

## Maximum LTC Coverage Ratios by underwriting class and issue age

COVERAGE RATIOS			
Issue age	Preferred	Standard	Secure
55	325%	225%	150%
56	324%	224%	149%
57	323%	223%	148%
58	322%	222%	147%
59	321%	221%	146%
60	320%	220%	145%
61	319%	219%	144%
62	318%	218%	143%
63	317%	217%	142%
64	316%	216%	141%
65	315%	215%	140%
66	314%	214%	139%
67	313%	213%	138%
68	312%	212%	137%
69	311%	211%	136%
70	310%	210%	135%
71	309%	209%	134%
72	308%	208%	133%
73	307%	207%	132%
74	306%	206%	131%
75	305%	205%	130%
76	304%	204%	129%
77	303%	203%	128%
78	302%	202%	127%
79	301%	201%	126%
80	300%	200%	125%

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If the Inflation Rider is selected, the maximum Coverage Ratio is 100%. Bridge<sup>®</sup> 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<sup>SM</sup> 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.