

BRIDGE

Maximizing long-term care benefits while preserving and protecting assets

RICHARD & ROBIN

Age: Both 62

Combined retirement assets

Hypothetical example:

\$2 million total Non-Qualified
\$400,000 mutual funds
\$100,000 each in annuities

Concerns:

- Impact of a long-term illness on their assets and resulting financial instability
- Elements of traditional long-term care policies — expensive and ongoing premium payments, limitations on use of benefits, paying for coverage they might never use

Bridge premium: **\$100,000**
Each (two contracts)

Underwriting class	Preferred
Coverage Ratio election	318%
Initial Benefit Base	\$278,000

Source: 1035 Exchange of annuity contracts

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.

¹ Death benefit assumes a 3.0% rate of return.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Benefits may be increased to 5% annually for additional fee. 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.

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20 years later — claim submitted

After 20 years, Richard develops a condition requiring long-term care services. At age 82, he is no longer able to perform two of six activities of daily living. Richard files a claim and plan of care from his doctor.

Benefit Base at claim	\$472,531
Monthly benefit	\$7,876

Robin passed away at age 80 before using her long-term care benefits. As her beneficiary, Richard received her annuity death benefit of **\$151,406¹**.



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