

PLANNING FOR THE REALITY OF AGE-RELATED HEALTH CARE EXPENSES

Help your clients be financially prepared



Most older Americans need care

70% of people turning 65 today will require some type of long-term care services.¹



Health care expenses add up

Median national cost, 2023²

Assisted living facility: \$5,350/mo

Nursing home care: \$8,669/mo (semi-private room)
\$9,773/mo (private room)



A chronic illness can have a major financial impact

Chronic and mental health conditions account for 90% of America's \$4.5 trillion in annual health care expenditures.³

EquiTrust offers a range of solutions to help your clients prepare.

Single-premium, indexed life insurance	Fixed index annuity		Fixed index annuity with long-term care benefits	
WealthMax Bonus Life*	MarketPower Bonus Index®, MarketTen Bonus Index®, MarketValue Index®, MarketSeven Index*		Bridge*	
Accelerated Death Benefit Rider	Enhanced Income Withdrawals (Chronic Care Doublor) on Income Benefit Rider	Nursing Home Waiver and Terminal Illness Rider	Long-Term Care Rider	Nursing Home Waiver and Terminal Illness Rider
Leverage portion of the death benefit for:	Leverage income for:	Leverage liquidity for:	Leverage Benefit Base for:	Leverage liquidity for:
Terminal illness, nursing care confinement or chronic care expenses	Chronic care expenses	Nursing home or terminal illness expenses	Long-term care expenses	Nursing home or terminal illness expenses

¹ "How Much Care Will You Need?"; U.S. Department of Health and Human Services; February 16, 2020; <https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>; accessed October 1, 2024.

² Genworth 2023 Cost of Care Survey; December 2023; <https://www.genworth.com/aging-and-you/finances/cost-of-care>; accessed October 1, 2024.

³ "Fun Facts: Health and Economic Costs of Chronic Conditions"; U.S. Centers for Disease Control and Prevention; July 12, 2024; <https://www.cdc.gov/chronic-disease/data-research/facts-stats/index.html#:~:text=The%20impact%20of%20chronic%20diseases,significant%20health%20and%20economic%20benefits.>; accessed October 1, 2024.

Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the application for rider provisions in your state. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both. Accelerated Death Benefits may be income tax-free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. The Accelerated Death Benefit shown is based on the initial face amount. Rider provisions, availability and definitions may vary by state.

Annuities issued on Contract Form Series ICC18-ET-MP10-2000(05-18) or ET-MPP-2000(02-05); ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04); ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07); and ICC16-ET-FIA7-2000(10-16) or ET-FIA7-2000(10-16). Annuity riders issued on Form Series ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); and ICC16-ET-TI(10-16) or ET-TI(10-16). Life insurance issued on Policy Form Series ICC19-ET-IUL-2000(01-19), ETL-IUL-2000(01-19) or ETL-IUL-2000(10-23). Accelerated Death Benefit Rider issued on Form Series ICC11-ETL-ADBR(03-11); CA: ETL-ADBR(0-16); or CO: ETL-ADBR(12-23). Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.