



Your connection to

*Better wellness*  
*Better access*  
*Better life*

# BRIDGE<sup>®</sup>

A fixed index-linked annuity with  
long-term care coverage and  
science-based wellness program





Bridge<sup>®</sup> combines an index annuity with a Long-Term Care Rider. The index annuity provides potential principal growth with protection from market losses when you **don't** need long-term care services. The Long-Term Care Rider provides benefits when you **do**. In addition, a personalized NeverStop<sup>SM</sup> Wellness Program from Assured Allies<sup>®</sup> helps you to proactively manage your health and age in place by taking small steps that create big results.

### Bridge<sup>®</sup> overview

- **Index annuity** provides the opportunity for tax-deferred growth of your premium
- **Long-Term Care Rider** pays tax-free<sup>1</sup> benefits for qualified long-term care services<sup>2</sup>
- **NeverStop<sup>SM</sup> Wellness** helps you maintain a healthy, independent lifestyle — with participation incentives to earn more long-term care coverage

**Bridge<sup>®</sup> from EquiTrust Life Insurance Company connects two important age-related needs: coverage for long-term care expenses and a wellness program to help you successfully age in place.**

### With Bridge<sup>®</sup>, you can

- Receive guaranteed<sup>3</sup> coverage without medical exams
- Enjoy peace of mind with the knowledge that assets are set aside for long-term care services
- Create a personalized plan to improve your health outcomes — mentally, physically and socially
- Earn more long-term care coverage based upon participation in the wellness program
- Use qualified care services if and when needed, rather than relying on friends or family members for care
- Receive monthly benefits without tracking or submitting receipts



## Index annuity and Long-Term Care Rider

### **Index annuity**

The annuity allows your premium to grow tax-deferred, based on annual credits linked to the growth of an underlying market index.

### **Long-Term Care Rider**

The Long-Term Care Rider provides a monthly benefit payable over 60 months. The amount of the benefit payment is determined by the value of your Long-Term Care Benefit Base. The initial Benefit Base is equal to your initial premium amount, multiplied by your selected Coverage Ratio.

To help cover rising long-term care costs, the Benefit Base increases by 2% each year for up to 20 years or until the time of claim, whichever comes first.<sup>4</sup> Your Benefit Base may also increase due to credits you earn by participating in the NeverStop<sup>SM</sup> Wellness Program.<sup>5</sup> The Benefit Base is used only to calculate the monthly benefit amount. It is not available upon surrender, death or annuitization.

Monthly long-term care benefit amounts are paid out over 5 years (60 months). The long-term care benefit payments reduce the annuity Accumulation Value dollar for dollar, but continue even if the annuity account value is depleted — until the Benefit Base is zero. Benefit payments may be stopped and restarted based on your needs. Any remaining portion of your annuity Accumulation Value that is not used for long-term care benefits can be accessed for retirement income or left to your beneficiary.

Benefits are indemnity-based, which means you are not required to submit receipts in order to receive benefits. You have the freedom to choose care services, including compensation for caregiving family members. To continue receiving benefits, a certification of Chronic Illness must be provided annually. The monthly payment amount is set at the time of claim.

## Long-Term Care Rider

While the common belief is that most long-term care expenses are covered by Medicare or supplemental health insurance, many are not, which means they have to be paid from personal assets. Unless you have long-term care protection, these expenses can be significant and have a severe impact on the value of your estate. The Long-Term Care Rider provides tax-free benefits for qualified long-term care services.

The Rider benefits help cover long-term care expenses such as:

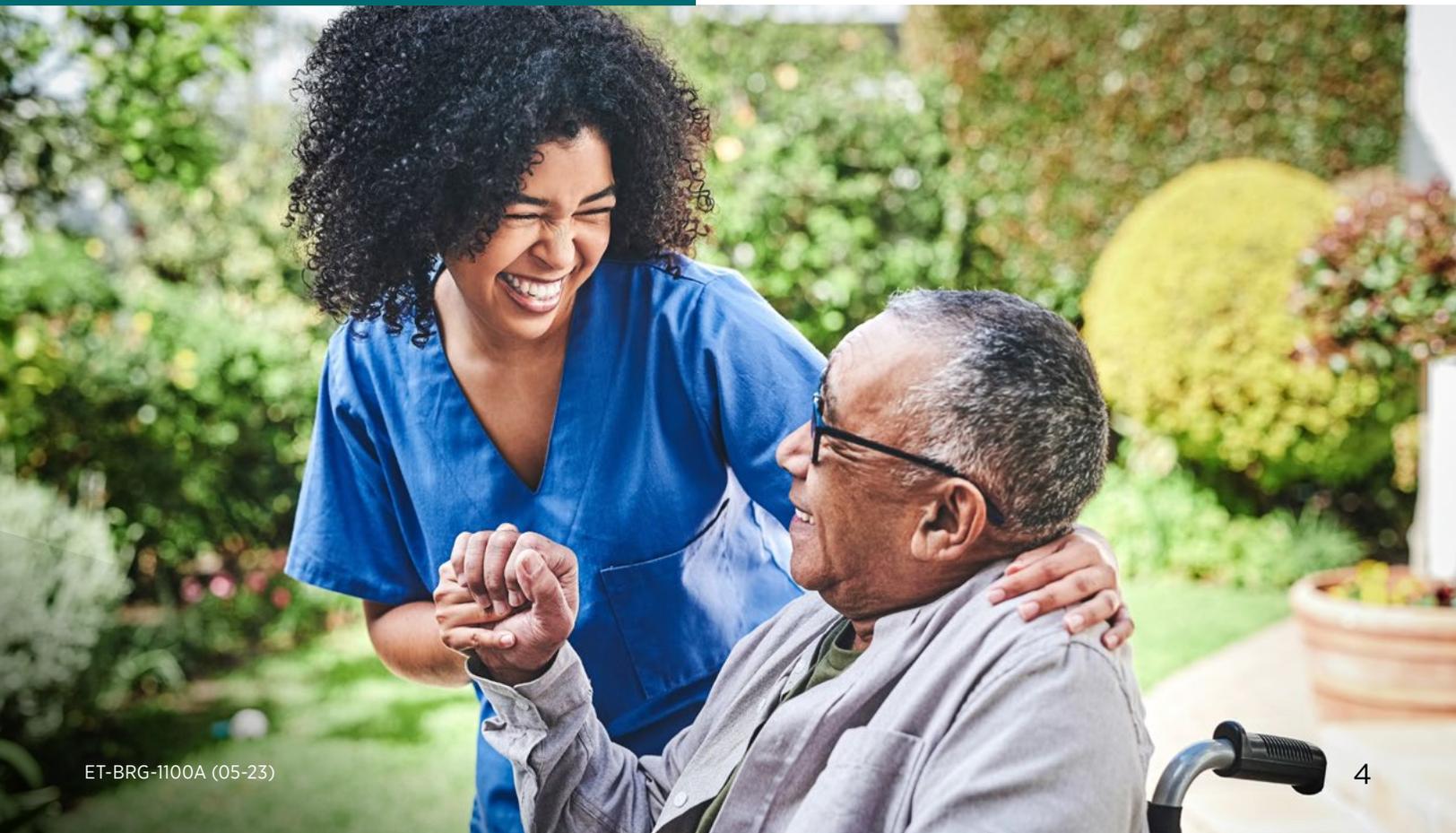
- Home health care
- Assisted living
- Adult day health care
- Nursing home care
- Home modifications
- Medical equipment and supplies to assist with activities of daily living

During the first four years, benefits are subject to a four-year vesting schedule: 20%, 40%, 60%, 80%, 100%.

For example, if you submit a claim to begin benefits in the fourth contract year, benefit payments will equal 80% of the fully vested amount.

The Rider is subject to a fee deducted monthly from your annuity account value. The fee is based on your attained age and underwriting class. In addition, premium received in the first year is subject to a 1% premium load.

The Coverage Ratio you elect at issue may range between 100% of your premium, up to a maximum determined by your issue age and underwriting class. The higher your elected Coverage Ratio, the higher the charges to the annuity account value. Your agent can help you find the right balance between anticipated long-term care costs and the value of your annuity account.

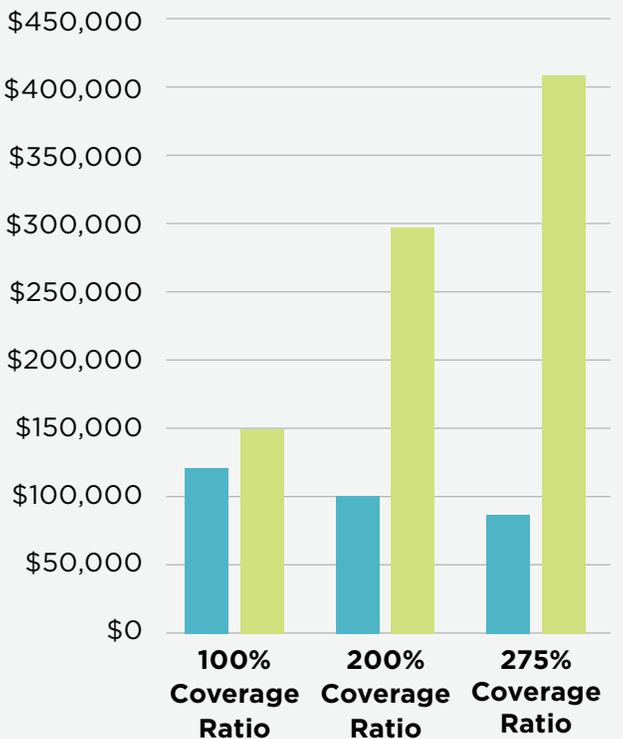


## Balancing your benefits with premium preservation

You have the ability to choose the level of long-term care benefit to meet your needs. You are able to select a multiple of your premium, called a Coverage Ratio, between 100% and a maximum determined by your age and underwriting class. The higher the Coverage Ratio, the higher the long-term care benefit, and the lower the residual Accumulation Value.

This chart shows how the Coverage Ratio selected affects the amount of long-term care benefits provided vs. the annuity's guaranteed Accumulation Value for someone who purchases Bridge® at age 65 with \$100,000 of premium.

### Guaranteed Accumulation Value and LTC Benefit Base at age 85



■ Accumulation Value ■ LTC Benefit Base

## Qualification for long-term care benefits

Benefits are payable after requirements are fulfilled:

1. Owner is deemed chronically ill
2. A plan of care is completed and provided by a licensed health practitioner

To be classified as chronically ill, the owner must be certified during the preceding 12 months as:

- Having the inability to perform at least two of six activities of daily living (ADLs) for at least 90 days, or
- Requiring substantial supervision due to cognitive impairment

### Once your Long-Term Care Rider claim is approved, you may:

- Receive benefits paid directly to you, not to your long-term care service provider
- Receive monthly benefits without contract restrictions, or submitted bills or receipts
- Receive care in your home, from providers you know, including family members
- Choose licensed, facility-based or customized care

Wellness means *freedom*.

Long-term Care coverage means *security*.

Bridge® gives you *both*.



## Underwriting

The Assured Allies underwriting process — conducted entirely online — determines your underwriting class, which is your level of long-term care benefits based on your health and lifestyle, as well as physical and cognitive abilities. Powered by Assured Allies, this innovative underwriting process combines cutting-edge technology and clinical research for a fast, simple, live-video experience. It doesn't require any medical records, has a 100% acceptance rate for qualified Bridge® applicants, and provides a quick decision on your underwriting class: Preferred, Standard or Secure.<sup>6</sup>

After you have completed a short list of health questions, the interview may be conducted immediately or scheduled for a later date. Taking an average of just 30 minutes to complete, the evaluation is conducted entirely online from the comfort of your home. All you need is a camera on your computer or tablet to allow visual contact between you and the interviewer.

### Underwriting evaluation process

- After completing a short list of questions about your current health, your agent will contact Assured Allies to either begin the underwriting interview or schedule it for a time that is convenient for you. If the interview is scheduled for a later time, a confirmation email will provide a link to the live-video call and instructions on how to prepare for the session. You'll also receive an appointment reminder email.
- On the day of your evaluation, simply use the link provided by email to start the video session. To begin, you'll be asked to read a short summary of the steps.
- Your Ally, a live person who joins the call to provide support throughout the interview, will confirm your identity with a photo ID.
- The interview will assess your cognitive and physical abilities. Your Ally will guide you and provide visuals to make the process easy.
- The cognitive section will involve some recall exercises.
- For the physical evaluation, you will demonstrate your ability to execute certain movements.
- After the interview, your agent will be notified that your session has been completed and will be provided your long-term care underwriting class. Remember, you will not be declined.



## The NeverStop<sup>SM</sup> Wellness Program from Assured Allies

The NeverStop<sup>SM</sup> Wellness Program, based on the latest science of aging, helps you age successfully with a personal Aging Map to guide you and provides human support from a Wellness Ally whenever you need it. The groundbreaking program takes an in-depth assessment of where you are today to predict your aging trajectory and identify opportunities for healthy actions that can make your later years greater.

NeverStop<sup>SM</sup> helps you lead a more active, healthy and independent lifestyle by taking a proactive role in your health with a personalized plan, web-based tools and a health coach — your Wellness Ally — to help you succeed.

By participating in the NeverStop<sup>SM</sup> Wellness Program, you earn additional long-term care coverage, qualify for special pricing on memberships and apps, and receive rewards to celebrate your progress. Some wellness actions involve simple steps that you are likely doing already, such as getting your annual physical exam or having your eyes checked. Enrollment in NeverStop<sup>SM</sup> is automatic and includes a \$100 annual fee, charged to the annuity account value at the beginning of each contract year.

### The NeverStop<sup>SM</sup> Process

1. After your Bridge<sup>®</sup> contract is issued, you will be welcomed into the NeverStop<sup>SM</sup> program and asked to take a wellness assessment to identify your health risks and areas of opportunity.
2. Based on your results, you will be presented with Successful Aging opportunities to help improve your health outcomes.
3. Next, you will build your personalized Aging Map and select recommended healthy actions — science-based strategies — designed to improve your overall health and wellbeing.
4. You can then schedule time to meet your Wellness Ally to discuss your personal goals and needs, as well as review your Aging Map. You will have ongoing access to an Ally, who will provide support and encouragement to keep you on track.
5. Through active participation and successful completion of identified healthy actions, you earn credits toward permanent additions to your long-term care benefits. Partial participation will result in partial credits. Credits are earned every two years for up to 20 years, and are applied when you submit a claim to receive benefits.
6. Age-up check-in calls are conducted annually with a Wellness Ally to review progress, discuss any new concerns and objectives, or adjust your healthy actions.

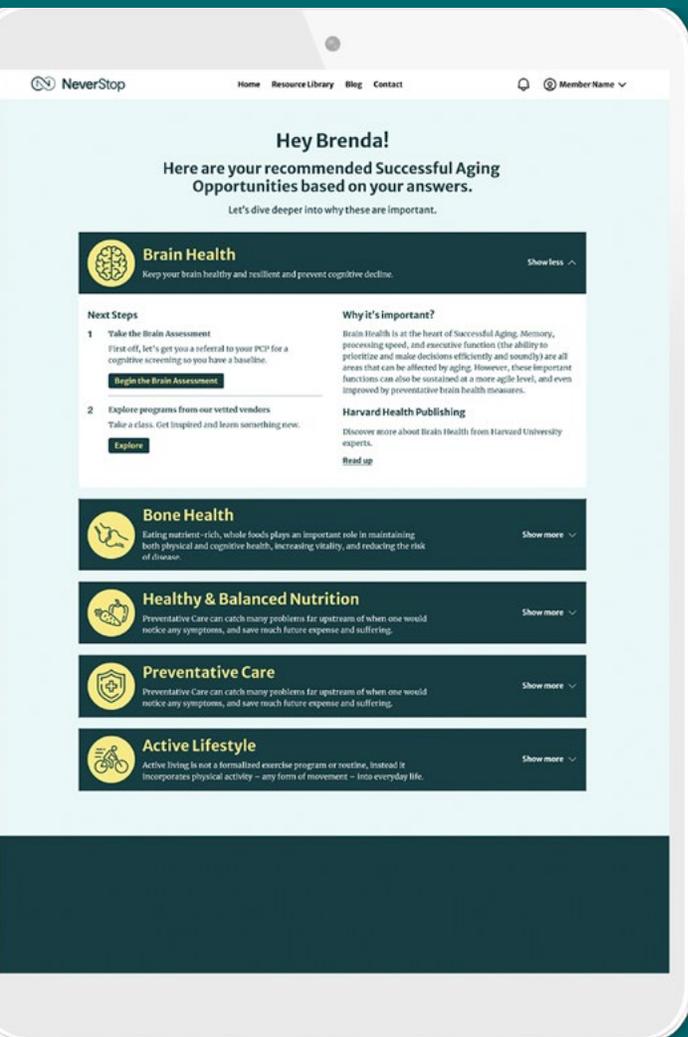


## Each Successful Aging Opportunity Includes:

- NeverStop<sup>SM</sup> Guide: the essential info you need to know, based on latest research
- Motivational step-by-step action plan
- Exclusive member discounts and surprise gifts
- Rewards for completion of healthy actions



# NeverStop



## NeverStop<sup>SM</sup> Wellness: A closer look

NeverStop's holistic program covers all the bases of Successful Aging. Our in-depth assessments provide personalized recommendations and healthy actions — both preventive and proactive — to meet your individual goals and needs. The program tracks your progress and adapts to you and your lifestyle over time, too. Here is a sample of the wide range of topics, or Successful Aging opportunities, offered by NeverStop<sup>SM</sup> Wellness. Each one includes all of the information, action steps, and live support you need to make later greater.

### Lay the groundwork

- Stay sharp
- Sleep well
- Stay connected
- Keep moving
- Support financial independence
- Reduce stress
- Strengthen bones
- Find your purpose
- Eat nutritiously
- Preserve oral health

### Bounce back

- Hear better
- Build heart health
- Relieve depression/anxiety
- Solve for incontinence
- See more clearly
- Manage chronic pain
- Thrive after cancer
- Regain mobility
- Recover at home

### Persevere

- Sustain daily life
- Prevent falls
- Manage medications
- Prepare for emergencies
- Optimize your home
- Care for caregivers
- Move to assisted living facility



## More about the index annuity

Your index annuity contract gives you the benefits when markets are rising, and protection when they're fluctuating. Two multi-asset, risk-controlled index options provide an extra level of diversification.

The index annuity never exposes your principal to market risk. You share only in index gains, not the losses. And you benefit from tax-deferred earnings, withdrawal privileges and built-in guarantees — all without investing directly in the stock market.

You may choose among several accounts. The 1-Year Interest Account earns a traditional interest rate, and a variety of Index Accounts that earn credits based on changes in either the S&P<sup>7</sup> 500<sup>®</sup> or custom, risk-controlled indices: Barclays<sup>8</sup> Focus50 Index<sup>™</sup> and the S&P MARC 5% Excess Return Index.

On each contract anniversary, “index credits” are determined on Index Accounts and applied to your account value. If your selected index continues steady growth, your annuity account value may grow. If the index declines, your account value is reduced only by the fees for Long-Term Care Rider and NeverStop<sup>SM</sup> Wellness Program.

At the end of the surrender charge period, you have access to your annuity's account value with no surrender charges. However, by leaving your money in the contract beyond the surrender charge period, you continue to earn interest and index credits on a tax-deferred basis, as well as protection with the Long-Term Care Rider.



## Annuity contract details

### Premiums

After your initial premium payment, you may add subsequent premiums at any time. Premiums during the first year increase the Benefit Base by the amount of the added premium multiplied by the Coverage Ratio; after the first year, added premiums increase the Benefit Base by the additional premium amount. You may allocate your premiums among the crediting accounts described below.

### 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

### Index accounts

A wide variety of index accounts offer earnings — called “index credits” — based on the changes of a specified index. Credits for index-based accounts are never less than zero and added to accounts at the end of each contract year. Cap and participation rates are reset annually.

### Index account strategies include:

- **1-Year Point-to-Point Cap Index Account —**

Index credits are based on the percentage change in the underlying 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 underlying 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 index monthly average from the previous contract anniversary, multiplied by the participation rate.

### **S&P 500 Index accounts**

1-Year Point-to-Point Cap Index Account

1-Year Point-to-Point Participation Index Account

1-Year Monthly Average Participation Index Account

### **Barclays Focus50 Index account**

1-Year Point-to-Point Participation Index Account

### **S&P MARC 5% Excess Return Index**

1-Year Point-to-Point Participation Index Account

### **Index options**

#### **S&P 500 Index**

The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. There is over \$9.9 trillion indexed or benchmarked to the index, with indexed assets comprising approximately \$3.4 trillion of this total. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information on this index, visit [SPIndices.com](http://SPIndices.com), ticker: SPX.

#### **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 tend to outperform other, higher volatility stocks, on a risk-adjusted basis. The broad universe consists of all stocks listed on the New York Stock Exchange and NASDAQ issued by companies headquartered in the United States. 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](http://Indices.Barclays/Focus50), ticker: BXIIF50E.

#### **S&P MARC 5% Excess Return Index**

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. In low-volatility environments, the Index risk-control mechanism increases market exposure to riskier assets by increasing the allocation to the Index (up to a leveraged position of 150%). For more information on this index, visit [SPIndices.com](http://SPIndices.com), ticker: SPMARC5.

#### **Account transfers**

On each contract anniversary, you may transfer money among the various accounts offered in your contract.

#### **Allocation of additional premiums**

You may request a change to your current premium allocations at any time; any

reallocation request will take effect on the following contract anniversary and will apply only to any additional contributions during the current contract year.

### **Free withdrawals**

You may withdraw up to 10% of the accumulation value each year, after the first contract year, without paying any charges.

### **Full surrender**

Your contract's cash surrender value is available to you as a lump sum at any time. Surrender charges are in effect during the first 10 contract years, are a percentage of the Accumulation Value, and decline annually: 9, 8, 7, 6.5, 5.5, 4.5, 3.5, 2.5, 1.5 and 0.5%.<sup>9</sup> In addition, early surrenders or withdrawals over 10% may be subject to a Market Value Adjustment (MVA).<sup>10</sup> At the end of the surrender charge period, your cash surrender value will equal the full Accumulation Value. Ask your agent for more details on the MVA, or refer to your contract.

### **The value of tax deferral**

Currently, all interest income earned on an annuity accumulates on a tax-deferred basis. No income taxes are payable until you receive a payment from your contract. If you are under age 59½ at the time of withdrawal, an additional 10% IRS penalty may be imposed.

### **Minimum Guaranteed Contract Value**

You are guaranteed to receive no less than 87.5% of your premiums — less Long-Term Care Rider fees and any partial withdrawals — accumulated at the Minimum Guaranteed Contract Rate. Ask your agent for the minimum guaranteed rate.

### **Nursing Home Waiver**

For additional peace of mind, your

contract includes a Nursing Home Waiver. If you are confined to a nursing home or hospital for 90 days or more, your contract Accumulation Value will be available without surrender charges or MVA beginning in the second contract year and during your confinement. There is no charge for this waiver.

### **Terminal Illness Rider**

If you are diagnosed with a terminal illness, charges will be waived for a withdrawal of up to 75% of the Accumulation Value. There is no charge for this rider.

### **Benefits upon death of owner**

If you die, the full Accumulation Value is paid to the beneficiary, without surrender charges or MVA.

### **Free-look period**

After your contract is issued, you have a specified number of days to review it; see your contract for complete details. If you are not completely satisfied with the terms, you may return the contract and receive 100% of your premiums paid, minus any prior withdrawals.





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## EquiTrust — A name you can trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help you meet your financial objectives — look no further than EquiTrust.

<sup>1</sup>Long-term care benefits are typically tax-free under Internal Revenue Code Section 7702B. Generally, the maximum tax-free long-term care benefit payable from all coverage on the same insured is limited to the greater of actual qualified long-term care expenses or the per diem rate established by the IRS.

<sup>2</sup>EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

<sup>3</sup>The guarantees expressed in this brochure are based on the claims-paying ability of EquiTrust Life Insurance Company.

<sup>4</sup>Benefits may be increased by 5% annually for additional fee.

<sup>5</sup>NeverStop<sup>SM</sup> Wellness Credits are not guaranteed and subject to verified participation.

<sup>6</sup>Applicants may opt out of the Assured Underwriting evaluation by accepting the Secure underwriting class.

<sup>7</sup>The "S&P Multi-Asset Risk Control 5% Excess Return Index" and "S&P 500" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

<sup>8</sup>Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of Bridge<sup>®</sup> – an index annuity contract – ("the contract") and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index ("the Index") including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company ("EquiTrust") as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein. Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays.

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<sup>9</sup>The surrender charge period and surrender charges may vary by state.

<sup>10</sup>Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. In the event of a full surrender, charges will apply to any penalty-free amounts taken during the same contract year. Market Value Adjustment does not apply in CA, DE or WA.

Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(11-21). 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<sup>SM</sup> Wellness Rider issued on ET-WEL(11-21).

This brochure briefly highlights EquiTrust Life Insurance Company's Bridge<sup>®</sup> annuity contract, Long-Term Care Rider and other benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract may be continued in force, contact your agent/producer. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice to you or your specific situation. © EquiTrust 2023

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