

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

BRIDGE

Lower Long-Term Care Benefits,
Guaranteed Underwriting Approval
and More Accumulation Potential



GERALD

Age: 64

Retirement Assets:

\$400,000 in IRA mutual funds
\$250,000 in non-qualified CDs
\$150,000 in money market account

Concerns:

- Potential impact that an illness or injury could have on assets
- Earning higher returns on non-qualified investments without too much market risk
- Eligibility for traditional long-term care insurance and passing underwriting
- Elements of traditional long-term care policies — high, ongoing premium payments, limitations on use of benefits, paying for something he might never use

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

From maturing CD

Underwriting Class	Standard
Coverage Ratio Election*	100%
Initial Benefit Base	\$100,000

10 Years Later – Claim Submitted

After 10 years of active participation in NeverStop Wellness which helped support a healthy, independent lifestyle, Gerald develops a condition requiring long-term care services.

At age 74, he is no longer able to perform two of six activities of daily living. He files a claim and a plan of care provided by his doctor.

Benefit Base	\$121,899
NeverStop Wellness Credits	\$20
Total Benefit Base at Claim	\$121,919
Monthly Benefit	\$2,032

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 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.