

CareForward sales will be suspended beginning 6/27/25

Posted On: June 6, 2025

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Thrivent CareForward Product Announcement

In 2021, Thrivent launched a Linked-Benefit Long-Term Care insurance (LTCi) solution to complement its highly competitive Traditional LTCi product offering. While our Traditional solution remains very price competitive and benefit rich, we have found our Linked-Benefit product (CareForward) has moved from being a very strong LTCi solution to a less attractive offering in this highly competitive marketplace.

Given the relatively low sales and costs associated with administering a small block of business, **we are suspending the sale of CareForward effective June 27, 2025.** Pending business will continue to be underwritten and placed until September 9, 2025.

Transition rules:

- All eApps must be signed, dated, transmitted, and received by 5pm CST Friday, June 27, 2025.
- All paper applications must be signed and dated by Friday, June 27, 2025.

- The paper application download capability will be shut down at 5pm CST Friday, June 27, 2025.
- All paper applications must be received at Thrivent's home office in good order no later than Friday, July 11, 2025.
- Underwriting requirements (medical and financial) as well as funding (or signed 1035 exchange/transfer paperwork) must be collected and completed by Tuesday, September 09, 2025.

Thrivent remains committed to the Long-Term Care insurance market and is pleased with current sales of our Traditional LTCi solution as well as the performance of our in-force block. We are developing our long-term strategy and creating plans to increase LTCi sales. With our tremendous financial strength and appetite to expand extended care planning, we are committed to growing consumer awareness and interest in various funding strategies in partnership with you.

If you have any questions, please reach out to our team at BoxLTCBrokerage@Thrivent.com

Thank you,

Anthony Vossenbergl

Director, Health Product Sales & Relationship Management

Thrivent

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