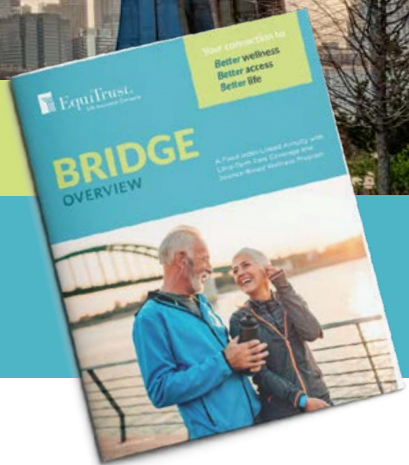




**FIXED INDEX ANNUITY WITH LONG-TERM CARE
COVERAGE AND SCIENCE-BASED WELLNESS PROGRAM**



BRIDGE[®]

Bridge by EquiTrust combines a fixed index annuity (FIA) with a **Long-Term Care Rider**.



The Long-Term Care Rider provides benefits when the client **does** need Long-Term Care (LTC) services.



The FIA provides potential principal growth with protection from market losses when the client **does not** need LTC services.

Plus, the personalized NeverStopSM Wellness Program from Assured Allies[®] can help your clients proactively manage their health and age successfully.

BRIDGE INDEX			
Index	Crediting method	Rate	Illustrated rate
Fixed Rate	1-Year Interest	5.00%	5.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	10.00%	6.85%
S&P 500 Index	1-Year Pt-to-Pt Participation	50.00%	6.95%
S&P 500 Index	1-Year Monthly Avg Participation	100.00%	6.58%
Barclays Focus50 Index	1-Year Barclay Focus50 Participation	150.00%	8.49%
S&P MARC 5%	1-Year S&P MARC 5 Participation	175.00%	7.33%

Product specs

- \$50,000 initial minimum premium
- Non-Qualified
- Issue age: 55-80
- Guaranteed approval for LTC benefits¹
- Flexible premium

Long-Term Care Rider

- Automatically included at issue
- Fully guaranteed; cannot lapse²
- Tax-free benefits for qualified LTC services³
- Home health care, assisted living, adult day health care, nursing home care
- Claim eligibility based on inability to perform 2 of 6 activities of daily living (ADLs) or severe cognitive impairment

Competitive advantages

- Long-term care (LTC) coverage with easy claim submission and direct payments
- Flexibility of coverage; client can choose initial LTC coverage amount
- No receipts or invoices required
- Wellness program
- Built on a fixed index annuity chassis
- Simplified underwriting with guaranteed approval¹

NeverStop Wellness Program

- Automatically included at issue
- Personalized wellness plans
- Measurable outcomes tracked by NeverStop Aging Map
- Personal wellness concierge, wellness websites and apps
- Offers, subscriptions, discounts for wellness and aging services
- Participation earns Wellness Credits to increase LTC benefit amount



Scan or click to get more information about Bridge.



866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com

1. Must pass suitability requirements.

2. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Rider terminates if Account Value is depleted by non-LTC withdrawals or surrender.

3. Subject to IRS daily maximum.

Product availability and features may vary by state. Please visit Agents.EquiTrust.com/Bridge and click on "Rates and State Approvals."

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). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.