

Understanding Bridge[®] by EquiTrust is as easy as 1-2-3

Bridge[®] by EquiTrust simplifies retirement planning with three key features that ensure your client's financial longevity.



1. Secure Foundation: A Great Fixed Index Annuity

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 with new business illustrated rate of 5%*
- Ages: 50-80
- \$50K minimum deposit - non-qualified funds only



2. Guaranteed Protection: The LTC Rider Advantage

100% Medically Guaranteed Approval for LTC coverage regardless of medical history - No one will be medically declined in underwriting!

- Three underwriting classes: Preferred, Standard and Secure. In the best rate class, depending on the issue age, clients can leverage their deposit up to 330%
 - » Example: a 50-year-old client in the best rate class who deposits \$100K has an initial LTC pool of \$330K
- Clients can choose to bypass underwriting and will be assigned to the Secure class
- Real-time digital underwriting process, with cognitive and physical testing via video conferencing, completed in just 40 minutes
- LTC Benefit Base grows at 3% annually for up to 20 years or until time of claim
- Monthly LTC benefits paid out over 60 months (5 years)
- LTC distributions are tax free, subject to the current monthly IRS per diem limit of \$13,079**
- Indemnity based benefits - no receipts required, your client can hire/pay whomever they want
- No elimination period



3. Vibrant Longevity: The NeverStop Coaching and Rewards Program

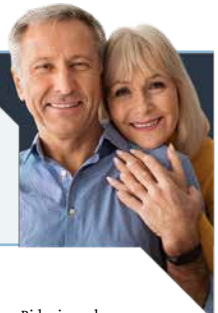
Transform your client's future with NeverStop[®] — the revolutionary wellness program that promotes and rewards healthy choices today for independent retirement tomorrow!

- Hundreds of simple and research-supported strategies, curated by NeverStop's specialized clinical team, across key areas: caregiving, securing the client's home, strengthening their body, sharpening their mind and enhancing their wellbeing
- Participants can earn wellness credits - real dollars added to the LTC Benefit Base, usable at claim time



**A Simple Way to Ensure Retirement is Always a Blessing,
Never a Burden**

To learn more, call 731-747-4324 or email support@longevityplanners.com



* As of January 2, 2026; Product availability and features may vary by state. Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(11-21). 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;

**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.