

BRIDGE

Affordable long-term care benefits,
guaranteed underwriting approval
and more accumulation potential

GERALD

Age: 64

Retirement assets

Hypothetical example:

\$400,000 in IRA mutual funds

\$250,000 in non-qualified CDs

\$150,000 in money market account

Concerns:

- Potential impact 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 — expensive and ongoing premium payments, limitations on use of benefits, paying for coverage 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, 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 at claim	\$121,899
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.



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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.