



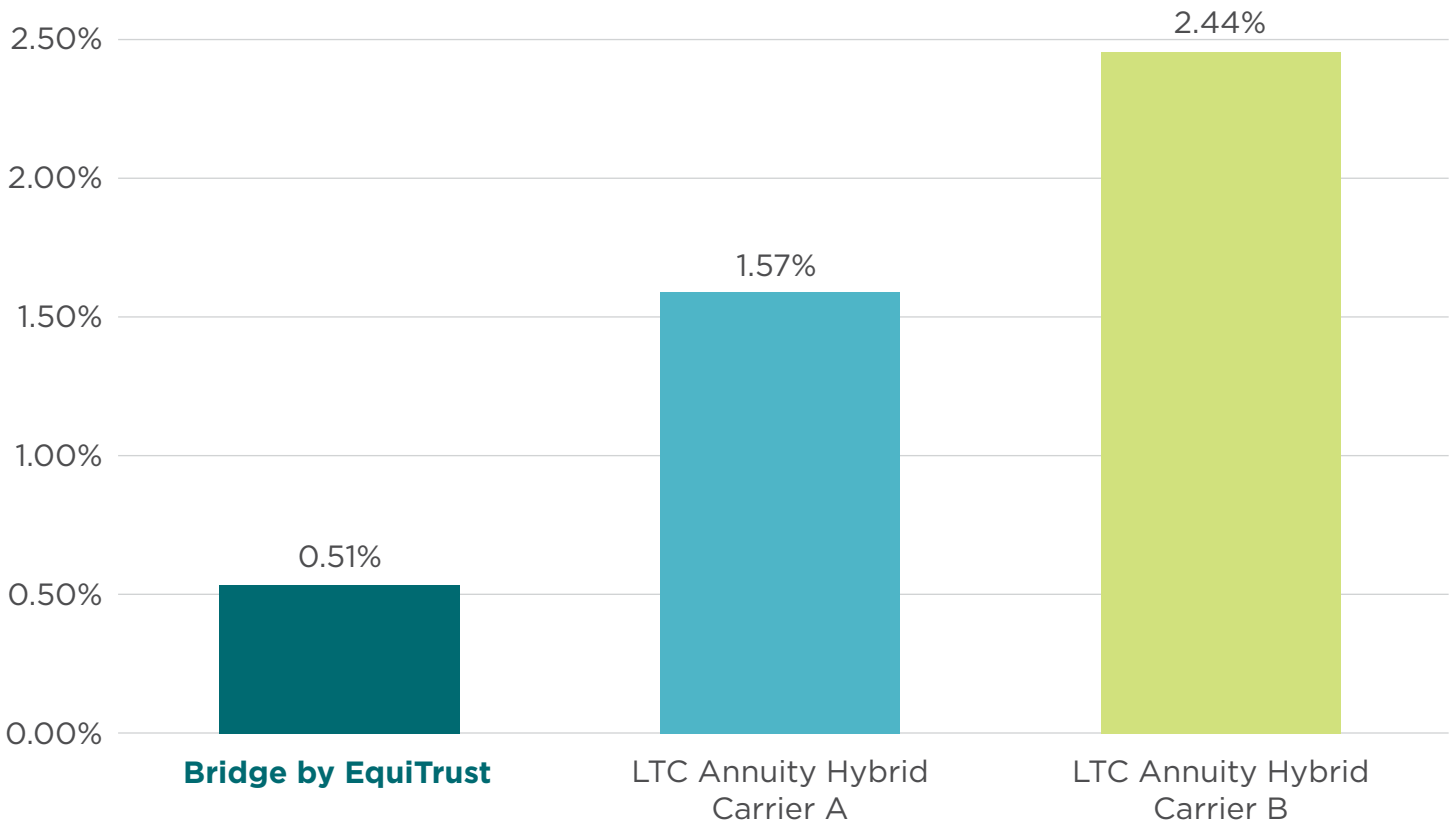
BRIDGE[®]

**BUILT WITH LOWER CHARGES
THAN COMPETITOR PRODUCTS**



Annualized charges as a percentage of Accumulation Value after 10 years

\$100,000 premium, issue age 65, max available coverage, preferred UW class



Charge	Description
1% Premium Load	Based on first-year premium only
\$100 NeverStopSM Wellness Rider	Deducted annually from the Accumulation Value (AV); covers all benefits provided by the rider
Long-Term Care (LTC) Rider	Based on Net Amount at Risk (NAR) rather than entire AV as some competitors use, resulting in lower charges over time comparatively*

*LTC Rider charges vary by age and rate class and reduce AV, but do not reduce LTC benefits.

For demonstration purposes only. Past performance does not assure future results. Based on \$100,000 premium, Preferred risk class, Maximum Coverage Ratio, current illustrated rates for 1-year PTP Cap Account. Illustrated rates used: EquiTrust 6.85%, Carrier A 5.50%, Carrier B 3.50%. The non-guaranteed values shown are based on the current non-guaranteed elements and historical index performance over the most recent 10-year period. Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(11-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21). Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.