

BRIDGE

Balancing long-term care benefits with capital preservation, using a portion of long-term care benefit

DERICK

Age: 55

Retirement assets

Hypothetical example:

\$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	Preferred
Coverage Ratio election*	150%
Initial Benefit Base	\$150,000

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

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.



15 years later — claim submitted

After 15 years, Derick is injured in an auto accident. At age 70, he is unable 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 that allow him to remain in his home. The next year, Derick recovers and is no longer chronically ill. His benefit payments stop and his annuity value continues to grow.

Benefit Base at claim	\$201,880
Monthly benefit	\$3,365
Total benefits drawn in one year	\$40,376



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Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Benefits may be increased to 5% annually for additional fee. Examples are based on a non-guaranteed credited rate of 3.0%. Contract issued on Form Series ICC12-ET-EIA-2000(01-12). Long-Term Care Rider issued on ICC23-ET-LTC(07-23). 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 or its agent/producer may contact you. 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.