

# BRIDGE

Fixed index-linked annuity with long-term care coverage and science-based wellness program



## PROSPECTING AND FUNDING OPPORTUNITIES

When it comes to planning for retirement, it's no secret the costs of long-term care (LTC) are a big concern for most clients. That's where Bridge from EquiTrust Life Insurance Company comes in.

Helping retirees meet their needs means focusing on the best prospects for this product.

### What's important to a typical Bridge client?

Start by considering the common denominators among potential clients, many of whom:

- Need LTC, but may not be in a position to purchase traditional coverage due to cost or underwriting limitations
- Are looking for simple underwriting, claims and indemnity-based benefits
- Could benefit from a 1035 Exchange of a current policy (see "Funding opportunities" on the next page)
- Value the advantages of the annuity, including tax-deferred growth and principal protection
- Want to reduce the need for LTC, making the structured wellness program especially pertinent



### What is Bridge?

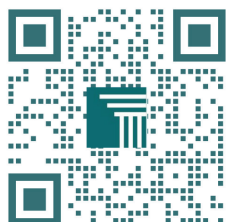
Bridge combines a fixed index annuity (FIA) with a Long-Term Care Rider and a personalized NeverStop™ Wellness Program to help your clients proactively manage their health.



## Funding opportunities

Where can you find clients with the financial means to purchase Bridge?

Move to Bridge	Considerations
1035 Exchange from a current annuity	<ul style="list-style-type: none"><li>• Clients with Non-Qualified annuities they no longer need for retirement accumulation/income</li><li>• Would be taxable to cash in the annuity, but a 1035 Exchange would be tax-free</li><li>• May not desire to move the annuity to a life insurance policy because it wouldn't qualify as a 1035 Exchange and would have tax implications</li></ul>
1035 Exchange from cash value of a current life insurance policy	<ul style="list-style-type: none"><li>• Clients with life insurance policies they no longer want or need</li><li>• Older policies may not include long-term care or chronic illness riders</li><li>• Could be in an underperforming Universal Life policy or a Whole Life policy with continuing premiums</li></ul>
Liquid assets, including cash, mutual funds or CDs	<ul style="list-style-type: none"><li>• Move a portion into Bridge and keep a portion liquid for emergency expenses</li><li>• Amount of liquid assets in portfolio depends on retirement time horizon, volatility of the market and other factors</li><li>• Client gains tax deferral, growth opportunities and tax-free LTC benefits</li></ul>



**Get more information  
about Bridge.**



**866-598-3694 • Sales.Support@EquiTrust.com • Agents.Equitrust.com**

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 and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. EquiTrust.com. For Producer Use Only.