

# BRIDGE

Maximize Long-Term Care Benefits  
While Preserving & Protecting Assets



## RICHARD & ROBIN

Age: Both 62

### Combined Retirement Assets:

\$2 million total Non-qualified  
\$400,000 mutual funds  
\$100,000 each in annuities

### Concerns:

- Impact of a long-term illness on their assets and resulting financial instability
- Elements of traditional long-term care policies — high, ongoing premium payments, limitations on use of benefits, paying for something they might never use

Bridge Premium: **\$100,000**  
Each (Two Contracts)

Underwriting Class	<b>Preferred</b>
Coverage Ratio Election	<b>278%</b>
Initial Benefit Base	<b>\$278,000</b>

Source: 1035 Exchange of Annuity contracts

\*Before partially or fully transferring the value of an existing annuity, you should carefully consider whether a replacement is in your best interests. Approval is subject to suitability review.

### 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.

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 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. The Long-Term Care and Wellness Riders are subject to fees which are deducted from the annuity account value. 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.

### 20 Years Later – Claim Submitted

After 20 years of the NeverStop Wellness program which supported a healthy, independent lifestyle, Richard develops a condition requiring long-term care services. At age 82, he is no longer able to perform two of six activities of daily living. Richard files a claim and plan of care from his doctor.

Benefit Base	<b>\$413,093</b>
NeverStop Wellness Credits	<b>\$54,271</b>
Total Benefit Base at Claim	<b>\$467,364</b>
Monthly Benefit	<b>\$7,789</b>

Robin passed away at age 80 before using her long-term care benefits. As her beneficiary, Richard received her annuity death benefit of **\$150,670**.

