

That's because **everyone's approved.**You won't be declined in underwriting for Bridge® long-term care coverage, regardless of health issues. We promise.

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

The underwriting process is simple. It's completed in just 30 minutes or less by online video from the comfort of your home. You'll receive a quick decision on your coverage level — and no medical records are required.

Let's talk about how we can work together to bridge your long-term care gaps.

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.

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.

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).

¹ 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.