

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



BRIDGE® | A CASE STUDY

Participating in the NeverStop® Health Coaching & Rewards Program and utilizing long-term care benefits when needed

Meet Derek

Age: 55

Retirement assets:

\$400,000 in retirement accounts and other savings

Concerns:

- Live independently for as long as possible
- Preserve and grow his assets
- Avoid burdening his children for assistance as he ages

15 years later — claim submitted

After 15 years of active participation in the NeverStop Health Coaching & Rewards Program, which helped Derek support a healthy, independent lifestyle, he was injured in an auto accident. At age 70, he was no longer able to perform two of six activities of daily living, which meant he qualified for long-term care benefits. He filed a claim and submitted a plan of care from his doctor.

Bridge at issue	
Initial premium	\$100,000 from savings
Underwriting Class	Preferred
Coverage Ratio	325%
Initial Benefit Base	\$325,000

Bridge at claim	
Benefit Base	\$506,339
NeverStop Wellness Credits	\$47,871
Total Benefit Base at claim	\$554,211
Guaranteed monthly benefit	\$9,237

Balance your benefits and premium preservation

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

For NH residents only: Information regarding programs and services through the NH Aging and Disability Resource Centers for individuals of all ages, income levels and abilities may be found at www.ServiceLink.NH.gov or by calling 866-634-9412.

Benefits may be increased to 5% annually for inflation protection for additional fee. Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. 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(01-24). NeverStop Wellness Rider issued on ET-WEL(01-24). 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 financial professional. 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. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.