

# BRIDGE COMBINES A FIXED INDEX ANNUITY (FIA) WITH LONG-TERM CARE (LTC) BENEFITS AND A WELLNESS PROGRAM



## FIA

- \$50,000 minimum Non-Qualified
- Flexible premium
- Issue age: 55-80
- Five available index options, plus the fixed account
- Strong growth potential



## LTC RIDER

- Guaranteed approval<sup>1</sup>
- Simplified underwriting (no MIB, no build chart) and 3 classes
- No receipts or invoices required
- Potential for more than 3X benefits with Coverage Ratios
- Tax-free benefits for qualified LTC services<sup>2</sup>

Plus, the personalized NeverStop Wellness Program from Assured Allies can help your clients age successfully and live independently.

## TOP-TIER RATES

Visit the Bridge microsite to learn more!  
[Agents.EquiTrust.com/Bridge](https://Agents.EquiTrust.com/Bridge)

Index	Crediting method	Rate	Illustrated rate
Fixed Rate	1-Year Interest	4.50%	4.50%
S&P 500 Index	1-Year Pt-to-Pt Cap	8.00%	5.54%
S&P 500 Index	1-Year Pt-to-Pt Participation	45.00%	6.04%
S&P 500 Index	1-Year Monthly Avg Participation	80.00%	5.04%
Barclays Focus50 Index	1-Year Barclay Focus50 Participation	145.00%	6.46%
S&P MARC 5%	1-Year S&P MARC 5 Participation	170.00%	7.74%

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

<sup>2</sup> 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(11-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop 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.