

BUILDING A BETTER BRIDGE®



January 2026 product enhancements

EquiTrust has strengthened the bridge between clients and the protection they deserve. The latest enhancements to Bridge by EquiTrust extend minimum age eligibility and expand coverage, enabling more clients to prepare for life's what-ifs.

Bridge combines a **fixed index annuity** with **long-term care benefits** and a **robust wellness program**.



Minimum issue age
lowered from 55 to 50



LTC Benefit Base roll-up
increased from 2.00% to 3.00%



LTC Coverage Ratios
now apply to premiums
received in years 1-5



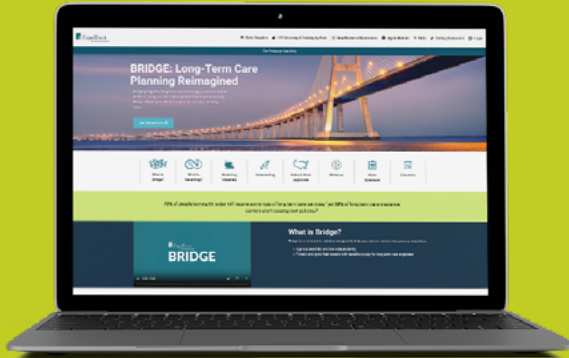
Wellness Credits now based
on the Benefit Base instead of
the Net Amount at Risk (NAR)

These enhancements complement the features that already make Bridge unique:

- Tax-deferred premium growth
- Guaranteed approval¹ for tax-free LTC benefits²
- NeverStop® Health Coaching & Rewards Program, offered in partnership with Assured Allies

Transition rules

- Bridge enhancements apply to contracts with effective (money) date of January 1, 2026 or after.
- Clients whose applications were submitted before, but whose funds were received on or after January 1, 2026, will receive an upgrade letter with their contract describing the enhancements applied to their contract.



Your go-to Bridge sales hub

Visit the Bridge microsite at **Agents.EquiTrust.com/Bridge** for all the tools and resources you need to learn about and share the advantages of Bridge.



866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com

¹ Must pass annuity suitability requirements; guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

² Subject to daily IRS maximum; must be used for qualified long-term care services.

Product availability and features may vary by state. Bridge 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). EquiTrust does not offer investment advice to any individual, and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For financial professional use only.