## LCNGEVITY PLANNERS

# Understanding Bridge<sup>®</sup> by EquiTrust is as easy as 1-2-3

Bridge<sup>®</sup> by EquiTrust simplifies retirement planning with three key features that ensure your client's financial longevity



#### 1. Secure Foundation: A Great Fixed Index Annuity for Non-Qualified Funds

Bridge's FIA Chassis means an accumulation value that has growth potential and value if the long-term care benefit is not used.

- Five index options to choose from, plus a fixed account
- Ages: 55-80
- \$50k minimum deposit non-qualified funds only.

#### 2. Guaranteed Protection: The LTC Rider Advantage

100% Guaranteed Approval for LTC Benefits - No one will be declined in underwriting!

- By participating in underwriting, clients may qualify for Preferred or Standard class, through which premium dollars purchase a higher LTC benefit
- In the best rate class, depending on issue age, your client can leverage their deposit up to 325%
- Clients who choose to bypass underwriting will be assigned to the Secure class.
- Real-time digital underwriting process completed in just 40 minutes.
- Benefit Base grows at 2% annually for up to 20 years or until time of claim
- Monthly LTC benefits paid out over 60 months (5 years).
- Tax-free benefits for qualified LTC services, subject to the IRS daily maximum.\*
- Indemnity based benefits no receipts required, your client can hire/pay whomever they want.
- No elimination period.

### 3. Vibrant Longevity: The NeverStop HealthyAging<sup>™</sup> Program

Transform your client's future with NeverStop HealthyAging<sup>™</sup> — the revolutionary wellness program that promotes and rewards healthy choices today for independent retirement tomorrow!

 Hundreds of simple and research-supported strategies, curated by NeverStop<sup>®</sup>'s expert clinical team, across key areas: caregiving, securing the client's home, strengthening their body, sharpening their mind and enhancing their wellbeing.





A Simple Way to Ensure Retirement is Always a Blessing, Never a Burden To learn more, call 731-747-4324 or email <u>support@longevityplanners.com</u>

The Bridge Long-Term Care rider is intended to be tax qualified under IRS rules. The tax information provided here is only a high-level summary. IRS rules are highly complex and exceptions may apply. You should consult with a tax advisor for full information and guidance. Product availability and features may vary by state. Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(01-21). Long-Term Care Rider issued on ET-LTC(04-22). NeverStop Wellness Rider issued on ET-WEL(11-21). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. 0424-BRG-FLR-EXT-06-25