



LONG-TERM CARE BY THE NUMBERS



Concerns About Health at Older Ages

66% say healthcare and long-term care costs are their primary worry¹

70% of long-term care costs are absorbed by families²



Preparedness

88% of adults between 50-80 years of age want to age in place³

57% of Americans agree that their financial health is connected to their overall happiness⁴



Cost Per Month for Skilled Care (median cost)

\$7,908 semiprivate nursing home room⁵

\$4,500 assisted living⁵

\$5,148 home health aid⁵



Cost of Traditional Long-Term Care Insurance

\$3,750 per year: average premium for a 65 year-old couple (\$313 per month)⁶

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



Coverage from Traditional Long-Term Care Insurance

\$4,867 per month (\$160/day): maximum typical payout for nursing care (for up to 3 years commonly)⁶



Availability of Coverage

90% Long-term care insurance carriers no longer issue new policies⁷

BRIDGE: A New Way to Prepare for Long-Term Care Costs

Bridge is a long-term care solution combining an index-linked annuity and long-term care benefits from EquiTrust®, with NeverStop™ wellness coaching and participation incentives from Assured Allies.⁸

- 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

¹Edward Jones, The Four Pillars of The New Retirement: What a Difference a Year Makes, August, 2020

²Money Task Force, 101 Long Term Care Statistics Data and Facts, January, 2020

³University of Michigan, Older Adults Preparedness to Age in Place, April, 2022

⁴Value Penguin, Less Than Half of Americans Believe They're Financially Healthy Today, August, 2021

⁵Genworth, 2021 Cost of Care Report, January, 2022

⁶AARP, 5 Things You Should Know About Long-Term Care Insurance, March 1, 2018

⁷Forbes Sales Of Traditional Long-Term Care Insurance Policies Continue To Fall, July, 2019

Contract issued on Form Series ET-EIA-2000(11-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21).

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⁸The Long-Term Care and Wellness Riders are subject to fees which are deducted from the annuity account value.

