

BUILDING A BETTER BRIDGE®



2026 product enhancements

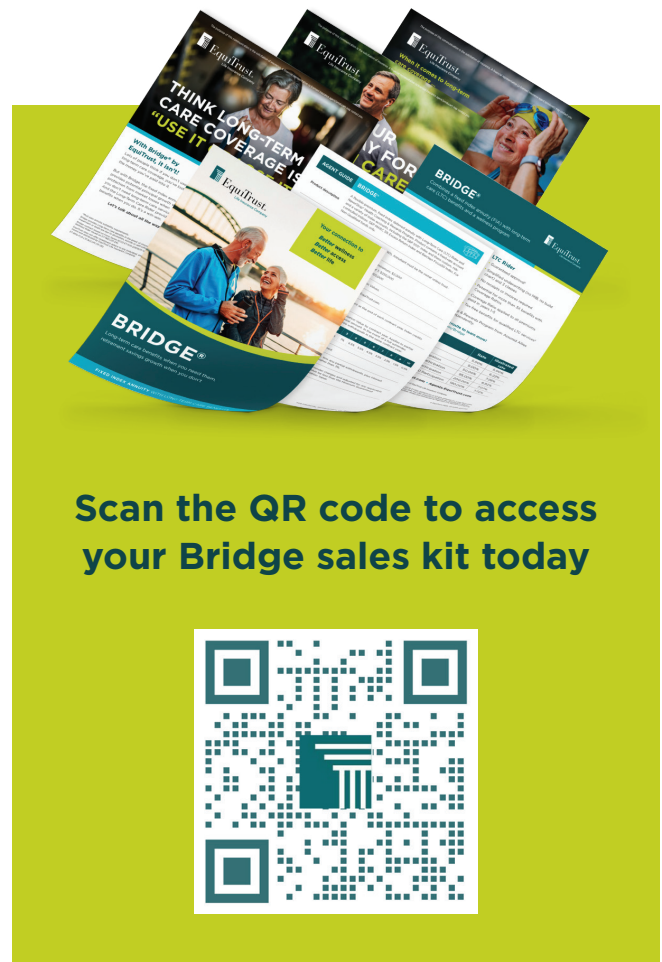
EquiTrust has strengthened the bridge between clients and the protection they deserve. Here's what you need to know about our 2026 enhancements.

Enhancements effective June 16, 2026:

- Bridge applications are available in FireLight with a simplified underwriting process
- Maximum Coverage Ratios are standard for all clients
- Illustrations can be accessed on the same platform you use to run all of your other EquiTrust illustrations

Enhancements effective January 1, 2026:

- 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)



Scan the QR code to access your Bridge sales kit today

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

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.