

Congratulations!

You're one step closer to adding Bridge by EquiTrust to your long-term care plan.

Next, you may be required to participate in an online video interview. Underwriting is optional. If you prefer to opt out, you will automatically receive Secure class. The more favorable classes are available if you qualify through underwriting. The simple digital underwriting interview takes approximately 30 minutes to finish. If you take part in the underwriting interview, here are a few tips to help you prepare.

Helpful tips



Make sure your computer's camera and microphone are working.



If you use a cane or walker, have it readily available.



Connect to WIFI before placing your call.



If you use a hearing aid, have it in place.



Sit in an area free of obstacles.



Sit in a stable chair with back support that does not have wheels. Do not sit on a sofa or bed.



Position the camera so you're in full view with your head, hands and feet visible.



Have your current government-issued photo ID ready to confirm your identity.

We'll talk soon

If you've scheduled your interview for a later date, keep these tips handy to review before-hand. When you're ready, follow the email link you received to complete your video interview.

If you take part in an underwriting interview, you'll be guided through a series of cognitive and physical assessments to demonstrate your ability to remember what you hear and to evaluate your balance and muscle strength. Soon after your interview is finished, your financial professional will be notified of your underwriting class. Remember, everyone is approved!¹

¹Must pass annuity suitability requirements. If you choose to bypass underwriting or answer "Yes" to one or more of the first three of five health questions, you will be assigned to Secure underwriting class. Preferred and Standard are more favorable classes than Secure, meaning premium dollars purchase a higher long-term care benefit. Underwriting is required to potentially qualify for Preferred and Standard classes. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Long-Term Care Rider issued on ET-LTC(01-24). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice to you or your specific situation. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.