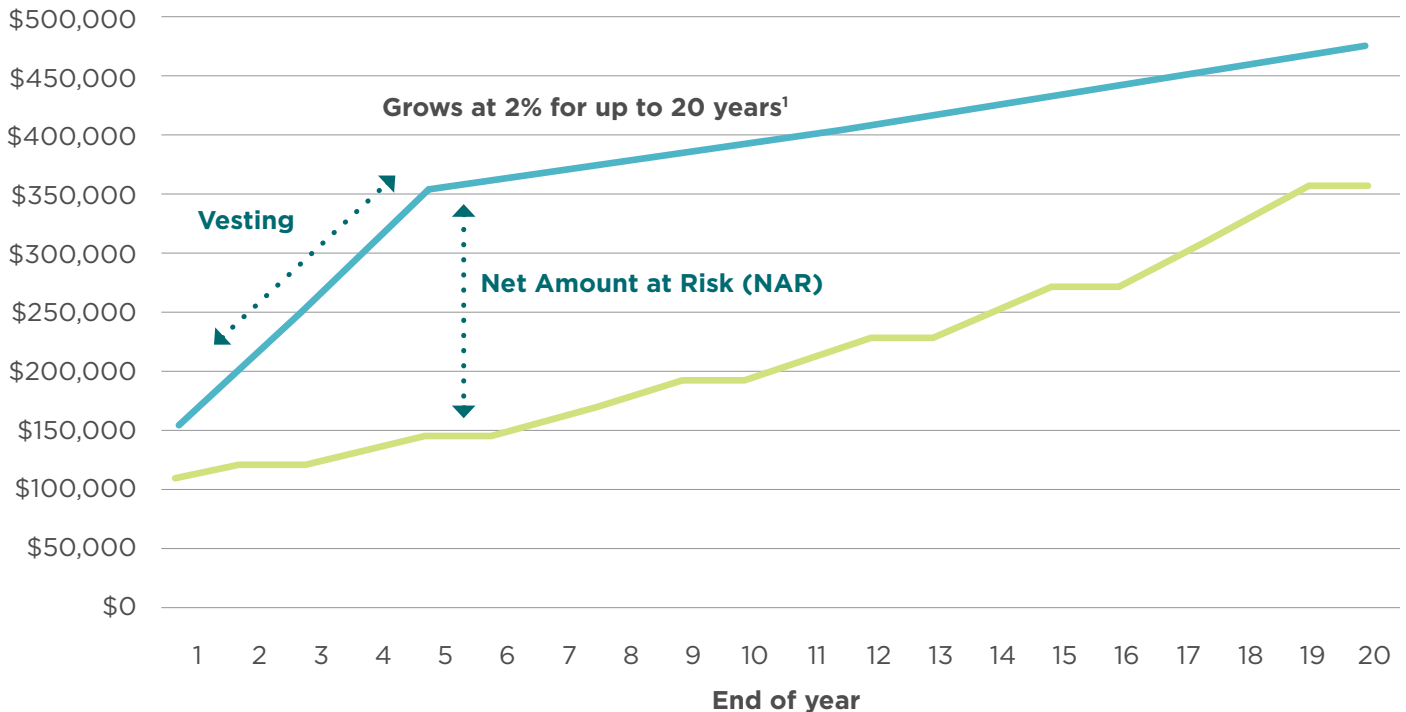


UNDERSTANDING THE RELATIONSHIP BETWEEN THE ACCUMULATION VALUE AND THE LONG-TERM CARE RIDER BENEFIT BASE

This graph demonstrates the correlation between a Bridge® contract's Accumulation Value and the Long-Term Care (LTC) Rider Benefit Base.

Hypothetical Accumulation and Guaranteed Benefit Base



■ Accumulation Value
 ■ Guaranteed vested LTC Benefit Base
 LTC monthly benefit = LTC Benefit Base / 60

Net Amount at Risk = **LTC Benefit Base** - **Accumulation Value**

Note the initial leveraging of the client's premium based on selected Coverage Ratio. The NAR narrows over time as the Accumulation Value and LTC Benefit Base become closer in value. The monthly LTC Rider charge is determined by multiplying the Monthly Rider Charge Percentage by the NAR and then multiplying by the vesting percentage.

¹Or until time of claim

Graph assumes male client, age 60, assigned to Preferred underwriting class, with an initial premium of \$100,000. Max Coverage Ratio selected is 320%. 100% allocated to Annual Point-to-Point with a 10% cap. Accumulation Value assumes non-guaranteed values; LTC Benefit Base assumes guaranteed values.

If the Inflation Rider is selected, the maximum Coverage Ratio is 100%. 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). NeverStopSM Wellness Rider issued on ET-WEL(11-21). EquiTrust does not offer investment advice to any individual or agent/producer 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 Producer Use Only.