



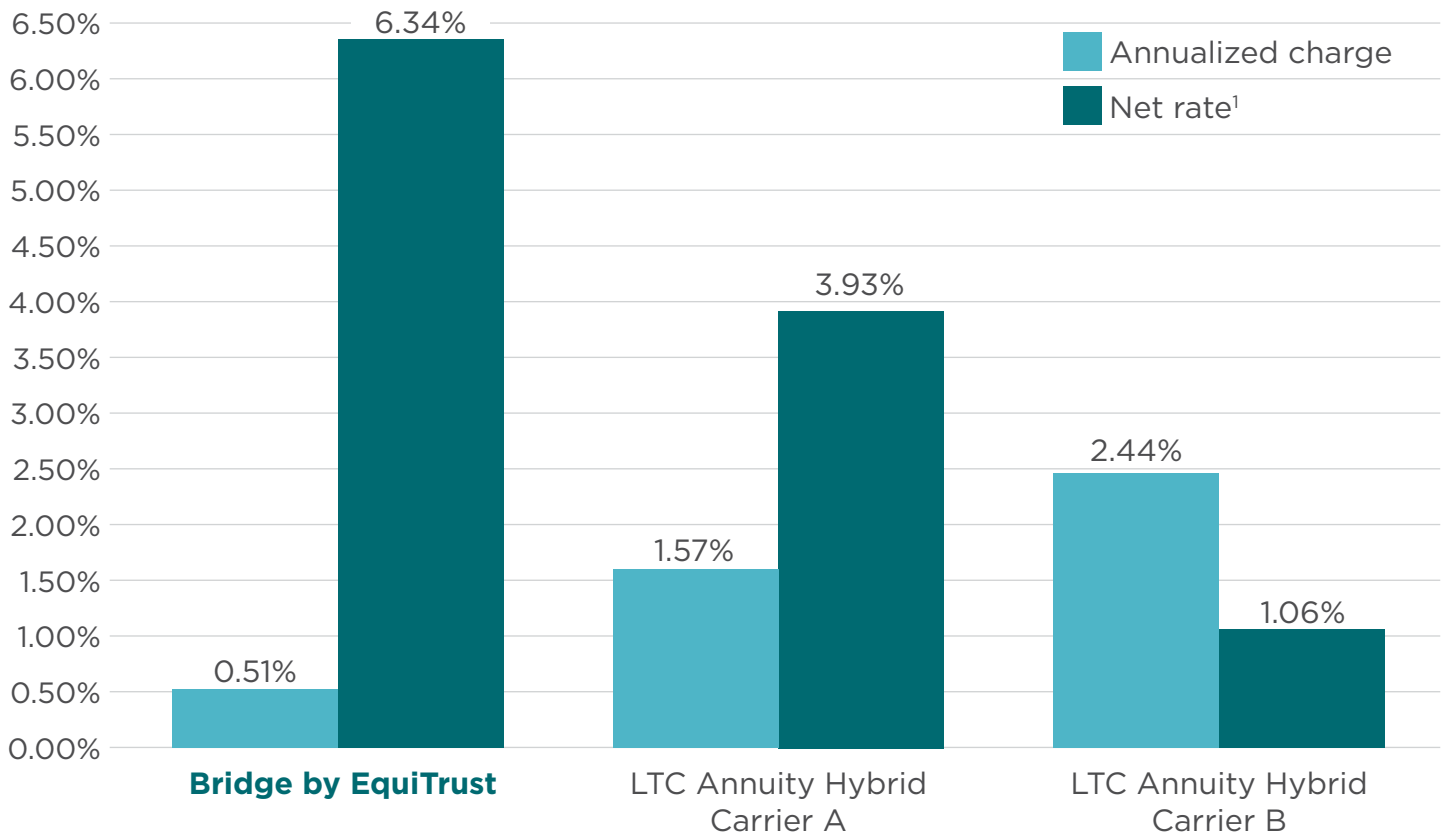
# BRIDGE<sup>®</sup>

LOWER CHARGES MEAN A HIGHER NET RATE VS. OTHER CARRIERS



## Lower annualized charges result in higher net rate for your clients

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



Charge	Description
<b>1% Premium Load</b>	Based on first-year premium only
<b>\$100 NeverStop<sup>SM</sup> Wellness Rider</b>	Deducted annually from the Accumulation Value (AV); covers all benefits provided by the rider
<b>Long-Term Care (LTC) Rider</b>	Based on Net Amount at Risk (NAR) rather than entire AV as some competitors use, resulting in lower charges over time comparatively <sup>2</sup>

<sup>1</sup>Net rate = illustrated rate - annualized fees

<sup>2</sup>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.