

Your Bridge to Successful Aging



Successful Aging is as Rewarding as it Sounds

Life doesn't stop, and neither should you. That's the big and important idea behind Successful Aging.

To get there, you need to both “prevent ahead” and “plan ahead.” Because some things can be predicted—and prevented—with science-based interventions. Other things, well, they just happen.

Either way, you shouldn't have to deal with any of it on your own.

That is why EquiTrust has partnered with us—to make NeverStop part of the new Bridge Annuity.

We will be at your side as the future unfolds. Providing all the guidance and resources you need to make Successful Aging achievable—however you define it.

Did you know?

An active lifestyle that includes moderate amounts of daily exercise can delay the onset of over 40 chronic health issues and diseases and boost cognitive health as you age.





Introducing NeverStop, at the heart of every EquiTrust Bridge Annuity

You know the expression *We'll cross that bridge when we get to it?* Well we're here! Our new bridge connects personalized wellness with a smart financial plan. NeverStop will enable you to take the reins of aging today and chart a course for a better tomorrow.

Our holistic program covers all the bases of Successful Aging.



Physical Advice—ranging from exercise to the latest cognitive innovations



Emotional Advice—many don't realize that social isolation is as dangerous as smoking. Really.



Nutrition—sifting what's right for you from all of the conflicting advice out there



Technology—finding the best hearing aids, sleep apps, and smart home devices



Home—suggesting simple interventions to optimize your home for the long haul



Human Support—nothing like a real live person, your Ally, to coordinate, support, and just be there

There is a Recipe for Successful Aging.

With your EquiTrust Bridge Annuity in place, your financial wellness is in the best of hands. And with NeverStop at your side, your physical well-being will benefit from a combination of personalized interventions, daily feedback, and encouraging rewards.

Plus you'll have access to an Ally, a professional aging wellness coach, for those moments when you need support, guidance, or have questions that only a real live person can answer.



We Have the Ingredients.



A Personalized Plan

Our in-depth assessment delivers steps you can take right now that will help you get your body, mind, and home prepared for the future. Your Successful Aging plan adapts to you and your lifestyle over time, too.



Earn Credits

Taking healthy actions now will both reduce the likelihood of needing long-term care and increase coverage if you do. That's a win-win.



NeverStop Possibilities

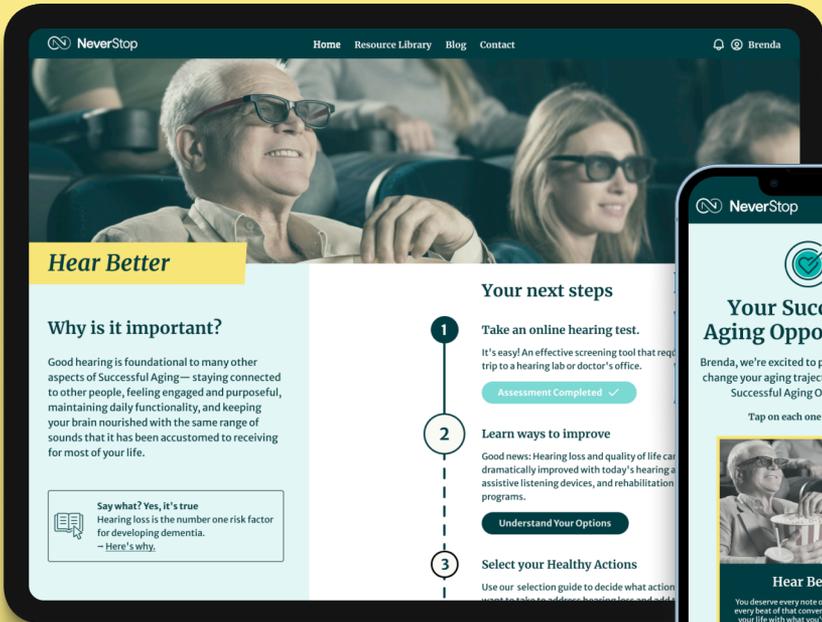
We bring you the best of healthy aging innovations, and make it easy to participate through exclusive member content and discounts. You'd never be able to sift through all the exciting new ideas out there, if NeverStop wasn't curating it all for you.

A Wellness Program Focused on Measurable, Healthy Outcomes—Tracked By Your Aging Map.

Our program for Successful Aging is inclusive, because only by weaving together a range of smart steps and micro-interventions can you achieve your goals. We generate these by applying our predictive data—based on millions of people—to your unique situation.

We identify patterns, so you can get ahead of circumstances rather than waiting for stuff to happen, and only then reacting.





NeverStop Thriving: Meet Erica

The SetUp: Age 55. Kids grown and gone. Loves her job and her condo with river views outfitted to her exacting tastes. Finished her first half-marathon. Stopping? It's not in her vocabulary.

The Concern: Worked hard all her life, maxed out her 401K. But is enough ever enough? Her dad at 92 is still sharp as a tack, but mom died after a long mental decline. If that happens to Erica, can she afford long-term care?

The Solution: Did her homework. EquiTrust's new Bridge Annuity, combining science-based, personalized wellness and a core long-term care insurance benefit, checked off all her boxes. Her future now felt more exciting than uncertain. Erica's mind was at ease.



Erica's Smart Aging Plan

After NeverStop's in-depth assessment, Erica selected three Successful Aging Opportunities to focus on with the support of her Wellness Ally:



Sleep Health: Looking at the tracking data from a NeverStop-vetted sleep app, Erica and her Ally identified immediate opportunities to improve her sleep. Mornings became brighter, and her memory improved.



Stress Reduction: A gentle yoga class provided grounding and deep relaxation, the perfect balance for Erica's challenging job and hard-driving workouts. A chronic shoulder pain ebbed considerably, an unexpected benefit.



Addressing Hearing Loss: It wasn't what she wanted to "hear," but Erica was grateful for the nudge to get tested. And delighted by how her new hearing aids transformed her world.

Erica at 75: Still Going Stronger

After following NeverStop's personalized wellness for 20 years, Erica is grateful for her three grandkids, her resounding good health, and the additional long-term care coverage she's earned. If the unexpected were to happen, she's prepared. The river condo? It's been redecorated, twice, and as lovely as ever. Erica's mind? Still at ease.



There's a lot about NeverStop to like—and a lot more to learn. Check out our website and you'll discover the real difference that Successful Aging can make.

www.neverstop.com

Long-Term Care Benefits are not payable for conditions resulting directly or indirectly from the Owner's alcoholism or addiction to drugs or narcotics, attempted suicide or an intentional self-inflicted injury.

The Long-Term Care Rider will be terminated upon any of the following: at the Owner's request, upon the death of the Owner, upon the request for a full surrender of the Contract, upon election of a Payment Plan under the annuity Accumulation Value, the Accumulation Value becomes zero due to non-long-term care benefit payment withdrawals, change of ownership, change of Annuitant, Spousal Continuation of the Contract or all the Long-Term Care Benefit Payments have exhausted the Long-Term Care Benefit Base to zero.

Once the Rider has terminated, it may not be restarted at any time. Request to terminate the Rider must be submitted to EquiTrust in writing.



Assured Allies—the team behind NeverStop—is a successful aging company that has been partnering with insurance carriers since 2018. Today, Assured Allies is helping thousands of people nationwide successfully age where and how they wish.



Bridge is issued by EquiTrust Life Insurance Company. EquiTrust is a national carrier of competitive, client-friendly annuity and life insurance products, available through a national network of independent sales representatives. Magic Johnson Enterprises—comprised of multiple business entities and partnerships—acquired a controlling interest in EquiTrust in 2015.