EquiTrust® Life Insurance Company

AGENT GUIDE

BRIDGE®

A fixed index annuity with long-term care benefits and a science-based wellness program

Product description	A flexible-premium, fixed index deferred annuity with Long-Term Care (LTC) Rider and NeverStop℠ Wellness Program. For Non-Qualified funds only.
Applicant ages	55-80, all owners/annuitants (55-74 in WI). Annuitant must be the owner unless trust-owned. Joint ownership not allowed.
Minimum/maximum premium	Initial minimum: $50,000; Subsequent minimum: $2,000 Maximum additional premium after Year 1: $250,000 Long-term care coverage limit Year 1: $1,000,000
Accumulation Value	Total of individual Account Accumulation Values.

Indices

S&P 500 Index	Widely regarded as the single best gauge of large-cap U.S. equities. More than $15.6 trillion is indexed or benchmarked to the S&P 500 Index, with indexed assets comprising approximately $7.1 trillion of this total. Includes 500 leading companies and covers approximately 80% of available market capitalization.
Barclays Focus50 Index	The Barclays Focus50 Index seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low-volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks, on a risk-adjusted basis. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control. For more information on this index, visit Indices.Barclays/Focus50, ticker: BXIIF50E.
S&P MARC 5% Excess Return Index Account	The S&P MARC 5% Excess Return Index seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities and fixed income. S&P MARC 5% Excess Return Index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. For more information on this index, visit SPIndices.com, ticker: SPMARC5.

Account options

Fixed Rate Account	**1-Year Interest Account —** The fixed rate is guaranteed for one contract year. On contract anniversaries, the rate may change subject to the contractual Minimum Guaranteed Interest Rate. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.
S&P 500® Index Accounts	**1-Year Point-to-Point Cap Index Account —** Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. **1-Year Point-to-Point Participation Index Account —** Index credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, multiplied by the participation rate. **1-Year Monthly Average Participation Index Account —** Index credits are based on the percentage change in the S&P 500 Index monthly average from the previous contract anniversary, multiplied by the participation rate.
Barclays Focus50 Index™ Account	**1-Year Point-to-Point Participation Index Account —** Index credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate.
S&P MARC® 5% Excess Return Index Account	**1-Year Point-to-Point Participation Index Account —** Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate.

Account Minimum Rates	See the All-Product Summary on the Agent Gateway website (Agents.EquiTrust.com).
Index credits	Index credits will be added to the account at the end of each contract year. Index credits will never be less than zero.
Surrender charges	10-year schedule. Percentage of Accumulation Value by contract year. Applies to partial withdrawals in excess of the free withdrawal amount. In the event of a full surrender, applies to Accumulation Value and any free withdrawals in the same contract year.

Contract year	1	2	3	4	5	6	7	8	9	10
Surrender charge %	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%
California (9 years)	8.3%	7.4%	6.5%	5.6%	4.7%	3.7%	2.8%	1.9%	0.9%	

Market Value Adjustment	Yes, applied when surrender charges are imposed.
Minimum Guaranteed Contract Value	87.5% of premiums paid, less rider charges, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%.
Cash Surrender Value	Accumulation Value less any applicable surrender charges and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.
Free withdrawals	By current company practice, systematic withdrawals of interest are allowed in the first year from the 1-Year Interest Account without charges. After the first contract year, up to 10% of the Accumulation Value on the previous contract anniversary may be withdrawn each contract year without surrender charge or MVA, either systematically or as a single withdrawal. Single withdrawals can be requested at any time, but must be at least $250 per request. Systematic withdrawals are available monthly, quarterly, semiannually or annually, and must be taken by EFT.
Transfers	May transfer Accumulation Value between accounts on each contract anniversary.
Death benefit	Upon death of owner, Accumulation Value.
Annuitization benefit	On the Income Date, the Accumulation Value is applied to the payment option elected. The Income Date is the first contract anniversary after the annuitant's 100th birthday. By current company practice, the Accumulation Value is available for annuitization after the fifth year if a minimum payout of five years or life is elected.
Nursing Home Waiver	Included for all applicant ages at no charge. After the first contract year, access up to 100% of the Accumulation Value in the event of nursing home confinement of owner for 90 days.
Terminal Illness Rider	Included for all applicant ages at no charge. After the first contract year, owner may access up to 75% of the Accumulation Value in the event of the owner's terminal illness.

Long-Term Care Rider

Rider description	The Long-Term Care Rider provides tax-free[1] benefits for qualified long-term care services. Such services may include home health care, assisted living, adult day health care or nursing home care. Rider is subject to a monthly rider charge and first-year premium load.
Qualification	Issued with contract automatically. Fully guaranteed; cannot lapse.
Assured Digital Underwriting	Underwritten by Assured Allies via video interview. Applicant will be placed in one of three underwriting classes: Preferred, Standard or Secure. The interview takes approximately 30 minutes and includes identification verification (current government-issued photo ID), questions about healthcare status, cognitive screening tests and physical screening tests. See Assured Digital Underwriting Agent Guide for more details, including how to schedule underwriting and prepare your client for the interview.
Coverage Ratio	Choice of Coverage Ratio (multiple of first-year premium), up to a maximum. Expressed as whole percentage between 100% and maximum based on age and underwriting class.
LTC Benefit Base	Initial LTC Benefit Base = Premium x Coverage Ratio. Benefit Base grows at 2% annually for up to 20 years or time of claim, whichever comes first. LTC Benefit Base is reduced by the amount of benefits paid. Premium additions in the first contract year are multiplied by the Coverage Ratio and added to the LTC Benefit Base. Premium added after the first contract year increase the LTC Benefit Base dollar for dollar. Withdrawals will reduce the Benefit Base proportionately. Excess withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment.
Monthly benefit amount	The monthly benefit amount is set at the time of claim and determined by the value of the Long-Term Care Benefit Base. Monthly benefit amount = (Net Amount at Risk x vesting % + Accumulation Value) / 60 months. Net Amount at Risk = LTC Benefit Base – Accumulation Value.

Frequency and duration of benefit payments	Monthly long-term care benefit amounts are paid out over 5 years (60 months). Benefit payments reduce the annuity Accumulation Value dollar for dollar, but continue even if the annuity's Accumulation Value is depleted — as long as no additional withdrawals are taken. Benefit payments may be stopped and restarted based on client needs. LTC benefits are paid from cost basis first, then gain after cost basis has been fully distributed.
Benefit vesting	4-year vesting schedule: 20%, 40%, 60%, 80%, 100%. After four years, benefits are fully vested.
Benefits eligibility	Based on: • Inability to perform two of six activities of daily living (ADLs) or cognitive impairment. • Plan of care provided by physician. • Benefits used for qualified long-term care services.
Annual certification	Annual physician certification of ADLs or cognitive impairment.
Benefits taxation	Benefits are tax-free[1], subject to daily IRS maximum. Receipts are not required for submission to EquiTrust or IRS unless benefits exceed IRS maximum and are used for long-term care services.
Receipt of benefits	Benefits are indemnity-based; there is no requirement to submit receipts. Payments must be used for qualified long-term care services.
Rider charges	A 1.00% premium load is applied to any premiums received in the first contract year. The monthly rider charge is equal to a percentage based on attained age and underwriting class, then multiplied by the Net Amount at Risk and the vesting percentage. Monthly charges reduce the Minimum Guaranteed Contract Value and Accumulation Value dollar for dollar. Charges continue after a rider claim and until the Accumulation Value is zero.
Rider termination	The Long-Term Care Rider will terminate under any of the following conditions: • Death of owner • Surrender of base annuity contract • Accumulation Value becomes zero due to non-LTC withdrawals or surrender • Annuitization of base annuity contract • Change in owner/annuitant • Spousal continuation of the base contract • Long-term care benefit payments reduce the Benefit Base to zero

Inflation protection	If elected, the following changes occur: • Maximum Coverage Ratio is reduced to 100% of premium. • Year 1 premium load is increased and the percentage is based on issue age and underwriting class. • Lowers maximum Year 1 LTC coverage to $250,000. • LTC Benefit Base increases by 5% annually until time of claim.

NeverStop Wellness Rider

Description	The NeverStop℠ Wellness Program offers individualized coaching for successful aging and access to wellness services. This program includes assessments, action plans and earned Wellness Credits every 2 years for up to 20 years. Wellness Credits are based on active participation and added to the Long-Term Care Benefit Base at time of claim to increase the amount of LTC benefit. Partial participation will result in partial credits. The maximum amount of Wellness Credits available at the end of every two years is equal to a percentage of the Net Amount at Risk at the beginning of the 2-year period, and varies by risk class. The program also provides additional wellness benefits, such as access to wellness websites, mobile apps, special offers, subscriptions and discounts for wellness/aging services, and access to a wellness concierge.
Qualification	Enrollment in the NeverStop℠ Wellness Program is automatic and includes a $100 annual fee, charged to the Accumulation Value at the beginning of each contract year for the life of the contract. Rider may be terminated at any time after the contract is issued. (No annual fee for NeverStop℠ Wellness Program rider in OH.)

[1] Long-term care (LTC) benefits are typically tax-free under the Internal Revenue Service (IRS) Code Section 7702B. Generally, the minimum tax-free LTC benefit payable from all coverage on the same insured is limited to the greater of actual qualified LTC expenses or the per diem rate established by the IRS.

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May not be available in all states. Product features may vary by state. See contract for complete details. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16); ET-LTC(04-22); ET-WEL(11-21). Index accounts issued on Form Series ICC19-ET-P2P(05-19) or ET-P2P(05-19); ICC19-ET-1PP(05-19) or ET-1PP(05-19); and ICC18-ET-1AP(05-18) or ET-1AP(05-19). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice.

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