




Your connection to  
***Better*** access  
***Better*** life

# BRIDGE

## OVERVIEW

A fixed index-linked annuity with  
long-term care coverage







Everyone wants a  
secure retirement  
and protection from  
the high costs of  
long-term care.

As you create a strategy for  
the future, **Bridge** can help  
you plan for both of these  
fundamental goals.

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

- A fixed index annuity to help protect and grow your assets
- 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	

Protection means *peace of mind*.  
Long-term care coverage means *security*.  
Bridge gives you *both*.





## 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.





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	Underwriting class	Coverage Ratio
\$250,000	Preferred	150%

Initial Benefit Base

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

## 10 years later

Fernando develops an illness and qualifies for long-term care benefits.



**If no long-term care benefits are 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.



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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.

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).

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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