

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 by EquiTrust comes in.

Helping retirees meet their needs with Bridge begins by identifying those who can gain the most value from its advantages.



What is Bridge?

Bridge combines a fixed index annuity (FIA) with a Long-Term Care Rider and the personalized NeverStop® Health Coaching & Rewards Program to help your clients age successfully and live independently.

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, underwriting limitations or having been declined for coverage in the past



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

Funding opportunities

Where can you connect with potential clients who have the financial means to purchase Bridge?

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

Visit the Bridge microsite at Agents.EquiTrust.com/Bridge for all the tools and resources you need to learn about and share the advantages of Bridge.



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Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Long-Term Care Rider issued on ET-LTC(01-24). NeverStop Wellness Rider issued on ET-WEL(01-24). 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. For financial professional use only.