



Your connection to

***Better*** wellness

***Better*** access

***Better*** life



# BRIDGE<sup>®</sup>

Long-term care benefits when you need them,  
retirement savings growth when you don't

**FIXED INDEX ANNUITY WITH LONG-TERM CARE BENEFITS**





Retirement is a time to enjoy the freedom and fulfillment you've envisioned. But planning for retirement on your terms isn't just about building your savings — it's about preserving your independence and being prepared for life's what-ifs, including the possibility of needing long-term care services.

**Bridge by EquiTrust can help. It's designed to give you confidence for the future and the means to live the life you've planned.**

## WHAT IS BRIDGE?

Bridge is a fixed index annuity (FIA) with a Long-Term Care Rider and the NeverStop® Health Coaching & Rewards Program. How do these elements work together?



Fixed index annuity provides the opportunity for tax-deferred growth of your premium



Long-Term Care Rider pays tax-free<sup>1</sup> benefits for qualified long-term care services<sup>2</sup>



NeverStop Health Coaching & Rewards Program, offered in partnership with Assured Allies, helps you turn proven insights into simple, guided actions for aging well — all while earning additional dollars toward your long-term care benefits

The fixed index annuity provides potential principal growth with protection from market losses when you don't need long-term care services. The Long-Term Care Rider provides benefits when you do.

## Bridge is different than traditional long-term care insurance. It features:



Guaranteed<sup>3</sup> coverage with a single premium payment



Opportunity for premium to grow if long-term care benefits are not needed



Flexibility to choose your benefit level or add premiums at any time to increase your coverage



Benefits payable when claim conditions are met — without submission of receipts or invoices



Insurability to all applicants — you cannot be denied coverage<sup>4</sup>

### Everyone is approved

Bridge provides 100% approval for long-term care benefits.<sup>4</sup>

### Coverage to help you manage long-term care costs

You've worked hard to secure your financial future. Don't let long-term care costs change your plan.

Why do people need long-term care? Common conditions that contribute to long-term care needs include:

- Alzheimer's disease and other forms of dementia
- Cancer, diabetes, multiple sclerosis, Parkinson's disease and mental illness
- Injury and recuperation resulting from a fall or accident

**70% of people** turning 65  
**will require long-term care**  
at some point.<sup>5</sup>



## LONG-TERM CARE RIDER

The Long-Term Care Rider provides monthly long-term care benefits for up to 60 months. The benefit amount is based on your Long-Term Care Benefit Base, which is equal to your initial premium multiplied by your chosen Coverage Ratio, between 100% and a maximum determined by your age and underwriting class. The higher the Coverage Ratio, the higher the long-term care benefit, and the lower the residual Accumulation Value.

### Calculating your benefits

To help offset rising long-term care costs, the Benefit Base increases 3% annually for up to 20 years or until the time of claim, whichever comes first,<sup>6</sup> and may also grow with credits from your participation in the NeverStop Health Coaching & Rewards Program.<sup>7</sup> The Benefit Base is only used to calculate benefits and is not available upon surrender, death or annuitization.

### Median monthly costs for long-term care<sup>8</sup>



**\$10,646**

Private nursing home room



**\$9,277**

Semi-private nursing home room



**\$6,483**

Home health aid



**\$2,167**

Adult day health care



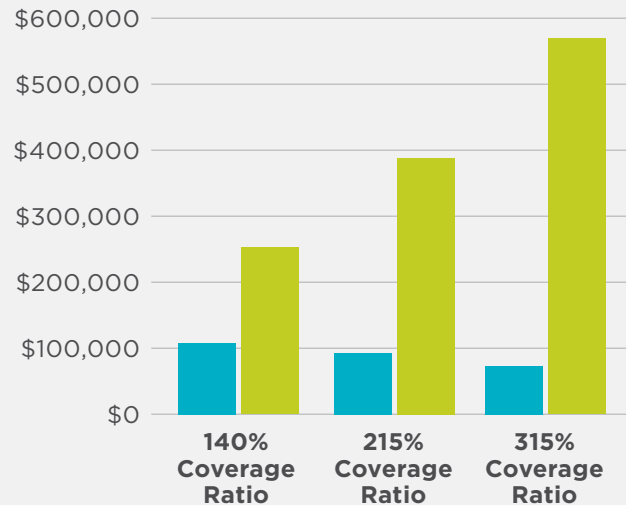
**\$5,900**

Assisted living community

### Guaranteed Accumulation Value and LTC Benefit Base at age 85

This chart shows how the Coverage Ratio affects the amount of long-term care benefits vs. the guaranteed Accumulation Value for someone who purchases Bridge at age 65 with \$100,000 of premium and receives Preferred risk class.

■ Accumulation Value ■ LTC Benefit Base



### How do the long-term care benefits work?

Monthly long-term care benefits reduce your Accumulation Value dollar-for-dollar, but continue even if your Accumulation Value is depleted until the Benefit Base is zero. Payments may be paused or restarted, and any unused Accumulation Value can be accessed for retirement income or left to beneficiaries.

Benefits are indemnity-based — no receipts are required — and you may choose care services, including compensation for family caregivers. Ongoing benefits require annual certification by a physician, and the monthly amount is set at the time of claim.

During the first four years, benefits are subject to a four-year vesting schedule: 20%, 40%, 60%, 80%, 100%. The vesting schedule applies to the Net Amount at Risk (NAR), which is defined as the difference between the LTC Benefit Base and the Accumulation Value.

### What types of care are covered?

Many long-term care expenses are not covered by Medicare or supplemental health insurance, which means they have to be paid from personal assets. For many, the only viable option is to rely on family or friends for assistance, which can cause financial, physical and emotional strain.

### Qualifying services

Bridge can provide a valuable alternative to reduce caregiver strain. The Long-Term Care Rider provides tax-free benefits to help cover qualified long-term care services, such as:

- Home health care
- Assisted living
- Adult day health care
- Nursing home care
- Home modifications
- Medical equipment and supplies to assist with activities of daily living

## Caregiver strain



**60% of caregivers work a full- or part-time job** in addition to their caregiving responsibilities.<sup>9</sup>



On average, family **caregivers spend 26% of their income** on caregiving activities.<sup>10</sup>

## Qualification for long-term care benefits

Benefits are payable after these requirements are fulfilled:

1. Owner is deemed chronically ill
2. A plan of care is completed and provided by a licensed health practitioner

To be classified as chronically ill, the owner must be certified during the preceding 12 months as:

- Having the inability to perform at least two of six activities of daily living (ADLs) for at least 90 days, or
- Requiring substantial supervision due to cognitive impairment

## Long-Term Care Rider cost

The rider is subject to a fee deducted monthly from your Accumulation Value. The fee is based on your attained age and underwriting class. In addition, premium received in the first year is subject to a 1% premium fee.

## What does the underwriting process involve?

Online underwriting determines your underwriting class — Preferred, Standard or Secure — based on health, and physical/cognitive abilities. Powered by Assured Allies Services, the process includes a simple video experience, with no medical records required and a 100% underwriting acceptance rate for qualified Bridge applicants. After answering a few brief health questions, you'll complete a 30-minute video interview, all from the comfort of your home. Here's how it works:

- You'll click on an email link to start the interview.
- Your Ally will guide you through a series of cognitive and physical assessments to demonstrate your ability to remember what you hear and to evaluate your balance and muscle strength.
- Soon after your interview is finished, your agent will be notified of your underwriting class. **Remember — everyone is approved!**<sup>4</sup>

Underwriting is optional. If you prefer to opt out, you will automatically receive Secure class. The more favorable classes are available if you qualify through underwriting.



## NEVERSTOP HEALTH COACHING & WELLNESS PROGRAM

In partnership with Assured Allies, the NeverStop Health Coaching & Rewards Program helps protect your financial future by turning small, everyday actions — like staying flexible, building stamina and keeping your mind sharp — into real dollars toward your long-term care benefits. The program empowers you to age successfully and lead a more active and independent lifestyle, with coaching, meaningful rewards and a whole-person approach. It includes:



A personalized Aging Map and wellness plan



Support from a dedicated Wellness Ally



Science-based strategies for healthy living



Wellness Credits for additional long-term care coverage for completing recommended actions



Special pricing on memberships, apps and wellness resources

Through active participation and successful completion of identified healthy actions, you earn Wellness Credits toward permanent additions to your long-term care benefits. Partial participation will result in partial credits. Credits are earned every two years for up to 20 years, and are applied when you submit a claim to receive benefits. Enrollment is automatic and includes a \$100 annual fee, charged to your Accumulation Value at the beginning of each contract year.

It's simple to get started.



### Activate your account

Your Bridge contract automatically includes access to the NeverStop Health Coaching & Rewards Program.



### Set your focus

Answer a few quick questions to see what healthy actions matter most to you.



### Choose your healthy actions

Follow guided steps, stay on track and earn credits as you make progress.





# GROWING AND PRESERVING YOUR ASSETS

Bridge is designed to protect and potentially grow your retirement assets in the event you don't need long-term care services. The annuity accumulates through annual credits linked to the growth of an underlying market index. You determine the balance between the level of benefits and Accumulation Value preservation by electing a Coverage Ratio ranging between your premium amount and a maximum determined by your age and underwriting class.

## MORE DETAILS ABOUT THE FIXED INDEX ANNUITY

### Flexible premiums

After your initial premium payment, you may add subsequent premiums at any time. Premiums during the first five years increase the Benefit Base by the amount of the added premium multiplied by the Coverage Ratio; after the fifth year, added premiums increase the Benefit Base by the additional premium amount. You may allocate your premiums to the following accounts.

### Fixed rate account

1-Year Interest Account — The fixed rate is guaranteed for one contract year. On contract anniversaries the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.

### Index accounts

A wide variety of index accounts offer earnings — called index credits — based on the changes of a specified index. Credits for index-based accounts are never less than zero and added to accounts at the end of each contract year. Cap and participation rates are reset annually.

Crediting strategies	Indices		
	S&P 500® Index	S&P Marc 5% Excess Return Index	Barclays Focus50 Index
1-Year Point-to-Point Cap — Percentage change from previous contract anniversary, up to specified cap.	X		
1-Year Monthly Average Participation — Percentage change from previous contract anniversary to monthly index average, multiplied by participation rate.	X		
1-Year Point-to-Point Participation — Percentage change from previous contract anniversary, multiplied by participation rate.	X	X	X





## About the indices

### **S&P 500 Index<sup>11</sup>**

Visit [spglobal.com/spdji](https://spglobal.com/spdji)

Ticker: SPX

Widely regarded as the best single gauge of large-cap U.S. equities. More than \$16 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately \$10 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization.

### **S&P MARC 5% Excess Return Index<sup>11</sup>**

Visit [spglobal.com/spdji](https://spglobal.com/spdji)

Ticker: SPMARC5

Seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. This index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. In low-volatility environments, the index risk-control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).

### **Barclays Focus50 Index<sup>12</sup>**

Visit [Indices.Barclays/Focus50](https://Indices.Barclays/Focus50)

Ticker: BXIIF50E

Seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks on a risk-adjusted basis. The broad universe consists of all stocks listed on the NYSE and NASDAQ issued by companies headquartered in the U.S. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control.



## EquiTrust is a name you can trust

At EquiTrust, we're committed to being a financial partner you can trust with your retirement dreams. Rest assured your annuity contract is backed by a company with conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust.

### Account transfers

On each contract anniversary, you may transfer money among the various accounts offered in your contract.

### Allocation of additional premiums

At any time, you can request a change to your current premium allocations. These reallocations take effect on the following contract anniversary, and apply only to any additional contributions during the current contract year.

### Free withdrawals

You may withdraw up to 10% of the Accumulation Value each year, after the first contract year, without paying any charges.<sup>13</sup>

### Lump-sum payment option

Your contract's cash surrender value is available to you as a lump sum at any time. Surrender charges are in effect during the first 10 contract years, are a percentage of the Accumulation Value, and decline annually: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5%.<sup>14</sup> In addition, early surrenders or withdrawals over 10% may be subject to a Market Value Adjustment (MVA).<sup>13</sup> At the end of the surrender charge period, your cash surrender value will equal the full Accumulation Value.

### The value of tax deferral

You won't need to pay income taxes on your annuity until you receive a payment from your contract. If you're under age 59½ at the time of withdrawal, there may be an additional 10% IRS penalty.<sup>2</sup>



## Minimum Guaranteed Contract Value

You're guaranteed to receive no less than 87.5% of your premiums — less Long-Term Care Rider fees and any partial withdrawals — accumulated at the Minimum Guaranteed Contract Rate. Ask your financial professional for this rate.

## Nursing Home Waiver

Your contract includes the Nursing Home Waiver at no additional cost. If you're confined to a nursing home or hospital for 90 consecutive days or more, your contract's Accumulation Value will be available without surrender charges or MVA<sup>13</sup> beginning in the second contract year and during your confinement.<sup>15</sup>

## Terminal Illness Rider

This rider, included at no additional charge on your contract, can provide assurance that if you're diagnosed with a terminal illness, charges will be waived for a withdrawal of up to 75% of your contract's Accumulation Value.

## Death benefit

If you die, the full Accumulation Value of your contract will be paid to your beneficiary(es), without surrender charges or MVA.<sup>13</sup>

## Free-look period

After your contract is issued, you have a specified number of days to review it; see your contract for complete details. If you are not completely satisfied with the terms, you may return the contract and receive 100% of your premiums paid, minus any prior withdrawals.

## Want to learn more about Bridge?

This brochure includes only a summary of the product. Availability and certain features and benefits may vary by state. Ask your financial professional for complete contract provisions and details before purchasing.

<sup>1</sup> Long-term care benefits are typically tax-free under Internal Revenue Code Section 7702B. Generally, the maximum tax-free long-term care benefit payable from all coverage on the same insured is limited to the greater of actual qualified long-term care expenses or the per diem rate established by the IRS.

<sup>2</sup> EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

<sup>3</sup> Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

<sup>4</sup> Must pass annuity suitability requirements.

<sup>5</sup> How Much Care Will You Need?"; U.S. Department of Health and Human Services; April 29, 2022; <https://www.hhs.gov/aging/long-term-care/index.html>; accessed September 30, 2025.

<sup>6</sup> Benefits may be increased by 5% annually for additional fee.

<sup>7</sup> NeverStop Wellness Credits are not guaranteed and subject to verified participation.

<sup>8</sup> "Calculate the cost of long-term care near you," Genworth/CareScout, 2024, <https://www.carescout.com/cost-of-care>, accessed September 30, 2025.

<sup>9</sup> "Valuing the Invaluable 2023" infographic; AARP Public Policy Institute; March 2023; <https://www.aarp.org/content/dam/aarp/ppi/2023/3/valuing-infographic>. doi:10.26419-2Fppi.00082.008.pdf; accessed April 9, 2024.

<sup>10</sup> "Caregiving Out-Of-Pocket Costs Study"; AARP; [https://www.aarp.org/content/dam/aarp/research/surveys\\_statistics/ltc/2021/family-caregivers-costsurvey-2021.doi.10.26419-2Fres.00473.001.pdf](https://www.aarp.org/content/dam/aarp/research/surveys_statistics/ltc/2021/family-caregivers-costsurvey-2021.doi.10.26419-2Fres.00473.001.pdf); most recent report available; accessed April 9, 2024.

<sup>11</sup> The "S&P Multi-Asset Risk Control 5% Excess Return Index," "S&P 500 Dynamic Intraday TCA Index" and "S&P 500" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions or interruptions of the Indices.

<sup>12</sup> Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of Bridge — an index annuity contract — ("the contract") and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index ("the Index"), including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company ("EquiTrust") as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays, and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein. Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accuracy or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the "protected parties") shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

<sup>13</sup> Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. In the event of a full surrender, charges will apply to any penalty-free amounts taken during the same contract year. Market Value Adjustment does not apply in DE or WA.

<sup>14</sup> The surrender charge period and surrender charges may vary by state.

<sup>15</sup> You become eligible for waiver of surrender charge when you are confined to a hospital or nursing care center for at least 90 consecutive days. You remain eligible for waiver for the period you remain confined.

Information regarding programs and services for individuals of all ages, income levels and abilities may be found at [www.ServiceLink.NH.gov](http://www.ServiceLink.NH.gov) or by calling 866-634-9412.

Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Riders issued on ICC17-ET-FIXED-MVA(02-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16). Long-Term Care Rider issued on ET-LTC(01-24). NeverStop Wellness Rider issued on ET-WEL(01-24). Index accounts issued on Form Series ICC19-ET-P2P(05-19) or ET-P2P(05-19); ICC19-ET-IPP(05-19) or ET-IPP(05-19); and ICC18-ET-IAP(05-18) or ET-IAP(05-19).

This brochure briefly highlights EquiTrust Life Insurance Company's Bridge annuity contract and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your financial professional. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. IRAs/qualified plans are already tax deferred; consider other annuity features. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, 7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266.



7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521  
866-598-3692 • [EquiTrust.com](http://EquiTrust.com)

**ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS NOR ARE THEY GUARANTEED BY ANY BANK. THEY ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE FEDERAL GOVERNMENT. CERTAIN PRODUCTS MAY LOSE VALUE**