EquiTrust Life Insurance Company

BRIDGE®

Fixed index annuity with long-term care coverage and science-based wellness program

FLIP THE SWITCH TO IMMEDIATE TAX-FREE LONG-TERM CARE BENEFITS

Have your clients built long-term care (LTC) expenses into their retirement strategy? If not, they could be missing the mark.

70% **of people turning 65 today will need some level of LTC services or support.[1]**

What if you could provide clients who plan to manage LTC expenses with funds from a taxable annuity a way to "flip the switch"? Flipping a $100,000 Non-Qualified (NQ) annuity using a 1035 exchange into Bridge can immediately provide them with access to more than $200,000 of income-tax-free LTC benefits.

How does it work?

- Assuming a tax rate of 22% and $50,000 of taxable gain for a 55-year-old, Preferred underwriting class, max Coverage Ratio selected —

WITHOUT BRIDGE

Owe $11,000 in taxes when client takes money out of taxable annuity for LTC expenses

$100,000 NQ taxable annuity

$89,000 available to pay for LTC expenses

WITH BRIDGE

$100,000 NQ taxable annuity

$145,000 Vested tax-free LTC Benefit Base

63% increase over paying for LTC expenses out of the annuity and realizing taxes

What's more, boosted maximum Coverage Ratios on Bridge mean your clients earn even higher LTC benefits for every premium dollar. All Preferred risk classes can choose LTC benefits of at least 3X their premium, and Standard classes can choose at least 2X their premium.

Plus, the fixed index annuity provides potential principal growth with protection from market losses when your clients don't need LTC services. And the LTC Rider provides benefits when they do. It's a win-win!

[1] "How much care will you need?; LongTermCare.gov; U.S. Department of Health & Human Services; https://acl.gov/ltc/basic-needs/how-much-care-will-you-need; accessed 9/25/2023.

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