

Your Connection To

Better Wellness

Better Access

Better Life

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EQUITRUST ANNUITIES

BRIDGE

Long-term care coverage and science-based aging wellness on a fixed-index annuity chassis



Why EquiTrust?

Product Simplicity and Competitiveness

- Premium Bonuses, Accumulation, LTC, Fixed and MYGA
- Upgraded IBR and Premium Bonus Products

Renewal Rate Transparency and Integrity

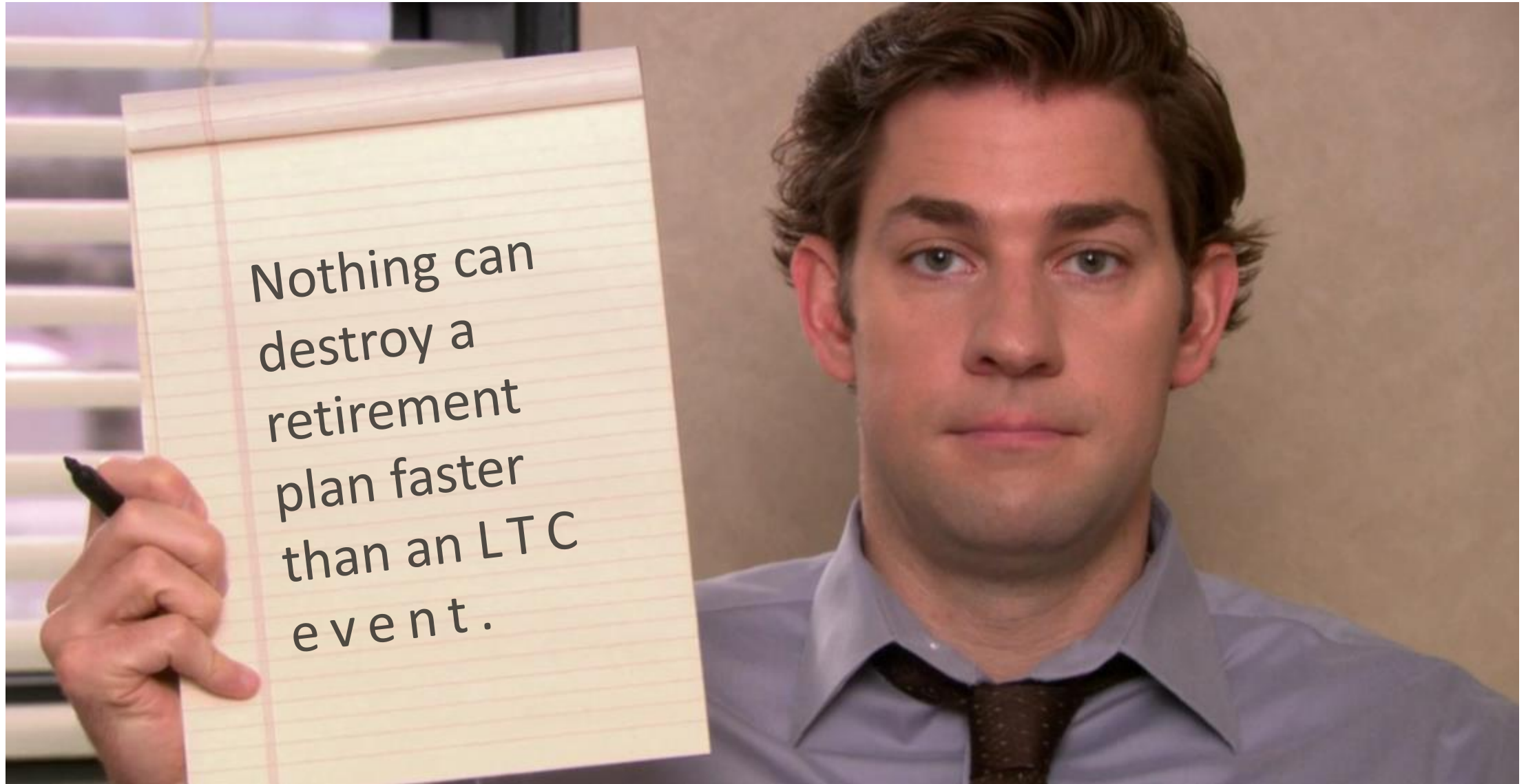
- All published on our website

Sales Concepts

- Inherited IRA, Partial Tax Conversion

High Level of Customer Service

- We process your business in a timely manner
- Posted NB processing times
- 42% Increase in NB Processing Staff



Nothing can
destroy a
retirement
plan faster
than an LTC
event.



AGENDA



Setting the Stage



Product details



Sales Opportunities, Marketing, Training, Support

THE REALITY

Concerns

90% of long-term care (LTC) insurance carriers no longer issue new policies

66% say healthcare and LTC costs are their primary worry¹

70% of LTC costs are absorbed by families²

88% of adults between 50-80 years of age want to age in place³

¹Edward Jones, The Four Pillars of The New Retirement: What a Difference a Year Makes, August 2020

²Money Task Force, 101 Long Term Care Statistics Data and Facts, January 30, 2020

³University of Michigan, Older Adults Preparedness to Age in Place, April 2022

⁴Long-Term Care Insurance Facts, American Association for Long-Term Care Insurance, 2021



Cost of long-term care insurance

\$3,750 per year is the average premium for a 65-year-old couple (\$313/mo)⁴

Cost per month for skilled care

\$7,908 semiprivate nursing home room⁵

\$4,500 assisted living⁵

\$4,500 home health aid⁵

Residual value of unused LTC insurance policy

\$0



**WHEN YOU START TO
REALIZE LONG TERM
CARE SOLUTIONS
CAN BE JUST AS
MUCH FOR FAMILY
AND FRIENDS AS IT
IS FOR THE CLIENT.**

CAREGIVER STRAINS

Time

69% of family/friend caregivers report having to rearrange their work schedules to provide needed care.¹

Financial

On average, family caregivers spend 26% of their income on caregiving activities.²

Emotional

The demands of family/friend caregiving can result in depression, anxiety and feelings of resentment.

Social

The cumulative effect of strains can result in the caregiver losing touch with friends and missing gatherings and events.

Physical

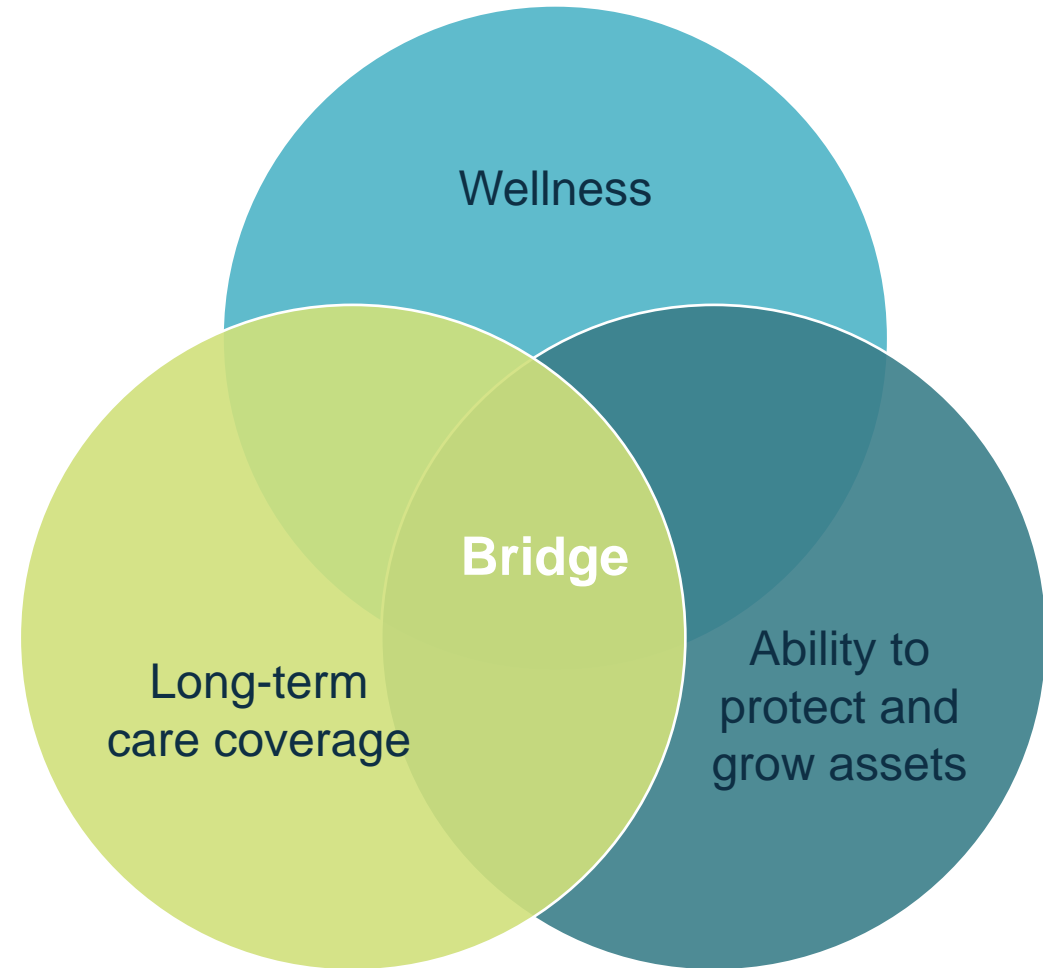
Prolonged caregiver stress can result in injury, compromised immune function and increased risk of early death.



HOW BRIDGE CAN HELP



Bridge is an innovative product that links important objectives:





WHY BRIDGE?

Connecting your
wellness and
financial goals

Where we're different:

- ✓ FIA Chassis
- ✓ Flexible premiums
- ✓ Simplified underwriting with guaranteed approval
- ✓ Wellness program
- ✓ Indemnity claim process
- ✓ Completely digital process

DAVID

Hypothetical example

Age 65, retired, single with three grown children

Objectives:

- ✓ Live independently for as long as possible
- ✓ Preserve his assets
- ✓ Avoid burdening his children for assistance as he ages

Initial premium
\$100,000

Underwriting class
Preferred

Coverage ratio
315%

Initial Benefit Base
 $\$100,000 \times 315\% = \$315,000$



DAVID

Hypothetical example

10 years later

After a decade of healthy living and participating in the NeverStop Wellness Program, David developed an illness and qualified for LTC benefits.

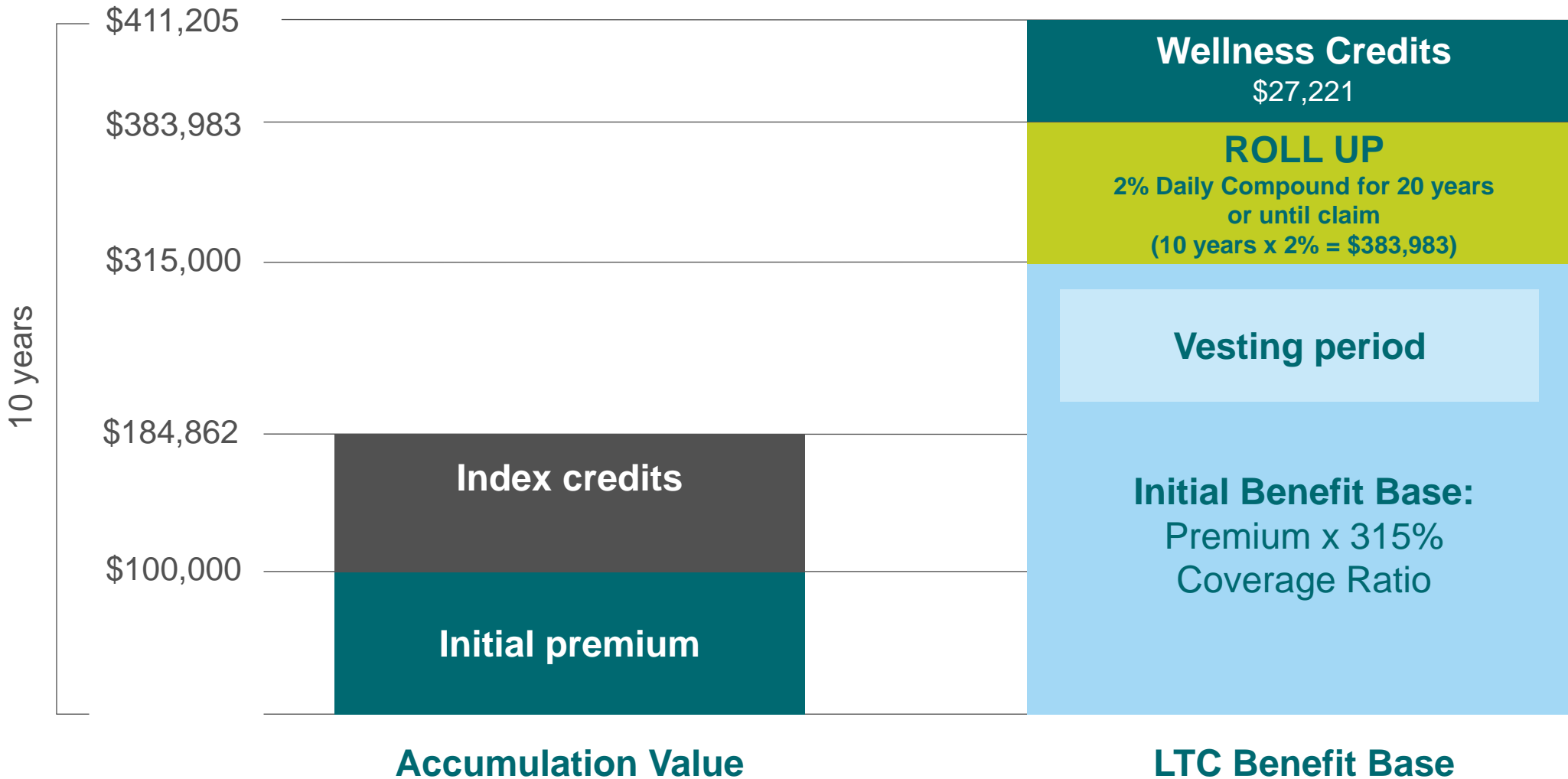
New Benefit Base (10 years / 2% guaranteed ¹ annual growth ^{1,3})	\$383,983
NeverStop Wellness Credits ⁵	\$27,221
Total Benefit Base at Claim (\$383,983 + \$27,221)	\$411,205
Monthly benefit (60 months) (\$411,205 / 60)	\$6,853



If no benefits needed: David's annuity account value may grow based on index-linked returns, less rider fees.

PUTTING BRIDGE INTO ACTION

10 years later

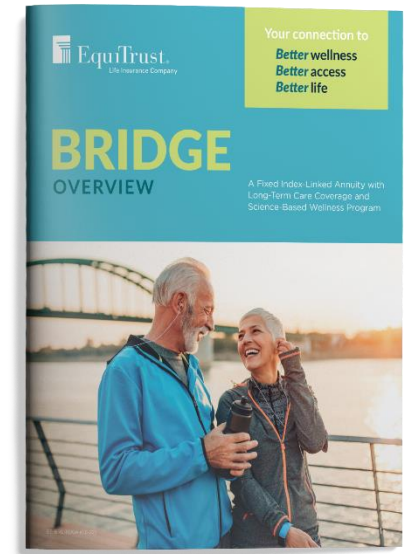
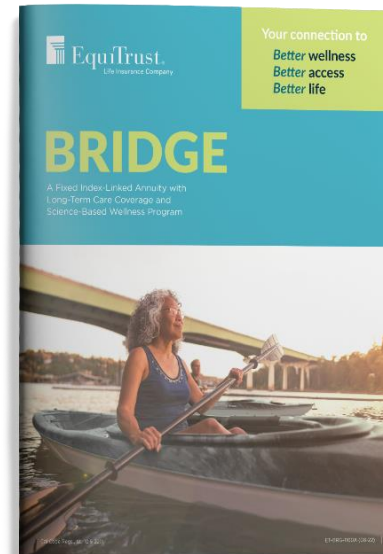


Product Details

PRODUCT DETAILS



- ✓ Issue ages 55-80
- ✓ Minimum premium \$50,000 — Non-Qualified Only
- ✓ Flexible premium
- ✓ 10-year surrender charge
- ✓ 10% free withdrawals after year 1
- ✓ Five index accounts plus fixed account
 - S&P 500
 - S&P MARC5 ER
 - Barclays Focus 50



RATES

ACCOUNT OPTIONS	RATES	ILLUSTRATED RATES
1-Year Interest Account	5.00%	5.00%
S&P 500 1-Year Point-to-Point Cap	10.00%	7.88%
S&P 500 1-Year Point-to-Point Participation	50.00%	6.14%
S&P 500 1-Year Monthly Average Participation	100.00%	4.99%
Focus50 1-Year Point-to-Point Participation	150.00%	9.63%
MARC 5% 1-Year Point-to-Point Participation	175.00%	8.40%

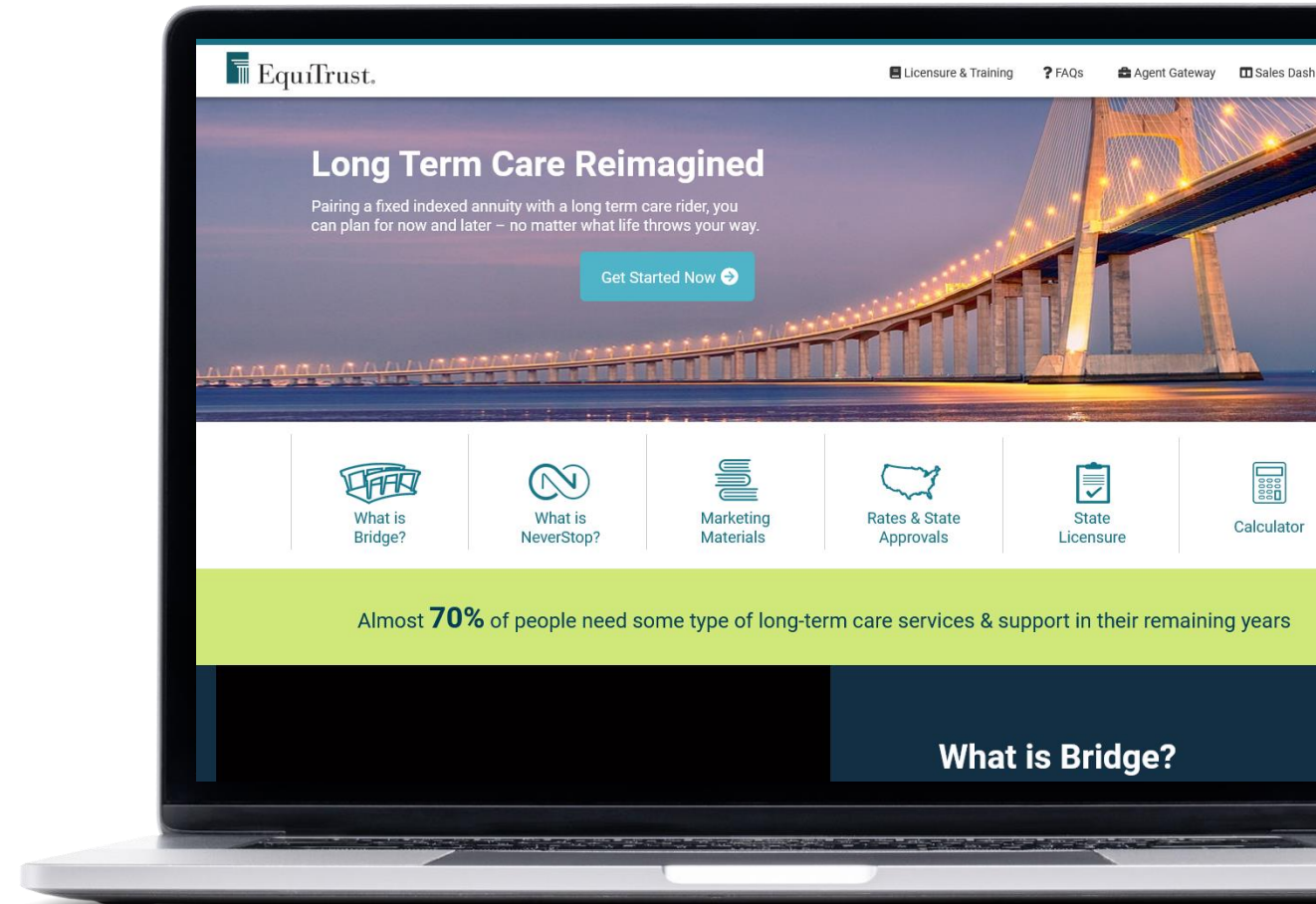
Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. For Producer Use Only.

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BRIDGE MICROSITE

Dedicated website

- ✓ Marketing materials
- ✓ Calculator
- ✓ Illustrations
- ✓ Applications
- ✓ Underwriting
- ✓ Licensing



ASSURED UNDERWRITING PROCESS



Key advantages of new state-of-the-art video underwriting that's simple, low-friction and fast (less than 30 minutes)

- Quick decision on underwriting class
 - ✓ Secure, Standard, Preferred
- LTC benefit 100% guaranteed approval
- No medical or prescription records
- No blood draws or doctor's records
- Five application questions



LONG-TERM CARE RIDER

Designed to cover LTC expenses

Rider features

- Benefits are provided via an LTC Benefit Base
- Client chooses the initial LTC Benefit Base, up to the Coverage Ratio
 - ✓ Maximum Coverage Ratio is based on issue age and risk class
 - ✓ Maximum year 1 LTC coverage is \$1,000,000

Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

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BRIDGE[®] BY EQUITRUST

Lower charges than
others bring big benefits
to your clients

Bridge combines a fixed index annuity with a Long-Term
Care Rider and the NeverStopSM Wellness Program.



BRIDGE – BUILT WITH LOWER CHARGES THAN OTHER CARRIER PRODUCTS

Charges on Bridge add up to a lower percentage of the overall annuity value in comparison to competitor long-term care (LTC) annuity hybrid products.

What are the charges?

Charge	Description
1% Premium Load	Based on first-year premium only
\$100 NeverStop SM Wellness Rider	Deducted annually from the Accumulation Value (AV); covers all benefits provided by the rider
LTC Rider	Based on Net Amount at Risk rather than the entire AV as competitors use, resulting in lower charges over time comparatively ¹

¹ LTC Rider charges vary by age and rate class and reduce AV, but do not reduce LTC benefits

LTC RIDER CHARGES BASED ON NET AMOUNT AT RISK

Lower charges over time comparatively

Instead of basing rider charges on the full Accumulation Value, as some carriers use, EquiTrust bases charges on the Net Amount at Risk (NAR).

How is the NAR defined?

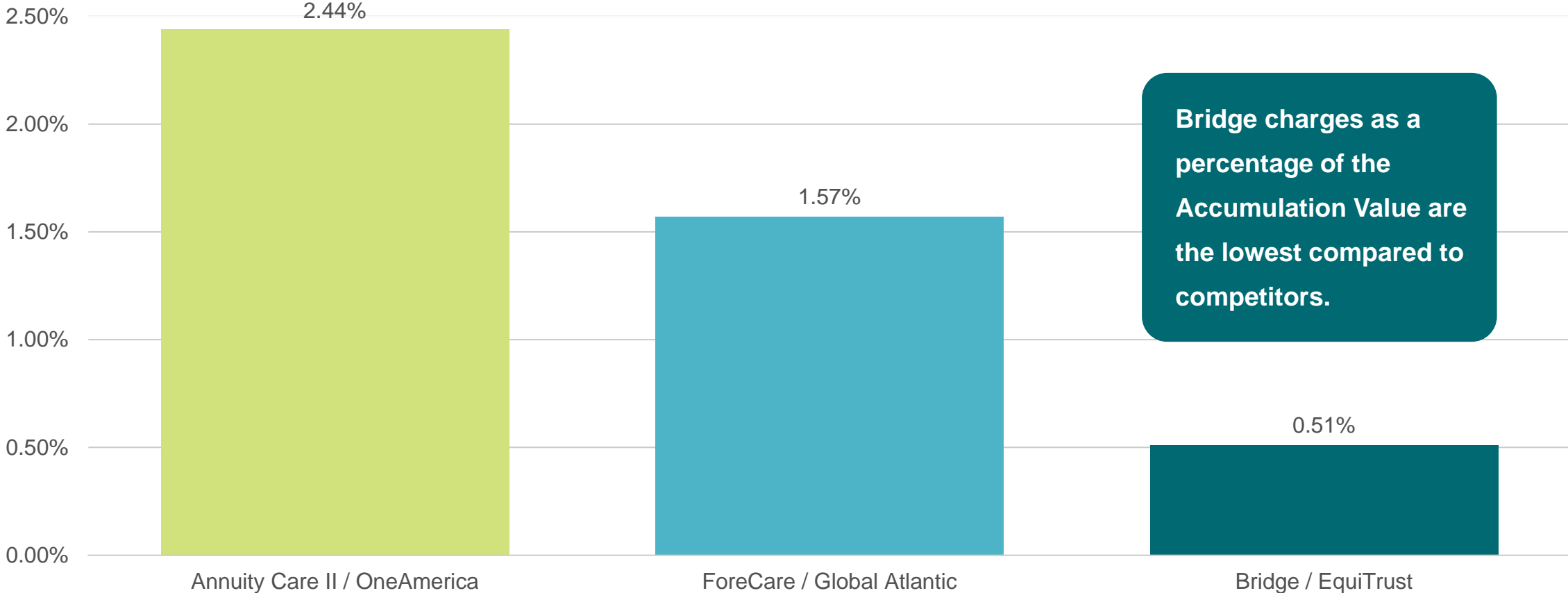
The NAR is the LTC Benefit Base minus the Accumulation Value. If the Accumulation Value is higher than the LTC Benefit Base, the NAR is zero.

Let's see how different carriers compare when it comes to charges as a percentage of Accumulation Value.

A COMPARISON OF CHARGES

Annualized charges as a percentage of Accumulation Value after 10 years

Based on \$100,000 premium, issue age 65, max available coverage¹

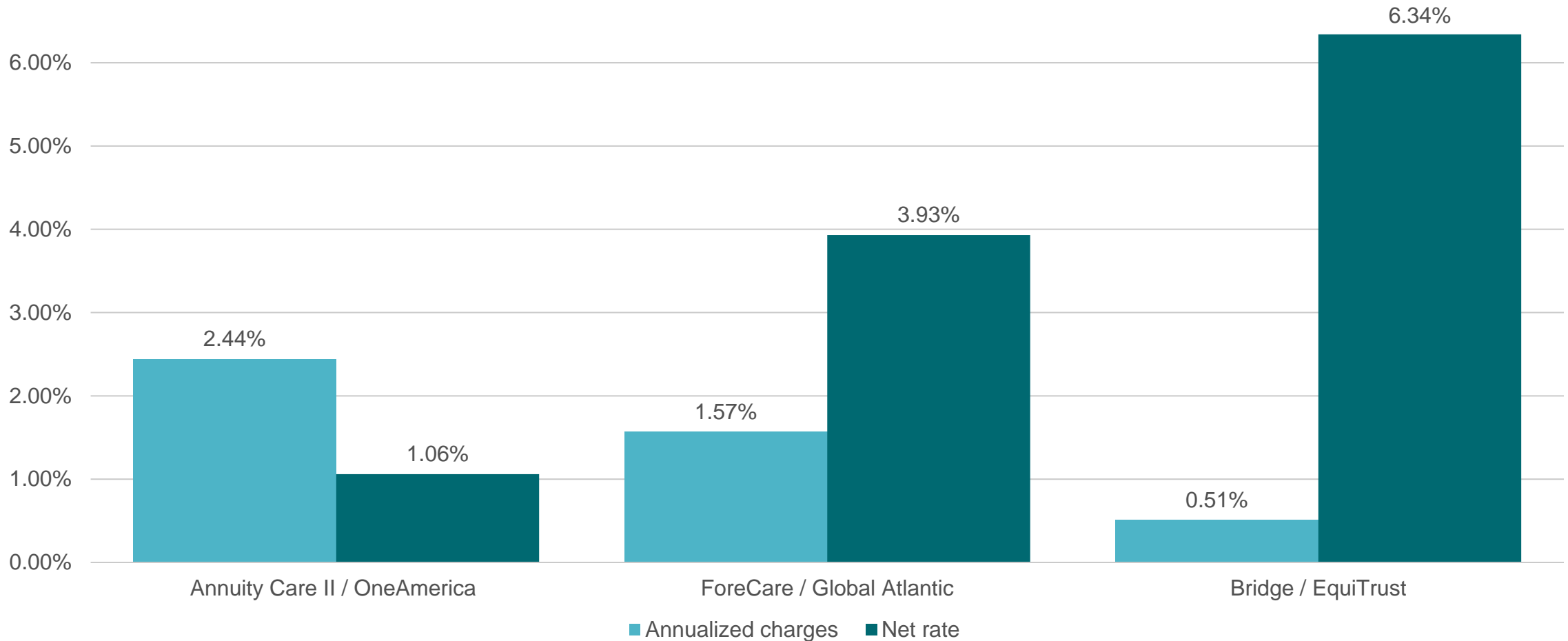


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¹ Based on preferred underwriting class for EquiTrust and ForeCare, and underwriting acceptance for OneAmerica, which offers accept/reject underwriting on this product

EFFECT OF CUMULATIVE CHARGES ON NET RATE

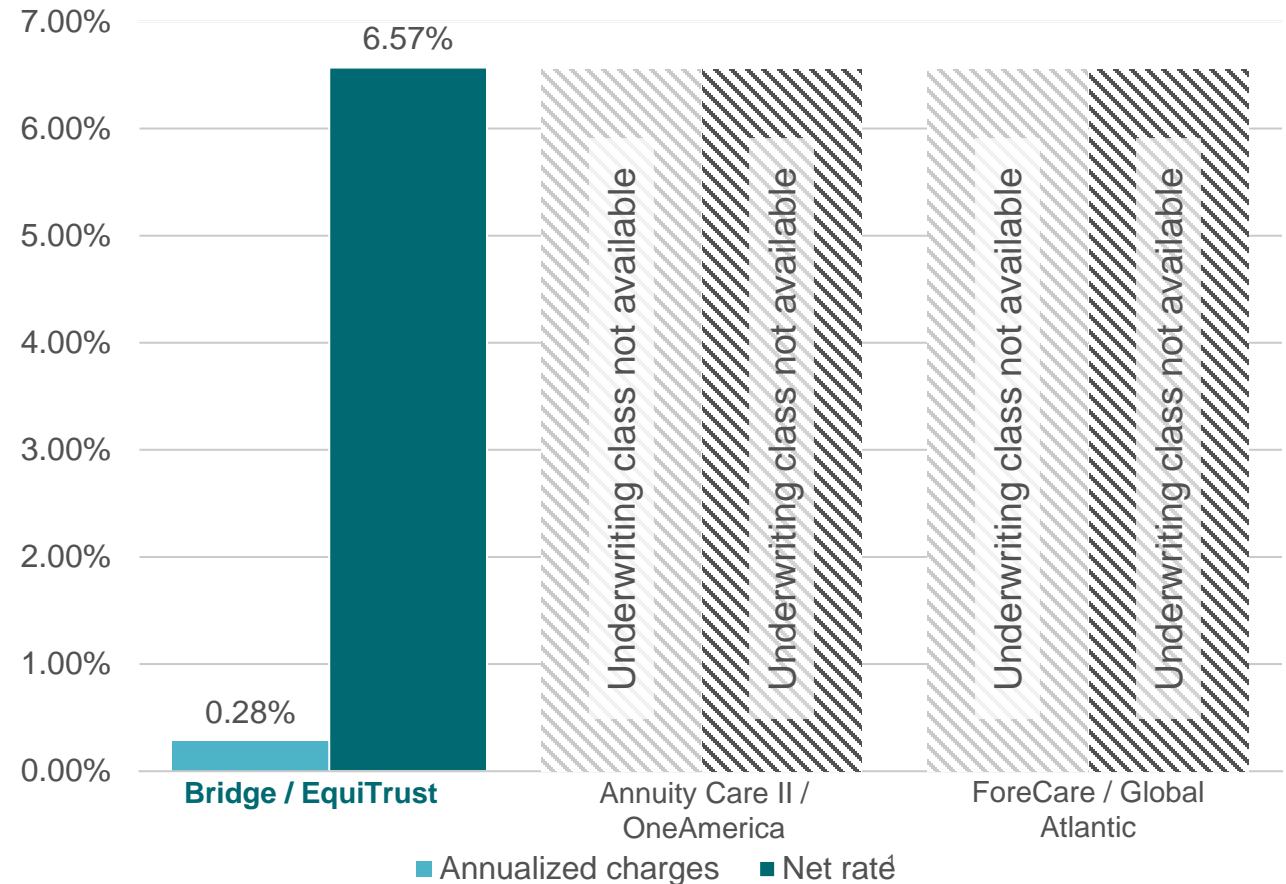
Annualized charge and net rate¹ based on \$100,000 premium, issue age 65, max available coverage²



WHAT ABOUT SECURE CLASS?

With Bridge by EquiTrust, everyone is approved for LTC benefits.

- Simplified underwriting
- No medical exam
- **Guaranteed² approval for long-term care benefits — everyone is approved**



LTC COVERAGE RATIO

Range for each underwriting class, minimum (always 100%) to maximum

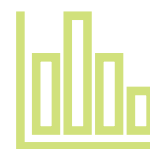
Underwriting class	Max Coverage Ratio
Preferred	325% at age 55 315% at age 65 305% at age 75
Standard	225% at age 55 215% at age 65 205% at age 75
Secure	150% at age 55 140% at age 65 130% at age 75

Wellness Benefit



EQUITRUST + ASSURED ALLIES

Empowering people to proactively manage their health by taking the right actions at the right time greatly improves healthy outcomes.



Data

+



Technology

+



Science

BETTER WELLNESS



The benefits of a wellness-focused lifestyle



SALES OPPORTUNITIES

- ✓ 1035 Exchanges from annuities or life insurance
- ✓ Money Market, checking, savings, CDs
- ✓ Clients previously uninsurable for traditional LTC insurance
(guaranteed approval in underwriting for LTC benefits)
- ✓ Alternative to traditional LTC
- ✓ Annual reviews





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Summing Up

- Tell a story....You likely have one. (7 out of 10)
- Have your cake and eat it too
- Frame the conversation – Caregiver and Legacy



THANK YOU