

## Earn Wellness Credits to increase your long-term care benefits

### Aging well comes with rewards

Your Bridge contract provides long-term care benefits when you need them. And it also helps you earn Wellness Credits that add real dollars to these benefits over time.

The NeverStop® Health Coaching & Rewards Program, offered on Bridge in partnership with Assured Allies, is how you earn those dollars. You're rewarded for taking simple, guided steps toward aging well.

### How your long-term care benefits grow

To help offset rising long-term care costs:

- Your Benefit Base increases 3% annually for up to 20 years or until a claim begins, whichever comes first.
- Your Benefit Base may also grow through your participation in NeverStop.

Keep in mind, the Benefit Base is used only to calculate long-term care benefits. It is not available upon surrender, death or annuitization of your contract.

### Turning participation into more long-term care benefits

Through active participation in NeverStop, you can permanently increase your long-term care benefits. You complete actions — simple steps for aging well. Every action you complete earns Sparks. Sparks convert to Wellness Credits that add actual dollars to your LTC Benefit Base.

#### You choose from 100+ actions across five key areas:

- **Body** (flexibility, fitness, strength)
- **Daily energy** (sleep, stress, energy)
- **Nutrition** (eating, cooking, planning)
- **Self-reliance** (health checks, home safety, life planning)
- **Mind and mood** (social, emotional, mental)

#### What do the actions look like? Let's explore a few examples.

- **Some are quick** — Get a flu shot, try an electric toothbrush
- **Some become habits** — Morning stretches, better sleep routine
- **Some need planning** — Home safety updates, joining a book club

### How Sparks add up

Earning Sparks is simple. Just pick an action and complete it.

- Finish approximately 10 actions per two-year cycle to reach 100 Sparks/100% available Wellness Credits for the cycle.
- Work on 1-3 actions at a time and earn Sparks progressively.
- Each completed action earns you Sparks that count toward your participation percentage.
- Partial participation results in earning a portion of available Wellness Credits.
- Action values may vary. The program is designed so you can reach 100 Sparks through consistent engagement over two years.

## How Wellness Credits are calculated

The amount of Wellness Credits you earn is calculated using a formula that considers NeverStop participation (measured in Sparks), your LTC Benefit Base and your underwriting class.

$$\text{NeverStop program participation \% based on earned Sparks} \times \text{LTC Benefit Base} \times \text{Wellness Credit factor (based on underwriting class)} = \text{Wellness Credits}$$

The **LTC Benefit Base** equals the premium added to your Bridge contract, multiplied by your Coverage Ratio as set through underwriting. The Benefit Base increases 3% annually for up to 20 years or until the time of claim, whichever comes first.

### Wellness Credit factor

**Preferred:** 1.75%

**Standard:** 1.15%

**Secure:** 0.25%

### Let's look at an example.

#### NeverStop participation:

100% (10 completed actions per two-year cycle to reach 100 Sparks)

X

#### LTC Benefit Base:

\$100,000 premium × 315% Coverage Ratio = \$315,000

X

#### Wellness Credit factor:

1.75% (Preferred underwriting class)

$$= \text{Wellness Credits earned at end of year 2: } \$5,512.50$$

### The cycle

- Every 2 years = a new cycle to earn up to 100 Sparks
- You can participate for 20 years (10 cycles total)
- Earned Wellness Credits are permanent and don't expire

### Important details

- Credits are applied when you submit a claim
- Enrollment is automatic
- A \$100 annual fee is charged to your contract's Accumulation Value at the beginning of each contract year for the NeverStop program and all its advantages

### The NeverStop advantage through Bridge

By participating in NeverStop, you're not just building healthy habits — you're earning real dollars that permanently increase your long-term care benefits. It's a simple way to strengthen your coverage while supporting your health and independence.



May not be available in all states. Product features may vary by state. See contract for complete details. Bridge contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(12-21). Long-Term Care Rider issued on Form Series ET-LTC(01-24). NeverStop Wellness Rider issued on Form Series ET-WEL(01-24). EquiTrust does not offer investment advice to any individual or financial professional and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. This material is intended for use with the general public. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.