

Prepared For:  
State: CO  
Prepared on: 1/14/2026  
Issue Age: 70

Risk Class: Preferred  
Coverage Ratio: 310%  
Initial Premium: \$100,000

## Do you have a plan allowing you to age in place?

**7 out of 10** people will require long-term care in their lifetime.<sup>1</sup>

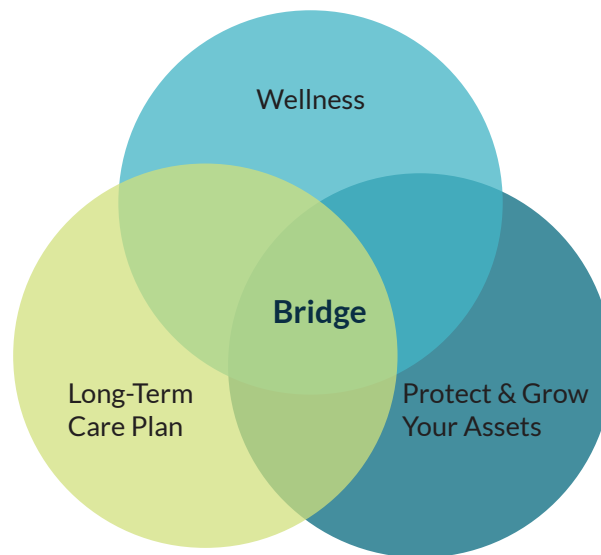
**66%** say healthcare and long-term care costs are their **primary worry**.<sup>2</sup>

**88%** of adults between ages 50-80 want to **age in place**.<sup>3</sup>

Everyone wants an active, independent lifestyle and protection from the high cost of long-term care.

Yet, planning for wellness and financial goals normally involves distinctly different disciplines.

Now they're connected, with **Bridge**.



THIS IS A SOLICITATION OF LONG-TERM CARE INSURANCE BY EQUITRUST LIFE INSURANCE COMPANY AND AN AGENT/INSURANCE PRODUCER MAY CONTACT YOU.

The EquiTrust Fixed Annuity is a flexible premium deferred annuity Contract which is primarily intended for long-term care funding. All examples provided in this Calculator are hypothetical and are based upon the information provided by you. This Calculator is not part of your Contract and is not meant to be a substitute for your Contract or Illustration.

1. 2020 U.S. Department of Health and Human Services (<https://acl.gov/ltc/basic-needs/how-much-care-will-you-need>)  
2. Edward Jones, The Four Pillars of The New Retirement: What a Difference a Year Makes, August, 2020  
3. University of Michigan, Older Adults Preparedness to Age in Place, April 2022

# Bridge

Index Annuity with Long-Term Care and Wellness Benefits



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## Better Wellness

To make successful aging more achievable, EquiTrust has partnered with Assured Allies to offer the NeverStop Wellness Program.

NeverStop combines data, technology, and a science-based approach to shift the aging trajectory and reduce the risks of premature, age-related decline. Plus it offers access to personalized health plans, a health coach and the opportunity to earn additional long-term care coverage through active participation.



## Financial wellness, now.

Bridge offers a multi-purpose solution to provide benefits if you need aging related care and the opportunity for accumulation if you don't.

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## Better Access

Have you considered the impact that long-term care services could have on your financial security?

### Cost Per Month for Skilled Care (median cost)

**\$7,908** semiprivate nursing home room<sup>4</sup>

**\$5,148** home health aid<sup>4</sup>

**\$4,500** assisted living<sup>4</sup>

### Traditional Long-Term Care Insurance

**\$4,867** per month (\$160/day): maximum typical payout for nursing care (for up to 3 years commonly)<sup>5</sup>

**\$3,750** per year: average premium for a 65-year-old couple (\$313/month)<sup>5</sup>

**\$0** residual value

## Bridge vs. Savings Account

80% of people do not have a solution to cover costs associated with assistance with activities of daily living.<sup>6</sup>

The cost for skilled care can quickly exhaust financial resources. Bridge provides monthly benefits for long-term care expenses that may far exceed your premium. You have peace of mind knowing you have funds set aside for aging related expenses, plus a wellness program empowering you to determine where and how you age.

Based on Claim  
Age: 85

Premium:  
\$100,000

Bridge Monthly  
Benefit:  
\$8,050

How long your money would last with Bridge (in months)

**60**

How long your money would last self-funding (in months)

**19**

**41**

Difference in how long your money **COULD** last (in months)

This example is hypothetical and intended to show the difference between receiving Bridge payments to cover long-term care services versus paying for those services out of premium accumulated at a rate of 3.00%. The self-funding numbers ignore the impact of taxes.

4. Genworth, 2021 Cost of Care Report, January 31, 2022

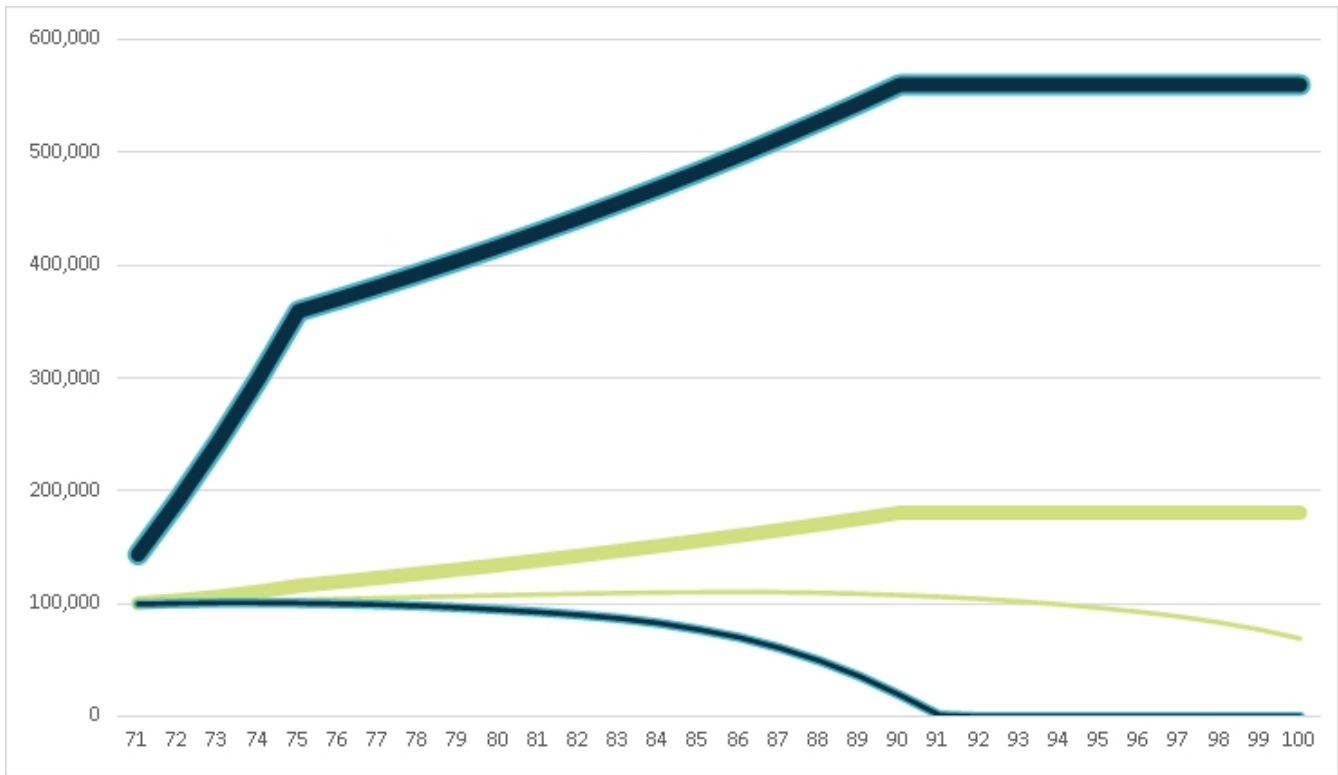
5. AARP, 5 Things You Should Know About Long-Term Care Insurance, March 1, 2018

6. Nationwide Insurance, Half of Americans fear falling more than cancer and want to age in home without stairs, November 17, 2021

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Coverage Ratio vs. Guaranteed Accumulation Value



**Max Coverage Ratio: 310%**

■ Guaranteed Vested Benefit Base

— Guaranteed Accumulation Value

**Selected Coverage Ratio: 310%**

■ Guaranteed Vested Benefit Base

— Guaranteed Accumulation Value

**Min Coverage Ratio: 100%**

■ Guaranteed Vested Benefit Base

— Guaranteed Accumulation Value

The Coverage Ratio provides additional long-term care coverage (depending on underwriting eligibility) above the amount of the contract value. The additional coverage is only available to use for long-term care Qualified services and will not become part of the Accumulation Value or the Death Benefit. The amounts in the graph assume no withdrawals are taken and 100% of the premium is allocated to the Fixed Account at the guaranteed interest rate of 1.00%.

Maximum Coverage Ratio may be lower based on Underwriting Class, Age and/or selection of optional Inflation Protection Rider.

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## Summary of Monthly Benefits

		Minimum Coverage Ratio (100%)	Selected Coverage Ratio (310%)	Maximum Coverage Ratio (310%)
End of Year	Age	Guaranteed LTC Monthly Benefit	Guaranteed LTC Monthly Benefit	Guaranteed LTC Monthly Benefit
1	71	\$1,675	\$2,395	\$2,395
2	72	\$1,715	\$3,197	\$3,197
3	73	\$1,771	\$4,060	\$4,060
4	74	\$1,843	\$4,988	\$4,988
5	75	\$1,932	\$5,990	\$5,990
6	76	\$1,990	\$6,169	\$6,169
7	77	\$2,050	\$6,354	\$6,354
8	78	\$2,111	\$6,545	\$6,545
9	79	\$2,175	\$6,741	\$6,741
10	80	\$2,240	\$6,944	\$6,944
11	81	\$2,307	\$7,152	\$7,152
12	82	\$2,376	\$7,366	\$7,366
13	83	\$2,448	\$7,587	\$7,587
14	84	\$2,521	\$7,815	\$7,815
15	85	\$2,597	\$8,050	\$8,050
16	86	\$2,675	\$8,291	\$8,291
17	87	\$2,755	\$8,540	\$8,540
18	88	\$2,837	\$8,796	\$8,796
19	89	\$2,923	\$9,060	\$9,060
20	90	\$3,010	\$9,332	\$9,332
30	100	\$3,010	\$9,332	\$9,332

The amounts shown must be used for long-term care Qualified services. The amounts assume no withdrawals are taken and 100% of the premium is allocated to the Fixed Account at the guaranteed interest rate of 1.00%. This is not an offer, Contract or promise of future performance. Long-term care coverage is subject to the terms and conditions of the Rider.

Maximum Coverage Ratio may be lower based on Underwriting Class, Age and/or selection of optional Inflation Protection Rider.

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## Better Life

Bridge can help you delay or avoid your need for long-term care services.

Active participation in NeverStop Wellness and completion of the recommended Healthy Actions can help reduce the risk of age-related decline, so you can live independently longer.

If you don't need long-term care benefits during your lifetime, the value of the underlying annuity may be available to you or your beneficiary.



## Learn More About Bridge

[Neverstop Wellness Video](#)

[Assured Digital Underwriting Video](#)

Your agent can help you find the right balance between anticipated long-term care benefits and the value of your annuity account.

Contract issued on Form Series ICC12-ET-EIA-2000(11-21) or ET-EIA-2000(12-21). Riders issued on 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). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21).

ANNUITY AND INSURANCE PRODUCTS ARE NOT DEPOSITS NOR ARE THEY GUARANTEED BY ANY BANK. THEY ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE FEDERAL GOVERNMENT. CERTAIN PRODUCTS MAY LOSE VALUE.

Guarantees are based on the claims-paying ability of EquiTrust.

This Rider is intended to be federally tax-qualified long-term care insurance under section 7702B of the Internal Revenue Code of 1986, as amended.

The Long-Term Care and Wellness Riders may be terminated by a written request from the Owner. The Rider will also terminate when the requirements specified for the Owner are no longer met, when the Owner or Annuitant is changed, when the Contract is surrendered, upon the death of the Owner, upon election of a Payment Plan (annuitization), when the Accumulation Value becomes \$0 due to non-LTC partial withdrawals, upon spousal continuation, or upon the date all long-term care benefits available under the rider have been paid.