



THRIVENT[®]
INDEPENDENT

THRIVENT INDEPENDENT
AGENT GUIDE

CONTACT INFORMATION



New Business

1.844.221.7813

- Claims
- NB Status
- UW
- Fax App Submission

1.855.400.9598

New Business Mailing Address

P.O. Box 14008
Clearwater, FL 33766-4008

Claims Mailing Address

P.O. Box 14057
Clearwater, FL 33766

New Business Overnight Mailing Address

2650 McCormick Dr.
Clearwater, FL 33759



Agent Support

1.844.221.7813

- Sales and Marketing
- Commissions
- Sales Forms & Materials - Order Printed Supplies
- Product Availability



Member Benefits

1.844.221.7813



Policyholder Services

1.844.221.7813



Technology

1.844.550.1200

Technical help with logging in,
system errors, etc.

- eApp
- eContracting
- AgentXcelerator



Marketing & Advertising

BOXTIMarketing@Thrivent.com

For advisor use only. Not to be shown or distributed to consumers.

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CONTRACTING AND APPOINTMENTS

Just In Time (JIT) Appointments – Thrivent Financial processes appointments just in time. Contracts will be processed and issued a producer number. Appointment with the state will not happen until you submit your first piece of business. While it is preferred you contract and obtain a producer code prior to submitting business, we understand that is not always possible. Print your name and include your NPN along with your signature on any business submitted prior to receiving your producer code to assist with timely processing.

Pre-Appointment States – GA and PA are pre-appointment states and require that you be appointed with the DOI prior to taking an application.

Appointment Fees – Thrivent Financial will pay all appointment fees as well as renewals on a JIT appointment process basis, unless otherwise required by the state. Fees will be paid upon receipt of your first piece of business. For the states that require pre-appointment, fees will be paid at the time of contracting.

Welcome Letters – Agent welcome letters will be sent out upon issuance of a producer number. Welcome letters are sent to the email address you specified in your agent contract.

AgentXcelerator Access (Agent Portal) – When you receive your welcome letter with your producer code you will need to register for access to AgentXcelerator by using the link in the Welcome Email. Once registered, you will find all of your current materials and forms, new business status, commission reports and much more! Once you register, visit <https://aiatpa.agentxcelerator.com> to login.

Advancing – Thrivent Financial offers commission advancing of 9 months. Interest is charged on all advances, at 1% per month. For more information please consult your agent agreement.

Errors and Omissions (E&O) – E&O insurance is required to sell the Medicare Supplement product; proof of a minimum of \$1 Million/\$1 Million in coverage is necessary.

Upline Licensing Requirements – If you are completing a contract as a corporation, and the state issues a corporate license, you must have a corporate license to receive commissions. The below states require that everyone in the agent hierarchy must be licensed to receive overrides.

FL, GA, KS, LA, MA, MS, MT, NM, PA, SD, VA, WV



NEW BUSINESS

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Application Fee – The standard application fee is \$25 in most states for each application submitted. Application fees may vary by state, please refer to the Underwriting Guide for state specific details. The application fee is not commissionable.

UNDERWRITING HEIGHT AND WEIGHT CHART

HEIGHT	DECLINE WEIGHT	STANDARD WEIGHT	DECLINE WEIGHT
4' 2"	< 54	54 – 145	146 +
4' 3"	< 56	56 – 151	152 +
4' 4"	< 58	58 – 157	158 +
4' 5"	< 60	60 – 163	164 +
4' 6"	< 63	63 – 170	171 +
4' 7"	< 65	65 – 176	177 +
4' 8"	< 67	67 – 182	183 +
4' 9"	< 70	70 – 189	190 +
4' 10"	< 72	72 – 196	197 +
4' 11"	< 75	75 – 202	203 +
5' 0"	< 77	77 – 209	210 +
5' 1"	< 80	80 – 216	217 +
5' 2"	< 83	83 – 224	225 +
5' 3"	< 85	85 – 231	232 +
5' 4"	< 88	88 – 238	239 +
5' 5"	< 91	91 – 246	247 +
5' 6"	< 93	93 – 254	255 +
5' 7"	< 96	96 – 261	262 +
5' 8"	< 99	99 – 269	270 +
5' 9"	< 102	102 – 277	278 +

HEIGHT	DECLINE WEIGHT	STANDARD WEIGHT	DECLINE WEIGHT
5' 10"	< 105	105 – 285	286 +
5' 11"	< 108	108 – 293	294 +
6' 0"	< 111	111 – 302	303 +
6' 1"	< 114	114 – 310	311 +
6' 2"	< 117	117 – 319	320 +
6' 3"	< 121	121 – 328	329 +
6' 4"	< 124	124 – 336	337 +
6' 5"	< 127	127 – 345	346 +
6' 6"	< 130	130 – 354	355 +
6' 7"	< 134	134 – 363	364 +
6' 8"	< 137	137 – 373	374 +
6' 9"	< 140	140 – 382	383 +
6' 10"	< 144	144 – 392	393 +
6' 11"	< 147	147 – 401	402 +
7' 0"	< 151	151 – 411	412 +
7' 1"	< 155	155 – 421	422 +
7' 2"	< 158	158 – 431	432 +
7' 3"	< 162	162 – 441	442 +
7' 4"	< 166	166 – 451	452 +

METHODS OF **SUBMISSION**

If sending in a check with an application, the application must be submitted via mail.

eApplication (Our PREFERRED Method) – To ensure timely processing, applications can be submitted quickly and easily via the eApplication process found through your AgentXcelerator agent portal. If submitting initial premium via check, application must be printed out and mailed. Electronic submissions are only valid with EFT payment mode. Application status can be found on your agent portal. Applications cannot be processed until they are In Good Order. eApplications help to minimize errors that frequently cause delays in processing.

Fax Application (EFT ONLY) – Completed paper applications, or printed eApplications, can be faxed in to the New Business department. Please attach a fax cover sheet with your agent number. The fax cover sheet can be found on your agent portal. Fax completed applications to 1.855.400.9598, EFT only.

Paper Application ONLY available when mailing premium with application – Paper applications can be found in your agent portal. Once completed, they can be mailed overnight or regular mail to the applicable address above. Status on paper applications can be found on your agent portal. If you are mailing in your application there is no need to fax in the application.

INCOMPLETE **APPLICATIONS**

If we receive an incomplete application, you will be notified by email three times a week until all required information has been received. AgentXcelerator, your agent portal, is usually updated the following business day. If we do not receive the information within 15 calendar days, a final request letter will be sent giving the agent an additional 10 days to submit the necessary information. If we do not receive the information by the final request due date, the application will be withdrawn as incomplete and a letter will be sent to the client and agent. If premium was submitted with the application, a refund will be sent to the applicant under separate cover. If the client still wants to continue with obtaining a contract with Thrivent Financial, a new application must be taken and resubmitted.

Still have questions about your current business?

Call agent support at 1.844.221.7813

CHECKING ON **APPLICATION STATUS**

Application status can be found on your AgentXcelerator agent portal.

If you submit an application via eApplication or fax, please allow up to 2 business days for your business to be viewable on the agent portal. When mailing a paper application, if status is not provided on the agent portal within 5-7 business days, please contact our office for status. 1.844.221.7813. Please allow for 1-2 business days after the application has been received prior to viewing your business in the agent portal.

Declined Applications – If an applicant's eligibility is declined, notification will be sent to both the agent and applicant. Please note, due to HIPAA regulations, the information in the agent letter will be limited. The applicant will receive additional information regarding the reason for the declination.

Appealing a Declined Application – Each declination letter includes instructions should the applicant wish to appeal the underwriting decision. A written request for appeal, along with additional medical documentation supporting the request should be submitted. Allow 30-60 days for the appeal to be processed and re-evaluated.

COMPLETING THE APPLICATION IN GOOD ORDER (IGO)

Basic Guidelines

Current Materials – Agents must ensure they are using the most current materials when taking an application. To view the most current Outline of Coverage, applications, and state-specific forms, refer to your agent portal.

Policy Issue State – The Issue State is the state in which the applicant resides (which is where they file federal income tax returns). The Issue State is used to determine commission rates and the member’s contract forms. The agent must be appointed in both the Issue State and the state in which the application is signed. If the agent is not previously appointed (in Pre-Appointment states) or cannot be appointed (Just In Time state) in both states, the application will not be accepted.

Effective Dates – Effective dates can be requested any day of the month with the exception of the 29th, 30th or 31st. The requested effective date cannot be prior to the application signature date. Please refer to the underwriting guidelines for additional information with respect to requested effective dates.

Premium Calculations – Verify the premium rates are current prior to submission, including zip code, age, household discount, etc. For EFT contracts, the initial premium will draft upon policy issuance. Subsequent premium drafts will occur on the draft date selected by the applicant as stated on the EFT Authorization Form in the application.

- **Application Fee** – There is a one-time application fee of \$25 which is nonrefundable and is not commissionable. (The application fee may vary by state, please refer to the Underwriting Guide for state specific details.) The Household Discount does not apply to the Application Fee.
- **Premium Modal Factors** – Annual, Semiannual and quarterly premium modes are available on an EFT and Direct Bill basis. Monthly premium mode is only available by EFT.

Note: Contracts may be issued on an annual, semi-annual, quarterly or monthly mode. To obtain annual, semi-annual, quarterly premiums, multiply the Monthly Premium Amount by 12, 6, or 3 respectively.

Calculating initial premiums

Calculated Premium (include app fee; HHD)							
\$	_____	- \$	_____	+ \$	_____	= \$	_____
	premium		HHD		app fee		total

Note:

Premium is the premium for client’s EXACT AGE AS OF THE REQUESTED EFFECTIVE DATE multiplied by the premium modal factor. Some exceptions may apply around open enrollment when turning 65.

Household Discount is the premium multiplied by the Household Discount factor for the applicant’s state.

First month’s premium is calculated by taking the proper modal premium, less the Household Discount, plus the Application Fee.

Ongoing premium is the proper modal premium less the Household Discount.

Paper Applications and Fax Applications – Paper applications are acceptable, and must be written legibly. Applications that are not legible will delay processing. Applications may also be faxed to 1.855.400.9598 provided the modal premium selected is EFT. If premium is collected with the application, the application must be submitted via the mail.

- **Errors** – draw a line through the error and have the client initial and date the corrections. Do not use correction fluid or tape, as it will not be accepted.
- **Premiums** – Initial premium must be paid before (check) or at the time of issuance (EFT). Initial premium that is paid by check must be submitted with the application or quickly thereafter. If submitting initial premium via check, application must be printed out and mailed; if you are mailing in your application, there is no need to fax in the application. Third-party payments will not be accepted, only payment from the insured or an immediate family member.
- **Signatures** – Signatures must be original, no stamped signatures will be accepted for either the client or the agent. The client must sign his or her own name. A family member (in absence of a power of attorney) nor a producer may sign on behalf of a client. Be sure to review all pages to ensure that all signature lines have been signed and dated prior to submission; not doing so will cause processing delays.
- **Membership Eligibility** – As the agent, it is critical that you make sure the client fully understands the requirements when discussing Thrivent as a product provider. These are legal requirements and are NOT negotiable.

Each individual applying for membership must agree to support and further the Thrivent Way and meet one of the following three membership criteria:

- A Christian*, seeking to live out my faith; or
 - The spouse of a Christian who seeks to live out his or her faith; or
 - If applying on behalf of a youth under age 16, the youth is being raised in the Christian faith.
- **HIPAA** – The HIPAA authorization form included as part of the application must be signed and dated by the client. The HIPAA Authorization form must be submitted with each underwritten application.
 - **Submissions** – Applications for Medicare Supplements must be received within 30 days of the client's signature date. Applications cannot have a requested effective date prior to the client's signature date. If this is your first application in a JIT state you must submit your first application quickly due to state requirements for appointments. A delay in submission may require the application to be rewritten due to those state requirements.

Paper Applications can be mailed in directly to the appropriate mailing address, if the applicant has selected EFT for premium payment the application may also be faxed to 1.855.400.9598.

New Business Mailing Address

Thrivent Financial
PO Box 14008
Clearwater, FL 33766-4008

New Business Overnight Mail

Thrivent Financial
2650 McCormick Dr.
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*Thrivent embraces the core Christian beliefs as articulated in the Apostles Creed. See Thrivent's Christian Calling at www.thrivent.com/christiancalling.

SUPPLIES

Ordering Thrivent supplies is easy. All supply orders are done through your AgentXcelerator agent portal.

3 Easy Steps to Getting Your Materials

- 1.** Log in to your agent portal
- 2.** Click on the **'Sales Forms & Materials - Order Printed Supplies'** link under the **'Resources'** tab
- 3.** Navigate through the available products to select the appropriate materials and quantities you would like to order. You will add your items to the shopping cart and then check-out accordingly, following the prompts on your screen. Be sure to complete all required fields for where your order needs to be shipped and include a valid email address to receive order status updates. This information may be pre-populated for you based on your user profile; please verify accuracy before submitting your order.

TRACKING **SUPPLY ORDERS**

Once you have placed an order, you will receive an automated email at the email address you provided during checkout. This first email will confirm receipt of your order. You will also receive another email alert as your order is fulfilled. The final email you receive will confirm when your order has shipped and include a UPS tracking number to allow you to track shipping on your order. Questions regarding supply orders can be directed to Supply@AIASVCS.com.

COMMISSIONS

Commission Advancing - Thrivent Financial offers 9 month commission advancing. Your election to receive advanced commissions is indicated when you complete your agent contract. This election must be approved by your upline. You may change your advancing option if so desired. Interest is charged on all advances, at 1% per month. For more information please consult your agent contract. You will be advanced upon issuance of contracts that are billed monthly EFT that are not Guaranteed Issue. Interest is assessed to you monthly on the unearned commission balance at that time.

Advancing Caps – Commissions advances are available and have a maximum per case of \$1,500.

Chargebacks – Chargebacks are calculated weekly and any commissions are applied 100% to the debit balance.

Commission Payment Frequency – Commissions are paid weekly.

SUBMITTING ADVERTISING MATERIALS FOR COMPLIANCE APPROVAL

Thrivent Financial requires that any and all materials being sent out including information about their product, usage of their logo, or any recruiting materials must be approved by Thrivent compliance. Submitting materials for compliance review must be accompanied by the **'Marketing and Advertising Compliance Approval Request'** form. This form can be downloaded from your agent portal.

General Rules

- Complete the compliance approval form and attach it to the materials requiring approval
- Email completed forms and materials to BoxTIMarketing@thrivent.com
- Allow 5 business days to process initial review

Note: To ensure quick processing please make sure that you have reviewed and followed all of the requirements listed on the compliance approval form. Not doing so will cause delays.

GUIDELINES FOR HANDLING MEMBER COMPLAINTS - **INDEPENDENT ADVISORS**

How to contact Member Relations:

- Via telephone call 1.844.221.7813
- Via fax, 1.855.400.9598
- Via postal mail: P.O. Box 14008, Clearwater, FL 33766-4008

What is the definition of a complaint?

A complaint is any written communication expressing a grievance or dissatisfaction about Thrivent Financial, its products, services or sales practices, whether or not Thrivent Financial is at fault.

What do I do if I receive a written complaint?

Written complaints (including those received via e-mail or text) must be forwarded to Member Relations. Please contact our service center to handle this appropriately. Do not attempt to resolve written complaints yourself. Upon receipt of the member's written complaint in the Home Office, a written response is sent to the member as soon as a thorough review is complete.

What do I do with verbal complaints?

Verbal complaints should be handled to the best of your ability. Please contact our service center to discuss proper handling if necessary.

What do I do with unresolved verbal complaints?

If the member remains unsatisfied, he/she should be counseled to put his/her concerns in writing to be referred to Member Relations. A complaint form is available on Thrivent.com, under Contact Us. Or the members can send a letter indicating what the concern is, their recollection of the facts, and what resolution they are seeking. They should also include any documentation they have to support their position. Do not write the letter for the member. If the allegation is about a previous Financial Representative or Independent Advisor, do not assume what he/she did was wrong. Remember, there are two sides to every story.

What do I do if a complaint is filed against me?

When a complaint is received and it is determined that the complaint is against an Independent Advisor, Member Relations will contact the Independent Advisor for more information. Not all complaints have merit and your complete, accurate and timely response helps us determine what action to take. It is best not to contact the member if he/she filed a complaint against you until the issue(s) are resolved unless you are directed to do so by the home office.

How does Member Relations determine who handles a complaint?

Member Relations will handle complaints dealing with market conduct or sales practice allegations against the Independent Advisor (e.g. alleged misrepresentation, suitability concerns, failure to disclose allegations, etc.). Member Relations will refer issues regarding policies or procedures, as well as complaints involving underwriting or claims, to the business unit to address.

MEMBER DISPUTE

RESOLUTION PROGRAM

Should a member, insured, owner or beneficiary be dissatisfied with the resolution of a complaint made, the individual may only pursue a claim through the MDRP. This is at a no cost to the individual to participate in this program. However, should they choose to seek the advice of counsel or a tax advisor, doing so would be at their expense.

When is the Member Dispute Resolution Program (MDRP) offered to the member?

When an adverse decision is sent to the member indicating we cannot honor his/her request, in most cases the member will be offered the option to pursue a resolution through the Member Dispute Resolution Program (MDRP). Please contact our service center if any questions regarding MDRP.



THRIVENT ACTION TEAMS

Our newest volunteer program, Thrivent Action Teams, makes it easy for members to bring a volunteer team together around a cause they care about. The team can make a difference by organizing a fundraiser, educational event, or service project to support their community. We provide a kit packed full of items such as seed money, promotional materials, and T-shirts to make it easy for members to make an impact on the places they live, work and worship.



THRIVENT BUILDS™ WITH HABITAT FOR HUMANITY

Thousands of Thrivent members are “hammering out” what it means to live generously and change lives! With program funding, volunteers help construct or repair homes across the globe. Since 2005, Thrivent and its members have committed \$226 million to the program. Share your time, talents and treasures to make an impact in your community, in other states or another country.



THRIVENT CHOICE®

The program gives eligible members an opportunity to recommend where Thrivent distributes some of its charitable outreach funds each year. Since 2010, \$300 million has gone to help churches, educational institutions and other nonprofit organizations through charitable grants.*

*Directing Thrivent Choice Dollars and participating in Voting Events are subject to the Terms and Conditions of the Thrivent Choice® program, and if you direct any Thrivent Choice Dollars® or participate in any Voting Events this means that you agree to the Terms and Conditions.

Thrivent member activities, such as Thrivent Action Teams, Thrivent Builds, and Thrivent Choice, engage Thrivent members and Thrivent Member Networks in charitable activities, furthering Thrivent's mission and its purposes under state law. No one should purchase or retain any insurance or annuity products simply to be able to participate. Participation is subject to applicable Terms and Conditions, and Thrivent reserves the right to cancel any Thrivent member activity at any time and may limit participation at its sole discretion.

For more information about
Thrivent's member activities go to
[Thrivent.com/membership](https://www.thrivent.com/membership)

Member activities and benefits change as the needs of our membership changes. To find the latest, go to **[Thrivent.com/membership](https://www.thrivent.com/membership)**



THRIVENT
FINANCIAL®

Thrivent Administrative Office
PO Box 14008
Clearwater, FL 33766-4008

844.221.7813
www.ThriventMedSupp.com

Insurance products underwritten and issued by Thrivent Financial, the marketing name of Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. For additional important information, visit Thrivent.com/disclosures. Thrivent Financial is not connected with or endorsed by the U.S. Government or the federal Medicare program. Not available in all states. Thrivent Independent is a division of Thrivent Financial for Lutherans.

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