



What is Bridge?

Bridge is an innovative approach to long-term care planning. It combines a fixed index annuity with long-term care benefits and a personalized wellness program.



CLEAR-CUT ADVANTAGES

over traditional long-term care (LTC) insurance



NO FIELD UNDERWRITING

- No height and weight restrictions
- No APS
- No prescription checks
- No medical exams



GROWTH POTENTIAL

- Built on a fixed index annuity chassis
- Premium grows tax-deferred
- Potential principal growth



GUARANTEED¹ APPROVAL FOR LTC COVERAGE

- No one declined
- Simplified underwriting



ROBUST WELLNESS PROGRAM

- Participation can increase LTC benefits
- Helps clients age in place



TAX-FREE² LTC BENEFITS AND EASY CLAIMS

- Direct payments
- No receipts or invoices
- For qualified LTC services

EquiTrust — A name you can trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help people meet their financial objectives — look no further than EquiTrust.





FIVE PRE-SCREENING QUESTIONS – NO ONE IS DECLINED

1. Do you currently live and receive care in or use, have applied to, or have been advised to reside in a nursing home, assisted living facility, any other residential care facility, home health care or adult day care?
2. Do you currently need any assistance or supervision in performing any of the following activities of daily living: bathing, dressing, eating, walking, moving in or out of a bed or chair, toileting and/or bowel/bladder control?
3. Do you currently use a wheelchair, motorized scooter, stair lift, Hoyer lift or respirator?
4. Have you been diagnosed or advised by a member of the medical profession as having or been treated for any of the following conditions in the past five years: heart attack, bypass angioplasty, stent surgery of the heart or legs, COPD, chronic kidney failure, cancer of the bone/esophagus/liver/lung/ovary/pancreas/stomach/uterus, lymphoma, leukemia or any metastatic cancer?
5. In the past five years, have you received Social Security Disability Insurance benefits?



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¹ Must pass suitability requirements.

² Subject to daily IRS maximum.

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. EquiTrust.com. For Producer Use Only.