

BRIDGE COMBINES A FIXED INDEX ANNUITY (FIA) WITH LONG-TERM CARE (LTC) BENEFITS AND A WELLNESS PROGRAM



FIA

- \$50,000 minimum Non-Qualified
- Flexible premium
- Issue age: 55-80
- Five available index options, plus the fixed account
- Strong growth potential



LTC RIDER

- Guaranteed approval¹
- Simplified underwriting (no MIB, no build chart) and 3 classes
- No receipts or invoices required
- Potential for more than 3X benefits with Coverage Ratios
- Tax-free benefits for qualified LTC services²

Plus, the personalized NeverStop Wellness Program from Assured Allies can help your clients age successfully and live independently.

TOP-TIER RATES

Visit the Bridge microsite to learn more!
Agents.EquiTrust.com/Bridge

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	9.00%	6.22%
S&P 500 Index	1-Year Pt-to-Pt Participation	50.00%	7.28%
S&P 500 Index	1-Year Monthly Avg Participation	95.00%	6.82%
S&P MARC 5%	1-Year S&P MARC 5 Participation	200.00%	8.54%
Barclays Focus50 Index	1-Year Barclay Focus50 Participation	180.00%	6.39%

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¹ Must pass suitability requirements; guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

² Subject to daily IRS maximum; must be used for qualified long-term care services.

Product availability and features may vary by state. 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, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For financial professional use only.