

# Why Bridge® by EquiTrust Is the Best Solution for Your Clients

Hybrid annuities like Bridge by EquiTrust are a popular choice for clients who want a plan to cover any future long-term care needs. Non-qualified assets can be repurposed and any LTC benefit payments from the annuity value (and the Continuation of Benefit balance, if applicable) are paid income tax-free (for 7702B LTC riders, as Bridge has). It's a risk-free option that guarantees your client a dependable income stream to help cover the cost of long-term care, and/or provide a legacy to beneficiaries.

When you compare Bridge by EquiTrust to other hybrid annuities on the market, you'll discover it is the best solution for many of your clients.

Feature	Bridge	Carrier A	Carrier B
Waiting Period	None	90 days	60 days
LTC Withdrawals	Indemnity	Reimbursement	Reimbursement
LTC Benefit	Built-in Rider	Built-in Continuation of Benefits	Optional Continuation of Benefits
Inflation Protection	2% for 20 Years or Until Claim Optional 5%	Optional 5% on COB only	Optional 2-5% on COB only
Underwriting	3 Classes Including Guaranteed Issue	Approve or Deny	Approve or Deny
Indexing Options	<ul style="list-style-type: none"> <li>• Fixed Account Point-to-Point with Cap</li> <li>• Point-to-Point with Participation Rate</li> <li>• Monthly Average with Cap</li> <li>• Monthly Average with Participation Rate</li> </ul>	N/A	N/A
Wellness Program	Built-In NeverStop® Health Coaching and Rewards Program	N/A	N/A

Bridge offers benefits and protection that other carriers just can't match, from guaranteed issue to inflation-adjusted benefits, flexible annuity growth, indexing options, ease of indemnity benefits, and the opportunity to earn additional LTC benefits by working with a NeverStop® health coach. It's a powerful combination that will set you apart from the competition and give your clients the peace of mind they've been searching for.