



LONG-TERM CARE BY THE NUMBERS



The need for long-term care

70%

of those turning 65 today will need some level of long-term care services or support¹

26%

of personal income caregivers spend on caregiving expenses²

88%

of adults between 50-80 years of age want to age in place³



U.S. median monthly costs for long-term care⁴

\$10,646 Private nursing home room

\$2,167 Adult day health care

\$9,277 Semi-private nursing home room

\$5,900 Assisted living community

\$6,483 Home health aide



Cost of traditional long-term care insurance

\$5,025 per year: average premium for a couple age 55⁵

\$0 Residual value of unused long-term care insurance policy



Coverage from traditional long-term care insurance

\$6,000 per month (\$200/day): median daily reimbursement⁶



Availability of coverage

<15 Number of carriers remaining in the standalone long-term care insurance market⁷

BRIDGE: Designed to help you prepare for long-term care costs

Bridge is a long-term care solution combining a fixed index annuity and long-term care benefits from EquiTrust, plus the NeverStop® Health Coaching & Rewards Program through Assured Allies.



Leverage a portion of your retirement assets to protect against potential long-term care costs



Age successfully and live more independently — wherever and however you want



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¹“How Much Care Will You Need?”; U.S. Department of Health and Human Services; April 29, 2022; <https://www.hhs.gov/aging/long-term-care/index.html>; accessed September 30, 2025.

²“The Huge Financial Toll of Family Caregiving”; AARP; February 12, 2025; <https://www.aarp.org/caregiving/financial-legal/financial-impact-caregiving/>; accessed October 10, 2025.

³“Can You Afford to Age in Place?”; National Council on Aging; August 4, 2023; <https://www.ncoa.org/article/can-you-afford-to-age-in-place/>; accessed October 10, 2025.

⁴“Calculate the cost of long-term care near you”; Genworth/CareScout; 2024; <https://www.carescout.com/cost-of-care/>; accessed September 30, 2025.

⁵Simon, Javier; “How much does long-term care insurance cost?”; January 31, 2025; SmartAsset; <https://smartasset.com/insurance/how-much-does-long-term-care-insurance-cost/>; accessed October 10, 2025.

⁶“Long-Term Care Insurance Usage Statistics”; LTC Tree; January 1, 2025; <https://www.comparelongtermcare.org/insurance-stats>; accessed October 10, 2025.

⁷“Milliman’s annual U.S. industry LTCI claims projection”; Milliman; March 6, 2025; <https://www.milliman.com/en/insight/annual-us-industry-ltci-claims-projection-2025>; accessed October 10, 2025.

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