



## 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 support<sup>1</sup>

**26%**

of personal income caregivers spend on caregiving expenses<sup>2</sup>

**88%**

of adults between 50-80 years of age want to age in place<sup>3</sup>



### U.S. median monthly costs for long-term care<sup>4</sup>

**\$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 55<sup>5</sup>

**\$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 reimbursement<sup>6</sup>



### Availability of coverage

**<15** Number of carriers remaining in the standalone long-term care insurance market<sup>7</sup>

# 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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<sup>1</sup>“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.

<sup>2</sup>“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.

<sup>3</sup>“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.

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

<sup>5</sup>Simon, 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.

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

<sup>7</sup>“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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