EquiTrust®
Life Insurance Company

NEVERSTOP® HEALTH COACHING & REWARDS PROGRAM

through Bridge® by EquiTrust

Help clients plan confidently for retirement and long-term care needs



Build long-term care benefits through simple daily actions

Offered in partnership with Assured Allies, the NeverStop Health Coaching & Rewards Program helps your clients turn simple daily actions — like morning stretches for balance, brain games for mental sharpness or home safety updates — into real, additional long-term care (LTC) value.

NeverStop®

Every Bridge contract automatically includes access to the NeverStop comprehensive wellness experience, designed to empower clients to stay active, independent and engaged through personalized coaching, science-based wellness strategies and rewards that grow their available Bridge LTC benefits over time.

Key advantages for your clients

Through NeverStop, clients have access to:

- A personalized wellness plan based on the science of aging
- Support from a dedicated coach who provides guidance and accountability
- Recommended daily actions proven to support independence
- An online member site to monitor progress and track completed actions
- Wellness Credits resulting in additional dollars added to LTC coverage for program participation

A $100 annual fee is deducted from the Accumulation Value at the beginning of each contract year for the NeverStop program and all its advantages.



88% **of adults between 50-80 years of age want to age in place.[1]**

The benefits of a wellness-focused lifestyle

- Stay mentally sharp and physically capable
- Maintain independence over time
- Build confidence in managing health throughout the aging journey
- Delay or reduce the need for LTC services
- Slow age-related decline and maintain capabilities longer

Enrolling in NeverStop

Because enrollment is automatic with Bridge, your clients simply activate their account to begin. The activation process is easy! Your client will:

1. Receive a welcome email from NeverStop that includes an activation link
2. Follow the link to the NeverStop member site to create their personal login and/or schedule a call with a coach
3. Answer a few quick questions to get their personalized starting point
4. Select their initial actions and get started earning rewards

This streamlined approach enables clients to engage right away, track their progress anytime and schedule coaching support whenever they need it — all while earning Sparks based on participation.

Earning Wellness Credits through Sparks

Sparks are rewards clients earn for taking steps designed to help them age well and stay independent. Every Spark earned converts to Wellness Credits — real dollars permanently added to their LTC benefit. Once Wellness Credits are earned, they cannot be taken away and never expire, even if the Wellness Rider is terminated.

NeverStop program participation % based on earned Sparks X LTC Benefit Base X Wellness Credit factor (based on underwriting class) = Wellness Credits

How clients earn Sparks

- Clients complete simple actions through the NeverStop member site
- Approximately 10 actions completed over each two-year period = up to 100 Sparks
- 100 Sparks = 100% participation = maximum Wellness Credits for that period
- Clients work on 1-3 actions at a time and earn Sparks progressively
- Even partial completion counts — partial participation results in earning a portion of the available Wellness Credits
- Participation is evaluated at the end of every two-year cycle
- Clients can earn Sparks for up to 20 years (10 cycles total)

Actions that matter

NeverStop gives clients the flexibility to choose what matters most to them. Actions are science-backed and designed to help maintain independence across the areas most critical to aging well.

Clients choose from 100+ actions across 5 key areas:



Body
(flexibility, fitness, strength)



Daily energy
(sleep, stress, energy)



Nutrition
(eating, cooking, planning)



Self-reliance
(health checks, home safety, life planning)



Mind & mood
(social, emotional, mental)

What actions look like

- **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

Through their actions, clients not only work toward staying independent, but also earn Sparks that convert to Wellness Credits — real dollars added to their LTC benefits for when they need them most.



How clients use NeverStop

Personalized insights

- Quick assessments reveal patterns in habits, strengths and barriers
- Clients receive tailored guidance based on their unique starting point
- Insights help them understand what's working and where they might need support
- The program adapts recommendations as clients make progress

Member site access

- Clients track their progress anytime and see their Sparks accumulate
- They receive reminders and encouragement to keep building momentum
- Progress visibility helps them see meaningful change over time
- The site guides them step-by-step through each action

Coach support

- Clients have access to a dedicated coach who understands aging
- Coaches provide personalized guidance based on what each client is working on
- Clients can schedule time whenever they want support — no mandatory check-ins
- Support is available throughout the program — on the client's schedule

You may receive updates when client engagement milestones are reached to demonstrate how clients are building additional value in their LTC coverage.

At claim

- The client qualifies to file an LTC claim if they are unable to perform two of six ADLs for at least 90 days or they experience severe cognitive impairment.
- There is no waiting period to submit a claim.
- Cumulative Wellness Credits apply only at claim to increase the LTC Benefit Base.
- Credits are added to the LTC Benefit Base when the client qualifies to file a claim.

The maximum number of Wellness Credits available at the end of every two years is equal to a percentage of the Benefit Base at the beginning of the two-year period, and the percentage varies by risk class. Credits are not guaranteed and require verified participation.

Learn more about NeverStop

Visit **NeverStop.com** to learn more about the member experience and program features. Understanding the journey can help you answer client questions with confidence.

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[1] "Can You Afford to Age in Place?"; National Council on Aging; August 4, 2023; https://www.ncoa.org/article/can-you-afford-to-age-in-place/; accessed October 10, 2025.

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. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.

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