

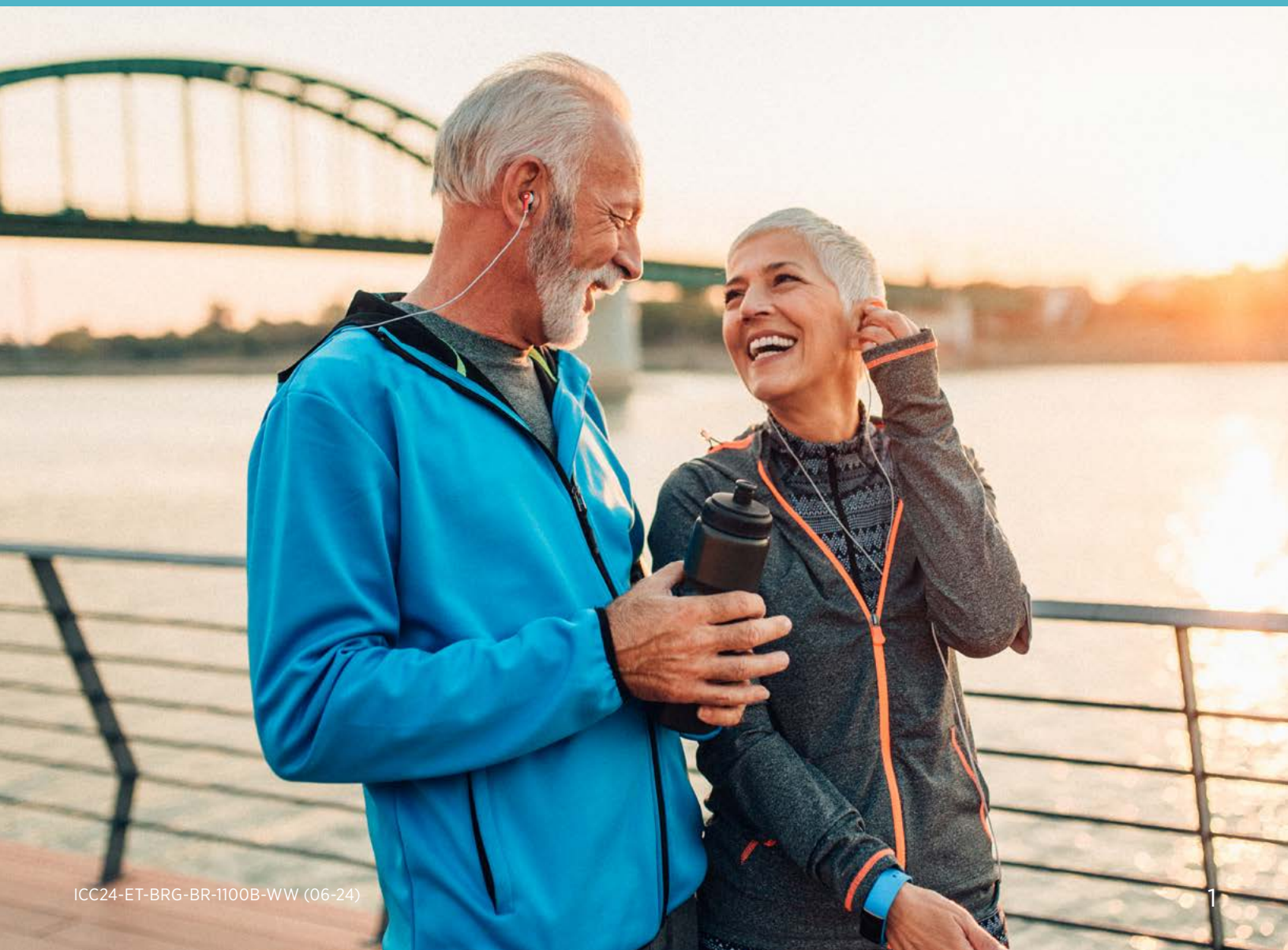



Your connection to
Better access
Better life

BRIDGE

OVERVIEW

A fixed index annuity with
long-term care coverage





As you create a strategy for the future, **Bridge** can help you plan for a secure retirement and protection from the high costs of long-term care.

BRIDGE 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 ¹ 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*.

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



Median monthly costs for long-term care*



\$9,733

Private nursing home room



\$8,669

Semi-private nursing home room

\$6,292

Home health aid



\$5,350

Assisted living



*Genworth 2023 Cost of Care Report



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

U.S. Department of Health and Human Services, 2020

BETTER ACCESS — FIXED INDEX 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.

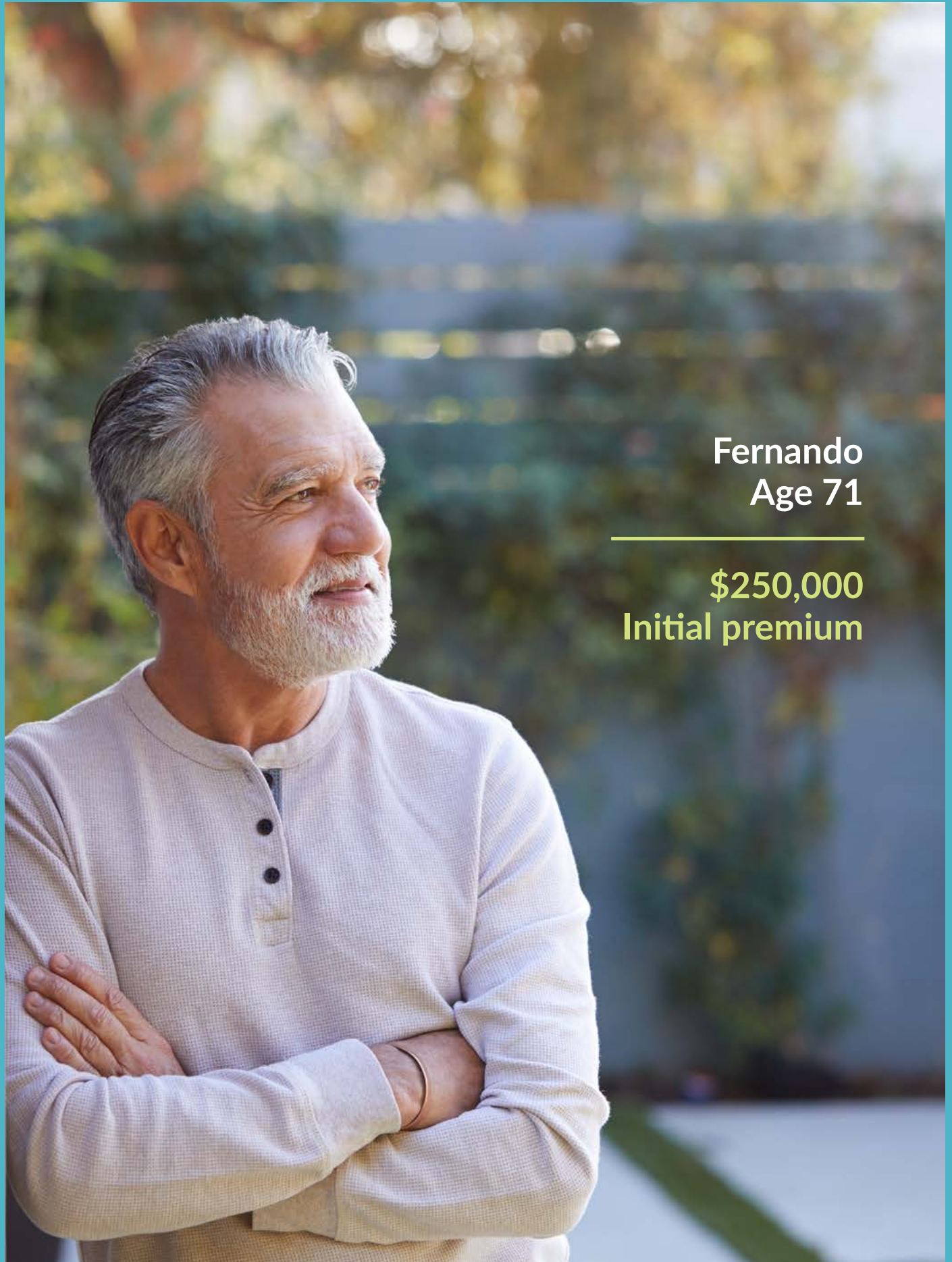
Asset preservation

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.²

Guaranteed approval for long-term care benefits

Unlike traditional long-term care insurance, your approval 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 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.

²Long-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.



Fernando
Age 71

\$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.

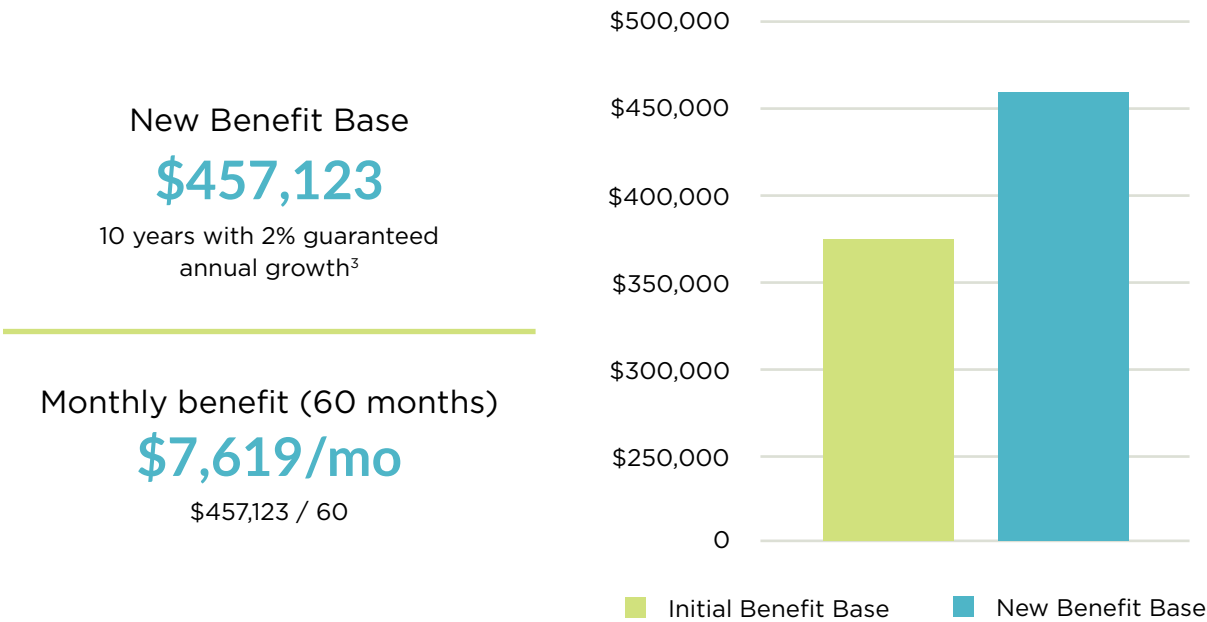
Initial premium	Underwriting class	Coverage Ratio
\$250,000	Preferred	150%

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.

³Benefits may be increased by 5% annually for additional fee.



EquiTrust — A name you can trust

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



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Contract issued on Form Series ICC12-ET-EIA-2000(01-12). Riders issued on ICC17-ET-FIXED-MVA(02-17); ICC18-430-NHW(06-18) and ICC16-ET-TI(10-16). Long-Term Care Rider issued on ICC23-ET-LTC(07-23).

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 or its agent/producer may contact you. 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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