state has declared a 'Shelter in Place' order.
- The examiners call you prior to the appointment to screen for symptoms or any contact you may have had with COVID-19. (If needed, the exam will be postponed.)
- Only examiners who have not traveled, show no symptoms or have not been exposed to COVID-19 are conducting exams.
- Examiners are equipped with personal protective equipment to ensure your safety during the exam.

## Temporary life insurance while you wait for an underwriting decision

If your first premium is submitted with your application, Thrivent offers 60 days of conditional coverage.<sup>1</sup>

- If you die before an underwriting decision is made, Thrivent will continue with the underwriting process. If we determine you would have been eligible for life insurance, we will pay the claim.
- If you choose not to move forward with the coverage, or your application is declined, any premiums you paid will be fully refunded.

You can continue to conduct business with us the way you always have, with options to pay the initial premium:

- Electronically (requires a Bank Withdrawal form, or existing automatic payment plan for monthly premium).
- By phone with a Customer Service Professional (for existing bank accounts).
- With your financial professional.
- By mail (check).

<sup>1</sup>Subject to requirements and exclusions.

## Strong and stable

For over 100 years, Thrivent has helped people build their financial futures and live more generous lives. Today, we're a Fortune 500 company, offering a full range of expert financial solutions, serving more than 2 million clients, as well as the communities in which they live and work. You can take comfort in knowing you have a solid partner on your side. Independent insurance analyst AM Best gives us high marks for our financial strength and ability to pay claims.<sup>1</sup>

We're also proud to again be named one of the "World's Most Ethical Companies" by Ethisphere Institute<sup>2</sup> for our leadership in promoting ethical business standards and introducing innovative ideas to benefit our clients and their communities. For details, visit [worldsmoethicalcompanies.ethisphere.com/honorees](http://worldsmoethicalcompanies.ethisphere.com/honorees).

**A++ (Superior)  
AM Best**

Highest of 16 ratings<sup>1</sup>  
June 2020 • [AMBest.com](http://AMBest.com)



<sup>1</sup>The rating is based on Thrivent's financial strength and claims-paying ability. It does not apply to investment product performance.

The rating also refers only to the overall financial status of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.

<sup>2</sup>Both the "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit [Ethisphere.com](http://Ethisphere.com).

---

## We're here to help you navigate times of uncertainty.

Your financial professional can discuss the benefits of life insurance with you in greater detail to see if it's a good fit for your retirement strategy.

---

Thrivent and its financial professionals do not provide legal, accounting or tax advice. Consult your tax professional.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC and a subsidiary of Thrivent. [Thrivent.com/disclosures](http://Thrivent.com/disclosures).

This is a solicitation for insurance. A licensed insurance agent/producer may contact you.

Guarantees backed by the financial strength and claims-paying ability of Thrivent.

[thrivent.com](http://thrivent.com) • 800-847-4836