

CAREGIVING

THE CHALLENGES AND SOLUTION

Long-term care benefits and personalized wellness program



THE CHALLENGES

We're turning into a nation of caregivers.

70%

Percentage of people turning 65 today that will require long-term care services¹

\$116,800

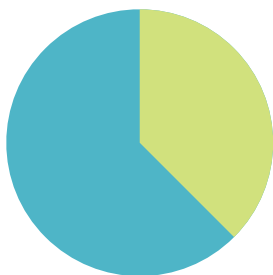
Average cost for one year of skilled care in a private nursing home room²

Because of this, the cost of professional care is prohibitive to many.

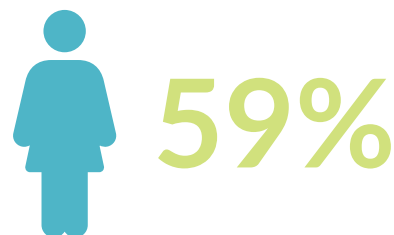
FOR MANY, THE ONLY VIABLE OPTION IS TO RELY ON FAMILY OR FRIENDS TO PROVIDE ASSISTANCE.

The caregiver burden

Caring for elderly family members or friends comes naturally to many of us. It's the right thing to do. Yet, the burden — physical and financial — impacts a large portion of the population, and typically falls on certain family members.



66% of caregivers used personal savings or retirement accounts to pay for LTC for a loved one.³



Upwards of 59% of all caregivers are female.⁴

Caregiver strains

When the duration of caregiving goes on for months, and months turn into years, the caregiver endures strains on several levels. Some of the strains go unnoticed, or ignored. The caregiver is simply doing what's best and what needs to be done.



Strains may include:

Time

60% of caregivers work a full- or part-time job in addition to their caregiving responsibilities.⁵

Financial

On average, family caregivers are spending 26% of their income on caregiving activities.⁶

Emotional

The demands of family/friend caregiving can result in depression, anxiety and feelings of resentment.

Social

The cumulative effect of strains can result in the caregiver losing touch with friends and missing gatherings and events.

Physical

Prolonged caregiver stress can result in injury, compromised immune function and increased risk of early death.

Bridge® provides freedom to choose how and where you receive care and assistance.



THE CAREGIVING SOLUTION: BRIDGE BY EQUITRUST

Your care needs may simply involve changes to your current home or the ability to compensate family members for their assistance. Or your needs may require moving to an assisted living facility. As long as your claim meets benefit requirements, you may use monthly payments however you wish.



Home
modifications
allowing you to
age in place



Medicare Gap
to pay expenses
Medicare
doesn't cover



Adult
daytime
health care



Nursing
home care



Professional
in-home
assistance



Cleaning
services

REDUCE THE CAREGIVING BURDEN THROUGH PREVENTION

The NeverStopSM Wellness program can reduce or eliminate the caregiving burden with a personalized successful aging plan to help maintain independence and vitality.

Solutions for caregivers

Having a strategy for managing long-term care expenses can help relieve family members and friends from the obligation to provide care — so your time together is relaxing and enjoyable.



Successful aging

Successful aging is achievable with a strong commitment to physical and mental wellness. 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 greatly improves healthy outcomes. NeverStop helps you design a program that meets your individual goals and reduces your likelihood of needing care.

Your Personalized NeverStop Wellness Plan

- Active lifestyle to suit your goals
- Personal Wellness Ally health coach
- Additional long-term care coverage
- Special pricing on memberships and apps

Bridge is your connection to
Better wellness
Better access
Better life

Wellness means *freedom*.

Long-term care coverage
means *security*.

Bridge gives you *both*.



***Ready to learn more
about Bridge?***

Contact your agent today
for more information.





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.



7100 Westown Pkwy Suite 200
West Des Moines, IA 50266-2521
877-249-3694 • www.EquiTrust.com

Sources:

¹ "How Much Care Will You Need?"; U.S. Department of Health and Human Services, Administration for Community Living; <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>; accessed July 9, 2024.

² "Genworth 2023 Cost of Care Survey"; <https://www.genworth.com/aging-and-you/finances/cost-of-care>; accessed July 9, 2024.

³ Pessman, Michael; "Families drain their savings: The need for long-term care coverage is becoming a big-time problem"; August 18, 2022; MarketWatch; <https://www.marketwatch.com/story/families-drain-their-savings-the-need-for-long-term-care-coverage-is-becoming-a-big-time-problem-11660317473>; accessed July 9, 2024.

⁴ U.S. Bureau of Labor Statistics; November 30, 2023; <https://www.bls.gov/blog/2023/celebrating-national-family-caregivers-month-with-bls-data.htm>; accessed July 9, 2024.

⁵ "Caregiving Out-Of-Pocket Costs Study"; AARP; June 2021; https://www.aarp.org/content/dam/aarp/research/surveys_statistics/ltc/2021/family-caregivers-cost-survey-2021.doi.10.26419-2Fres.00473.001.pdf; accessed July 9, 2024.

⁶ "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 July 9, 2024.

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).

Exclusions and Limitations

Long-term care benefits are not payable for conditions resulting directly or indirectly from the owner's alcoholism or addiction to drugs or narcotics, attempted suicide or an intentional self-inflicted injury.

The Long-Term Care Rider will be terminated upon any of the following: at the owner's request, upon the death of the owner, upon the request for a full surrender of the contract, upon election of a payment plan under the annuity Accumulation Value, the Accumulation Value becomes zero due to non-long-term care benefit payment withdrawals, change of ownership, change of annuitant, spousal continuation of the contract or all the long-term care benefit payments have exhausted the long-term care Benefit Base to zero.

Once the rider has terminated, it may not be restarted at any time. Request to terminate the rider must be submitted to EquiTrust in writing.