

The purpose of this communication is the solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you.



Your connection to


***Better* wellness**  
***Better* access**  
***Better* life**

# BRIDGE

## OVERVIEW

A Fixed Index-Linked Annuity with  
Long-Term Care Coverage and  
Science-Based Wellness Program





Everyone wants an  
active, independent  
lifestyle and  
protection from  
the high costs of  
long-term care.






Until now, planning for both  
a secure and healthy future  
with a single resource  
wasn't available.

Now they're connected,  
with **Bridge**.

# BRIDGE IS AN INNOVATIVE PRODUCT THAT LINKS TWO IMPORTANT OBJECTIVES:

- Age successfully and live independently — wherever and however you want
- Protect and grow your assets with benefits to pay for long-term care costs

## Unlike traditional long-term care insurance, Bridge features:

Guaranteed <sup>1</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	

Wellness means *freedom*.  
Long-term Care coverage means *security*.  
Bridge gives you *both*.

# BETTER WELLNESS — NEVERSTOP<sup>SM</sup>

**Do you know that a wellness-focused lifestyle can add years and vigor to your life while delaying, shortening, or even avoiding the need for long-term care?**


NeverStop assesses your personal aging strengths and weaknesses to identify healthy actions that will increase your long term vitality. Plus, your healthy aging Wellness Ally provides a human touch to provide support along the way.



To make successful aging more achievable, EquiTrust has partnered with Assured Allies to offer the NeverStop Wellness Program. Empowering people to proactively manage their health by taking the right actions at the right time will create healthy outcomes that make it possible to NeverStop.

You earn additional long-term care coverage through active participation. NeverStop identifies personalized successful-aging actions for you to improve your overall wellness — from brain and sleep health to stress reduction and more.





Studies demonstrate  
the overall effectiveness  
of senior wellness  
initiatives in improving  
health and quality of life  
while reducing cost.

Effectiveness of Health and Wellness Initiatives for Seniors;  
Population Health Management, February 2011



## Median Monthly Costs for Long-Term Care\*



**\$9,034**

Private Nursing Home Room



**\$7,908**

Semi-Private Nursing Home Room

**\$5,148**

Home Health Aid



**\$4,500**

Assisted Living



\*Genworth 2021 Cost of Care  
Report, January 31, 2022



**70% of those turning  
65 today will likely  
need long-term  
care services.**

U.S. Department of Health and  
Human Services

# BETTER ACCESS — INDEX-LINKED ANNUITY AND LONG-TERM CARE RIDER

**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

## **Benefit Flexibility**

If you require long-term care services, simply submit a claim. Once your benefit claim is approved, you may use the payments for qualified services, such as in-home care or a community care facility, equipment for mobility or bathing, or home modifications. Payments are sent to you, not the service provider – no contract restrictions and no submitted invoices or receipts required.

## **Asset Preservation**

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 annuity value preservation by electing a Coverage Ratio ranging between your premium amount and a maximum determined by your age and underwriting class. Your long-term care benefit payments are tax-free.<sup>2</sup>

## **Guaranteed Insurability**

Unlike traditional long-term care insurance, your insurability is guaranteed. The underwriting process determines your underwriting class — based on your health, lifestyle, and physical and cognitive abilities. Powered by Assured Allies, this simple, innovative underwriting process combines cutting-edge technology and clinical research for a short, live-video experience. It takes approximately 30 minutes and doesn't require medical records.



# BETTER LIFE — CONTINUED INDEPENDENCE WITH A BACKUP PLAN FOR LONG-TERM CARE BENEFITS

**As you age, are you equally concerned about your physical and mental vitality as you are about financial security?**

Most insurance products pay benefits when an accident or unfavorable outcome occurs. Bridge goes a step further by helping you delay or avoid your need for long-term care services.

Active participation in NeverStop Wellness and completion of the recommended Healthy Actions can help reduce the risk of age-related decline, so you can live independently longer. Your premium has potential to grow if you don't need long-term care benefits, then provides monthly payments if you do.





A photograph of an older couple walking hand-in-hand on a gravel path. The woman is on the left, wearing a grey sweatshirt and dark pants, smiling broadly. The man is on the right, wearing a plaid shirt over a grey t-shirt and khaki pants, also smiling. They are surrounded by tall evergreen trees and a bright sun in the background, creating a warm, golden light. The path is made of gravel and has some purple flowers in the foreground.

Older adults report  
the highest levels  
of well-being while  
socializing, working,  
volunteering and  
exercising.

Effectiveness of Health and Wellness Initiatives  
for Seniors; Population Health Management,  
February 2011





Fernando  
Age 71

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**\$250,000**  
**Initial Premium**

## HYPOTHETICAL EXAMPLE

Fernando, age 71, retired, single with three grown children. His objective is to live independently for as long as possible, preserve his assets, and avoid burdening his children as he ages.

Initial Premium

**\$250,000**

Underwriting Class

**Preferred**

Coverage Ratio

**150%**

Initial Benefit Base

**$\$250,000 \times 150\% = \$375,000$**

### 10 Years Later

After a decade of healthy living and participating in the NeverStop Wellness Program, Fernando develops an illness and qualifies for long-term care benefits.

New Benefit Base

**\$457,123**

10 Years with 2% guaranteed  
annual growth<sup>3</sup>

NeverStop Wellness Credits<sup>4</sup>

**\$16,803**

Total Benefit Base at Claim

**\$473,926**

$\$457,123 + \$16,803$

Monthly Benefit (60 Months)

**\$7,899/mo**

$\$473,926 / 60$



**If No Benefits Needed:** Fernando's annuity account value may grow based on index-linked returns, less Rider fees.





## EquiTrust — A Name You Can Trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help you meet your financial objectives — look no further than EquiTrust.



**EquiTrust**<sup>®</sup>  
Life Insurance Company

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<sup>1</sup>The guarantees expressed in this brochure are based on the claims-paying ability of EquiTrust Life Insurance Company.

<sup>2</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>3</sup>Benefits may be increased by 5% annually for additional fee.

<sup>4</sup>NeverStop Wellness Credits are not guaranteed and subject to verified participation. Example credits based on non-guaranteed credited rate of 3.0%.

Contract issued on Form Series ICC12-ET-EIA-2000(11-21) 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(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21).

This brochure briefly highlights EquiTrust Life Insurance Company's Bridge annuity contract, Long-Term Care Rider and other 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 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.

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