

Trustmark

INSURANCE COMPANY

Major Medical Administrator for Thrivent Financial

P.O. Box 7902, Lake Forest, IL 60045-7902

May 3, 2011

Dorothy V Krause
427 1St St E
Kalispell, MT 59901

Account No: TA09827
Policy/Certificate No: TA9827

Dear Insured:

As requested, enclosed is a copy of your contract. This copy is a duplicate of the contract that was issued to you by Aid Association For Lutherans. Because Trustmark was not the issuing company, we are unable to reprint the original policy/certificate.

This duplicate of the contract is not a photocopy of the original contract that was issued to you, but a recreated duplicate using copies of the standard forms and contains the same language and provisions as the original contract.

Along with the duplicate of the contract, we have also enclosed the following:

Amendment(s)

Schedule Page

The liability of the Company shall be governed by the terms and conditions of the contract and any written changes or modifications made to such contract.

If you have any questions concerning your benefits, please contact our Claims Department at 1-800-701-1234, menu option 3. For any questions related to policy changes, your premium, or ID Cards, please contact Policy Services Customer Service at 1-800-701-1234 option 1. Our business hours are Monday through Thursday, 8:00 a.m. to 5:00 p.m. Central Standard Time and from 8:00 a.m. to 3:00 p.m. on Fridays.

Sincerely,



Jenny Gornik

Individual Medical Policy Services