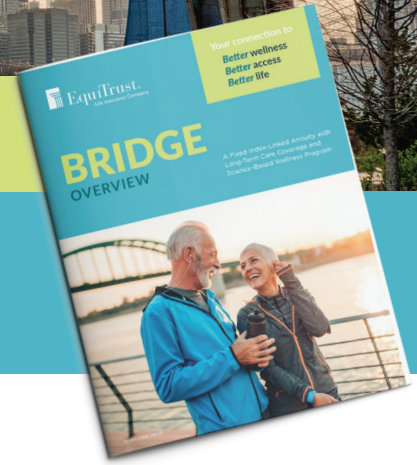




**FIXED INDEX-LINKED ANNUITY WITH LONG-TERM CARE COVERAGE AND SCIENCE-BASED WELLNESS PROGRAM**



# BRIDGE

Bridge from EquiTrust Life Insurance Company combines a fixed index annuity (FIA) with a **Long-Term Care Rider**.



The Long-Term Care Rider provides benefits when the client **does** need Long-Term Care (LTC) services.



The FIA provides potential principal growth with protection from market losses when the client **does not** need LTC services.

Plus, a personalized NeverStop<sup>SM</sup> Wellness Program from Assured Allies<sup>®</sup> can help your clients proactively manage their health and age successfully.

BRIDGE INDEX			
Index	Crediting method	Rate	Illustrated rate
Fixed Rate	1-Year Interest	5.00%	5.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	10.00%	7.88%
S&P 500 Index	1-Year Pt-to-Pt Part	40.00%	6.14%
S&P 500 Index	1-Year Monthly Avg Part	65.00%	4.99%
Barclays Focus50 Index	1-Year Barclay Focus50 Part	150.00%	9.63%
S&P MARC 5%	1-Year S&P MARC 5 Part	175.00%	8.40%

## Product specs

- \$50,000 initial premium
- Non-Qualified
- Issue age: 55-80
- Guaranteed insurability<sup>1</sup>
- Flexible premium

## Long-Term Care Rider

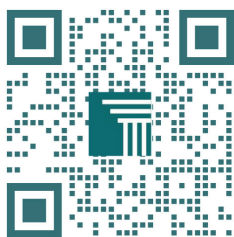
- Automatically included at issue
- Fully guaranteed; cannot lapse<sup>2</sup>
- Tax-free benefits for qualified LTC services<sup>3</sup>
- Home health care, assisted living, adult day health care, nursing home care
- Claim eligibility based on inability to perform 2 of 6 activities of daily living (ADLs) or severe cognitive impairment

## Competitive advantages

- Long-term care (LTC) coverage with easy claim submission and direct payments
- Flexibility of coverage; client can choose initial LTC coverage amount
- No receipts or invoices required
- Wellness program
- Built on a fixed index annuity chassis
- Simplified underwriting with guaranteed approval

## NeverStop<sup>SM</sup> Wellness Program

- Automatically included at issue
- Personalized wellness plans
- Measurable outcomes tracked by NeverStop<sup>SM</sup> Aging Map
- Online personal wellness concierge, wellness websites and apps
- Offers, subscriptions, discounts for wellness and aging services
- Participation earns Wellness Credits to increase LTC benefit amount



**Scan or click to get more information about Bridge.**



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1. Must pass suitability requirements.

2. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Rider terminates if Account Value is depleted by non-LTC withdrawals or surrender.

3. Subject to IRS daily maximum.

Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(11-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. EquiTrust.com. For Producer Use Only.