



# THINK LONG-TERM CARE COVERAGE IS “USE IT OR LOSE IT”?

**With Bridge® by EquiTrust, it isn't!**

Lots of people think if you don't use your long-term care coverage, you've lost all the money you've paid into it.

But with Bridge®, the fixed index annuity provides potential principal growth with protection from market losses when you don't need long-term care services. And the Long-Term Care Rider provides benefits when you do. It's a win-win.

**Bridge® combines a fixed index annuity with long-term care coverage — plus the NeverStop<sup>SM</sup> Wellness Program through Assured Allies.**

**And no one is declined for long-term care coverage!<sup>1</sup>**

**Let's talk about all the ways Bridge® can work for you — and your future.**

<sup>1</sup> Must pass suitability requirements.

Bridge provides Long-Term Care benefits in the event of chronic illness or severe cognitive impairment. Exclusions and limitations apply if illness, impairment or death are due to alcoholism, suicide or self-inflicted injury. For costs and complete details of coverage, contact your insurance agent.

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.

## 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.