



BRIDGE[®] NEW BUSINESS & ILLUSTRATION SYSTEM

Getting started and completing the application process





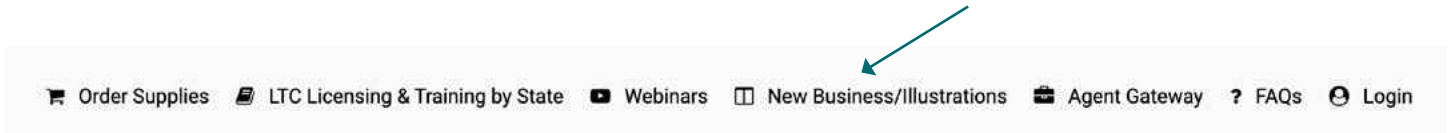
Welcome to the Bridge New Business user guide. These tech tips are designed to walk you through the illustration, underwriting and application process for Bridge by EquiTrust.

How do I get to the Bridge New Business & Illustration System?

All New Business for Bridge starts on the Bridge microsite. Get there by logging in to the [Agent Gateway](#) at Agents.EquiTrust.com and clicking “Bridge” in the navigation at the top.



When you arrive at the Bridge microsite, click on New Business/Illustrations.



Let's get started

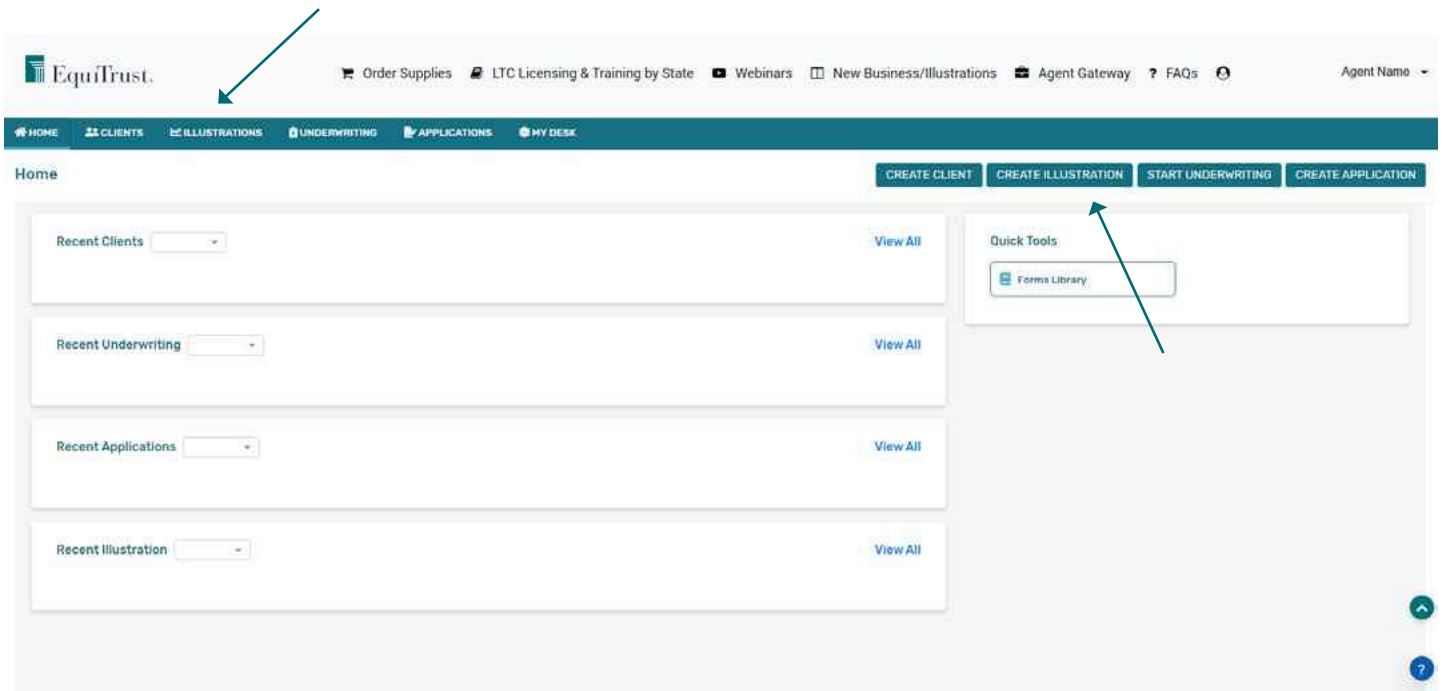
The beauty of the Bridge New Business & Illustration System is that there's no right or wrong way to get started. The way you begin is up to you and may vary by client. In the top right of the main page, you'll see several choices:



Select an option. Keep in mind, you can complete the “create client” step within the other processes. Let's go over the steps for each of the three main areas of the process: illustration, underwriting and application.

Path 1: Create illustration

- Click on CREATE ILLUSTRATION or the ILLUSTRATIONS tab.



- At the “Choose Client” step, select either “Create New Client” or “Choose Existing Client.” You’ll need the client’s name, age (must be within the age range applicable to the specific state to apply for Bridge), gender and state.
- For a new client, input information in the required fields, then click “Select Signed State.” For an existing client, move to the “Select Signed State” step.
- Select the state and complete the “Case Name” field with the client’s name. Then, move to the “Select Illustration Type” step.
- Choose the type of illustration from the dropdown menu. For a new Bridge client, select “New Business Illustration.”
- Move to the “Select Plan Type” step. Select “Index Annuity” and “Bridge.”
- Click “Create Illustration.”

PRO TIP

If you select a state where Bridge is not approved or an age outside of the approved issue ages, there will be no product available in the “Select Product” section.

- Complete the “Contract Details,” “Illustration Details” and “Account Allocations” sections.

The screenshot displays the EquiTrust Bridge illustration system interface. It is divided into three main sections: Contract Details, Illustration Details, and Account Allocations.

Contract Details: Client: Anita Bridgebuyer, Female, 65, Iowa. Case Name: Bridge. Agent: Agent Name. Product: Bridge. Tax Qualification: Non-Qualified. A link for "Complete your underwriting information" is visible.

Illustration Details: Type of Illustration: Input Premium. Initial Premium: \$100,000. Underwriting Class: Preferred. Coverage Ratio: 275% (100 - 275%). Additional Premium: \$0.00. For Years: 24.

Account Allocations: A checkbox for "Include Individual Account Detail Supplement Pages" is checked. A table shows the allocation of funds:

Funds	Allocation (%)
Fixed Account	
S&P 500 1-Year Point-to-Point Cap Index Account	
S&P 500 1-Year Point-to-Point Participation Index	
S&P 500 1-Year Monthly Average Participation Index Account	
Total	0%

A note at the bottom states: "Other index accounts may be available to you, but cannot be illustrated in your state. Please see the Product Disclosure for a complete listing of what is available."

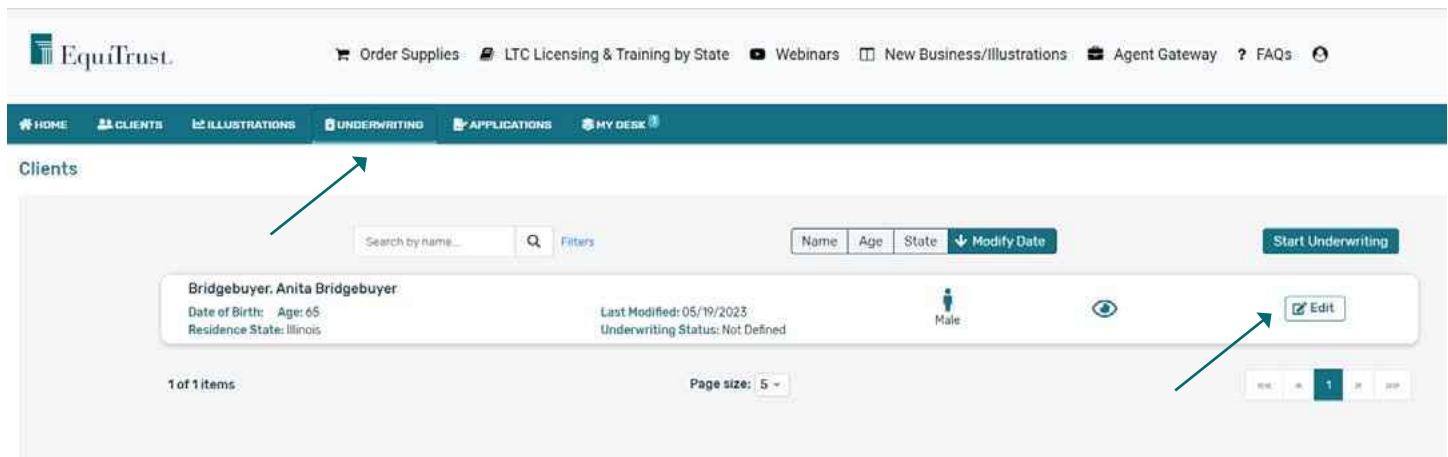
- In the top right of the page, select “View Illustration” from the “ACTION” dropdown menu. You can download an EquiTrust Bridge-branded illustration that includes the client’s name, agent’s name and the date prepared.
- This client’s Bridge illustration is now complete and saved within the “ILLUSTRATIONS” tab and under the specific client in “CLIENTS.”

PRO TIP

Invariable fields will be pre-populated and static. These include “Product” and “Tax Qualification” (Bridge only accepts Non-Qualified money). Most other fields are populated, but can be changed. These include “Initial Premium,” “Underwriting Class,” “Coverage Ratio” and “Inflation Protection” (which defaults to “no”). “Allocation of funds” fields are not pre-populated. The user must populate these fields (which must add up to 100%) to proceed.

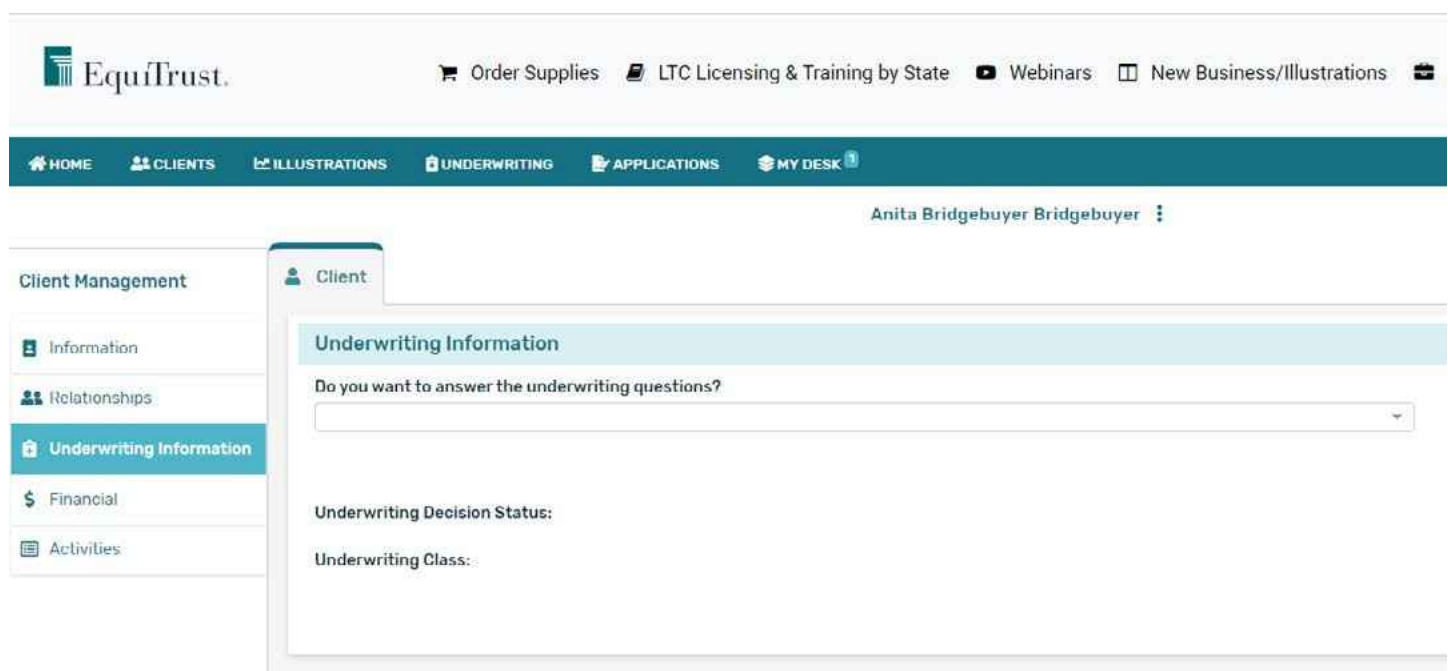
Path 2: Start underwriting

- Begin by talking with your client about their desire to answer or not answer the pre-screening questions. ***If they choose not to answer and to bypass underwriting, they'll automatically be placed in the Secure underwriting class.***
- Click on START UNDERWRITING or the UNDERWRITING tab, or select “Edit” for an existing client to access the underwriting tab.



The screenshot shows the EquiTrust web application interface. At the top, there is a navigation bar with the EquiTrust logo and several utility links: Order Supplies, LTC Licensing & Training by State, Webinars, New Business/Illustrations, Agent Gateway, and FAQs. Below this is a secondary navigation bar with tabs for HOME, CLIENTS, ILLUSTRATIONS, UNDERWRITING, APPLICATIONS, and MY DESK. The main content area is titled 'Clients' and features a search bar, filters, and a table of client records. The first record is for 'Bridgebuyer, Anita Bridgebuyer', with details including Date of Birth, Age (65), Residence State (Illinois), Last Modified (05/19/2023), and Underwriting Status (Not Defined). There are icons for gender (Male) and a view icon. Two buttons are visible: 'Start Underwriting' in the top right and 'Edit' in the bottom right. A pagination bar at the bottom shows '1 of 1 items' and 'Page size: 5'.

- You'll be required to answer the question, "Do you want to answer the underwriting questions?"



The screenshot shows the EquiTrust web application interface with the 'Underwriting Information' form open for a client named 'Anita Bridgebuyer Bridgebuyer'. The top navigation bar is the same as in the previous screenshot. The secondary navigation bar is also the same. The main content area shows the client's name and a dropdown menu for the question 'Do you want to answer the underwriting questions?'. Below this are two fields: 'Underwriting Decision Status:' and 'Underwriting Class:'. On the left side, there is a 'Client Management' sidebar with a list of tabs: Information, Relationships, Underwriting Information (which is currently selected), Financial, and Activities.

- The response determines next steps.

Answer	Next step
Yes, I want to complete and schedule the underwriting process.	You will be able to answer the health questions and schedule underwriting. Client phone number and email must be completed to schedule underwriting.
Yes, I want to complete the underwriting process but will do so at a later time.	The Schedule Underwriting button will be disabled until you return to this question and select that you want to complete and schedule now.
No, I do not want to complete the underwriting process.	This will autocomplete the client into the Secure underwriting class.

- If the answer is “Yes” to one or more of the first three of five pre-screening health questions, the client will be assigned Secure underwriting class without going through the underwriting process.
- If the client’s answer is “No” to all of the first three pre-screening health questions, scroll down and you’ll see that the underwriting decision status and class are noted as “Not Defined.”

PRO TIP

Get more information about the underwriting process by reviewing the Assured Digital Underwriting Agent Guide. To help your client prepare, provide the Assured Digital Underwriting Guide for clients. Both pieces are available on the [Bridge microsite](https://Bridge.microsite.com). (Agents.EquiTrust.com/Bridge).

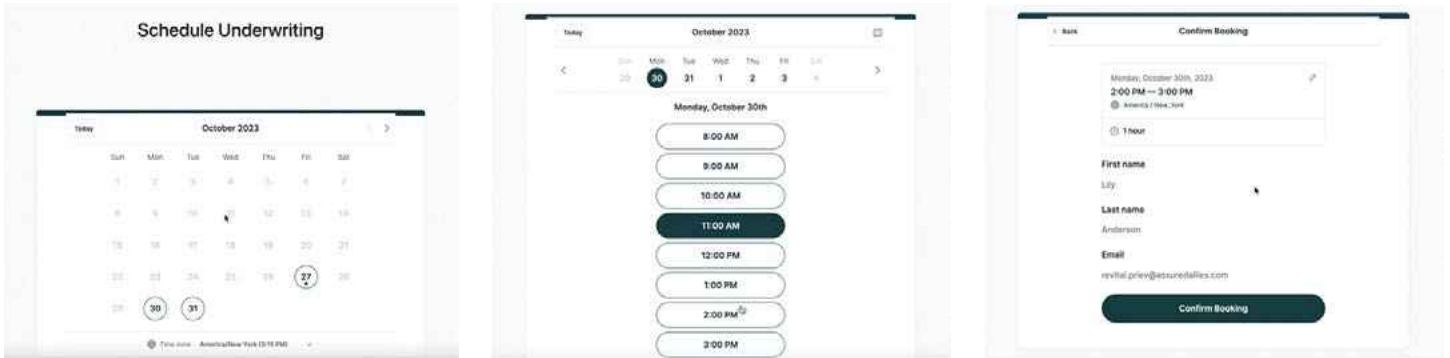
- At this point, complete the client’s contact information, Social Security number, and birth date, and click on “Schedule Underwriting.”

Home Phone Email Address Birth Date

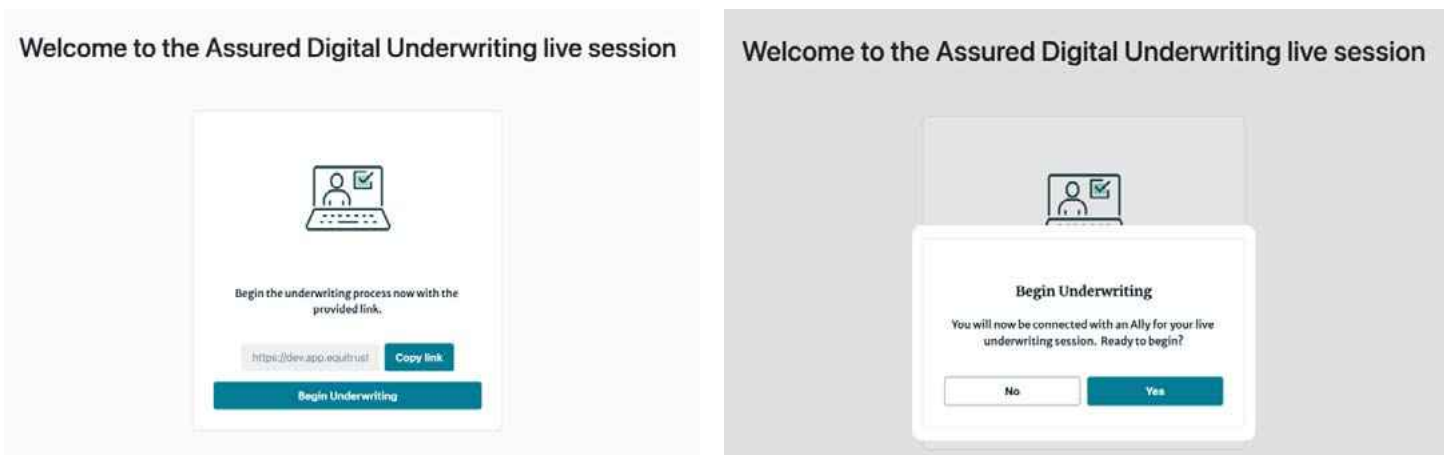
Underwriting Decision Status: Not Defined

Underwriting Class: Not Defined

- To schedule an underwriting appointment, click the desired date on the calendar. You'll be taken to a screen showing available appointment times. Select the time that works best for the client. On the following page, click "Confirm Booking" to confirm the appointment.



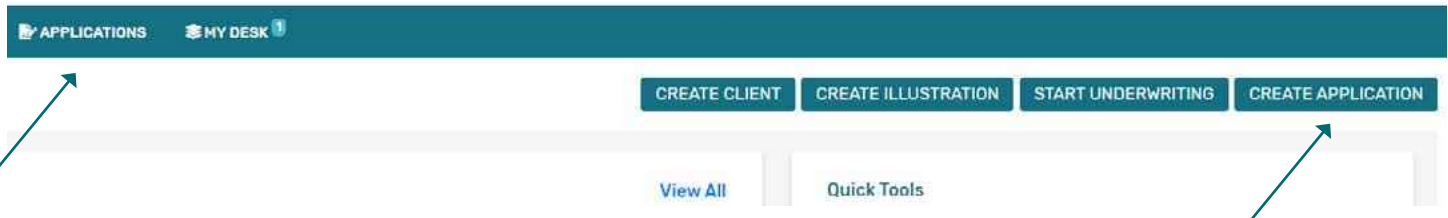
- The client will receive an email with a link to use when it's time, and will also receive a reminder an hour before the appointment.
- At the appointment time, the client will click the link and then the Begin Underwriting button to be connected. An ally will be present during the process.



- When completed, you'll receive an email to advise you, and the underwriting class will be added to the application system.

Path 3: Create application

- Click on CREATE APPLICATION or the APPLICATIONS tab.



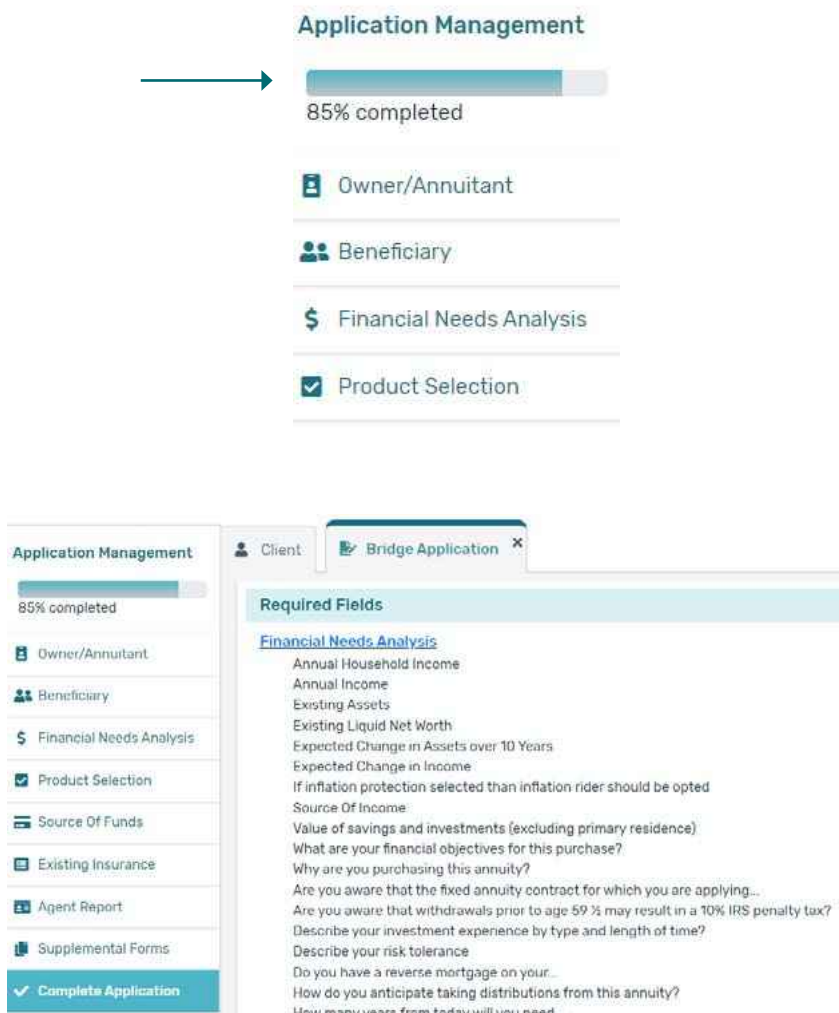
- Click to “Create New Client” or “Choose Existing Client.”
- If your client is eligible for Bridge based on age and state, continue the application process.

PRO TIP

If you enter a birth date for a client who is not in the appropriate age range, or if you select a state where Bridge is not approved, there will be no product available in the Select Product section.

- Complete all sections of the application. Via the “Application Management” menu on the left side of the page, you’ll see a bar showing the percentage of the app completed. The side tabs link to each section that still needs to be completed on the app. You can access each section from these tabs or from clicking “Next” on the bottom right of each page of the app.

- Click “Complete Application” in the Application Management navigation menu on the left. The page will display any areas where information is missing, along with links to those pages so information can be added or corrected.



Reviewing completed documents and signing – Client

- When you've completed the application with all the client's information, you'll see a page that shows that all required information has been gathered. Click "Next."

The screenshot displays the 'Bridge Application' interface. On the left, the 'Application Management' sidebar shows a progress bar at '100% completed' and a list of sections: Owner/Annuitant, Beneficiary, Financial Needs Analysis, Product Selection (checked), Source Of Funds, Existing Insurance, Agent Report, Supplemental Forms, and Complete Application (checked). The main content area is titled 'Required Fields' and contains a green checkmark icon followed by the text: 'All required information has been gathered. Please click Next to proceed with the application.'

- At this point, you will not be able to move forward until you click "Review Forms" and the client reviews the completed application documents. All information will have been mapped over from the Bridge New Business & Illustration System into a PDF file.
- After you've reviewed the completed app, leave the PDF and go back to the Bridge New Business & Illustration System. Click "Next" to begin the signing portion of the process. You can also click Home to exit the current page and review the submission status of the app.
- Clients have the option to sign by mouse/finger/stylus or with an eSignature. If they elect eSignature, they will receive an email and can sign through DocuSign.

Confirm Email for e-Signature

After completing the information below, signers will receive an email with a link to the documents that require signature and instructions on how to complete the signature process.

Email Address *

Cell Phone

Save

Reviewing completed documents and signing – Agent

- On the “Complete Application Agent” page, click “Review Forms – Agent.” The “Complete Application Packet” page will display any areas where information is missing, along with links to those pages so information can be added or corrected. Carefully review the entire application on your own as the Commission Election is included within the packet at this stage of the process. This form is not included in the client’s application packet.

Complete Application Agent

Click “Review Forms” to review your completed application and all other documents associated with this application. You will have the ability to print signed copies of your documents on an upcoming screen

Review Forms-Agent

- Complete the Signed at “City” and select a “Signature Method.” If the client selected “mouse/finger/stylus,” you can select either of the available signing methods. If the client selected “ESignature,” the only option available to you will be ESignature.
- When they’ve signed, select “Apply My Signature,” then “Next.”
- Once the documents have been signed by all parties, the application packet will be electronically submitted to EquiTrust.

Once submitted, the completed application packet is stored for 90 days. If corrections are needed, you will be able to print off the page, mark any corrections, have the client initial/date, then submit via email, Upload a Doc, fax or mail.



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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). NeverStopSM 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. For producer use only.

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