BRIDGE

Balancing Long-Term Care Benefits with Capital Preservation

JANELLE

Age: 71

Retirement Assets:

$1 million in retirement accounts

$250,000 in savings earmarked for potential health-related expenses

Concerns:

- Has witnessed the struggles of friends who assist aging parents and doesn't want to be a burden to her children to provide care or for age-related expenses later in life
- Maintaining an independent lifestyle
- Maintain estate for her children and grandchildren

Bridge Premium: **$100,000**
From Janelle's Savings

Underwriting Class	Preferred
Coverage Ratio Election*	150%
Initial Benefit Base	$150,000

*Selected level based on monthly benefit necessary to cover anticipated aging expenses to maintain independence

15 Years Later – Claim Submitted

After 15 years of active participation in NeverStop Wellness which helped support a healthy, independent lifestyle, Janelle develops a condition requiring long-term care services. At age 86, she is no longer able to perform two of six activities of daily living. She files a claim and a plan of care from her doctor.

Benefit Base	$201,880
NeverStop Wellness Credits	$9,591
Total Benefit Base at Claim	$211,471
Monthly Benefit	$3,525

Balance Your Benefits and Premium Preservation. Your agent can help you find the right balance between anticipated long-term care benefits and the value of your annuity account.

EquiTrust® Life Insurance Company

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Benefits may be increased to 5% annually for additional fee. NeverStop Wellness Credits are not guaranteed and subject to verified participation. Examples are based on a non-guaranteed credited rate of 3.0%. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21). This document briefly highlights EquiTrust Life Insurance Company's Bridge annuity contract's Long-Term Care Rider. For complete product details including costs and coverage, any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your agent/producer. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice to you or your specific situation.