

The purpose of this communication is the solicitation of insurance. A financial representative (a licensed insurance agent/producer) may contact you.

# BRIDGE

Balancing Long-Term Care Benefits with Capital Preservation, Starting/Stopping Benefits



## DERICK

Age: 55

### Retirement Assets:

\$500,000 in retirement accounts  
\$200,000 in savings

### Concerns:

- Age in place and live in his own home
- Avoid long-term care expenses as long as possible

Bridge Premium: **\$100,000**  
From Savings

Underwriting Class	<b>Preferred</b>
Coverage Ratio Election*	<b>150%</b>
Initial Benefit Base	<b>\$150,000</b>

\*Selected level based on monthly benefit necessary to cover anticipated expenses to facilitate aging at home

### 15 Years Later – Claim Submitted

After 15 years of active participation in NeverStop Wellness which helped support a healthy, independent lifestyle, Derick is injured in an auto accident. At age 70, he is no longer able to perform two of six activities of daily living. He files a claim, and a plan of care from his doctor. Derick draws benefits for one year to facilitate home modifications which allow him to remain in his home. He then stops benefit payments to facilitate continued growth of his annuity value.

Benefit Base	<b>\$201,880</b>
NeverStop Wellness Credits	<b>\$9,314</b>
Total Benefit Base at Claim	<b>\$211,194</b>
Monthly Benefit	<b>\$3,520</b>
Total Benefits Drawn 1 Year	<b>\$42,239</b>

### Balance Your Benefits and Premium Preservation.

Your agent can help you find the right balance between anticipated long-term care benefits and the value of your annuity account.

Information regarding programs and services for individuals of all ages, income levels and abilities may be found at [www.ServiceLink.NH.gov](http://www.ServiceLink.NH.gov) or by calling 866-634-9412.



Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Benefits may be increased to 5% annually for additional fee. NeverStop Wellness Credits are not guaranteed and subject to verified participation. Examples are based on a non-guaranteed credited rate of 3.0%. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21). This document briefly highlights EquiTrust Life Insurance Company's Bridge annuity contract's Long-Term Care Rider. For complete product details including costs and coverage, 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.