

WHAT'S YOUR PLANTO PAY FOR LONG-TERM CARE?

Chances are, you'll need to be prepared. More than 70% of people age 65 today will need some level of long-term care services.¹

Now, there's an innovative new way! Bridge® by EquiTrust.

With Bridge®, you won't have to scramble to find the money for long-term care. No one's declined for coverage, regardless of health issues.²

And when you participate in the NeverStopSM Wellness Program through Bridge®, you'll get Wellness Credits to boost your long-term care benefits. Your participation can even help you delay the need for long-term care coverage and remain independent.

Bridge® combines a fixed index annuity with long-term care coverage — plus the NeverStopSM Wellness Program through Assured Allies.

Let's talk about how we can work together to get you the coverage you need.

Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(11-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21).

EquiTrust does not offer investment advice to any individual, and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company.

 $^{^1\,}https://www.cnbc.com/2021/08/26/most-retirees-will-need-long-term-care-these-are-ways-to-pay-for-it$

² Must pass suitability requirements.



Advertising requirements

Pre-approved advertising

A pre-approved ad must be printed as is. No other copy or design revisions other than the addition of your contact information can be made without prior approval from EquiTrust Life Insurance Company. To customize an ad, highlight and replace the text in the shaded box with your contact information.

EquiTrust print ads, flyers and mailers may not be distributed to clients through email or other electronic-delivery systems.

Pre-approved ads created by EquiTrust

To change and save your contact information inside the fillable field, you need Adobe Acrobat on your computer. If you or someone in your office does not have the appropriate software, please send an email with the exact contact information you wish to appear in the ad, and the specific ad you want to use.

Prior to use, send a copy of the final ad proof to EquiTrust with the following information:

- Name of agent or organization running the ad
- Phone number
- Email address
- How, when and where the ad will be distributed

Agent-created ads

If you create your own ad featuring an EquiTrust product — whether a fully disclosed ad with product name and issuer identified, or a "blind" ad with product name and issuer not identified — the ad must be submitted to EquiTrust for review prior to use. Include how, when and where the ad will be distributed.

Send this information to:

EquiTrust Life Insurance Company

Attn: Sara Prehm / Susan Andersen 7100 Westown Pkwy Suite 200 West Des Moines, IA 50266-2521

Or, send information and ad as an e-mail attachment to:

Sara Prehm, Marketing Content Manager Sara.Prehm@EquiTrust.com

Or

Susan Andersen, AVP of Marketing Susan.Andersen@EquiTrust.com

Questions?

Call Sara Prehm at (515) 259-3784 or Susan Andersen at (515) 226-5146.