

Long-Term Care Coverage Ratios by underwriting class and issue age

Issue age	Preferred	Standard	Secure
50	330%	230%	155%
51	329%	229%	154%
52	328%	228%	153%
53	327%	227%	152%
54	326%	226%	151%
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%

Issue age	Preferred	Standard	Secure
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%

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

If the Inflation Rider is selected, Coverage Ratio is 100%. Bridge 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(01-24). NeverStop® Wellness Rider issued on ET-WEL(01-24). EquiTrust does not offer investment advice to any individual or financial professional 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 financial professional use only.