NewBridge™ | Inspire Level Term

NewBridge Inspire Level Term Producer Guide

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Welcome to NewBridge Inspire Level Term

NewBridge is dedicated to delivering modern life insurance solutions that make it easier for producers to serve their clients and grow their business. NewBridge Inspire Level Term is designed to meet today's expectations for speed, convenience, and reliability while still offering the protection families depend on.

NewBridge Inspire Level Term combines traditional term life coverage with a fully digital experience. Producers can complete applications through a streamlined electronic process, with clients receiving an underwriting decision in the same session thanks to instant decisioning. This means less paperwork, fewer delays, and greater confidence for you and your clients.

Whether you're helping clients secure their longer-term financial stability or looking for a product that integrates seamlessly into your practice, NewBridge Inspire Level Term delivers a combination of ease, speed, and reliability. This guide will walk you through everything you need to know about NewBridge Inspire Level Term.

Product Specifications

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<tr><td>51-60 years</td><td>$100,000 - $1,000,000</td><td>10, 15, 20 years</td></tr>
<tr><td>61-65 years</td><td>$100,000 - $500,000</td><td>10, 15 years</td></tr>
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Preferred
Standard Plus
Standard
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Preferred Tobacco
Standard Tobacco
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Contestability Terms	2 years
Misstatement of Age or Gender	Payable amount is the benefit that the last premium amount paid would have bought for the correct age/gender
Face Amount Bands	\$25,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$2,000,000
Exclusions	Suicide exclusion (2 years)
Free Look Period	30 days unless dictated by state regulation to be otherwise
Loans and Withdrawals	Not applicable
Grace Period	31 days
Policy Fee	\$75 annually (non-commissionable)

Premium Modes		Base	Accidental Death Benefit Rider	Disability Waiver of Premium Rider	Child Rider
	Annual	1.0000	1.0000	1.0000	1.0000
	Monthly	0.0872	0.0850	0.0890	0.0850

Riders

Accelerated Death Benefit Rider for terminal illness is automatically included at no additional cost; it provides the owner the option of accelerating a portion of the eligible death benefit and receiving an accelerated death payment due to the diagnosis of a terminal illness. Accelerated Death Benefit Rider cannot exceed 75% of the death benefit to a lifetime maximum of $1,000,000.

Charitable Giving Rider is automatically included at no additional cost. Beneficiary's named charity receives 0.5% of face amount over and above base policy at claim. Charity must be a registered 501(3)(C) organization to qualify.

Accidental Death Benefit Rider is an optional, additional cost rider, providing additional coverage on the primary insured in case of accidental death. Available for ages 18-65; coverage and premiums cease at age 70. Benefit may range from $50,000 to $500,000 (in increments of $25,000) but cannot exceed the base policy.

Disability Waiver of Premium Rider is an optional, additional cost rider available for ages 18-60, issue ages up to 55 years. All premiums must be paid during the first six months of disability. When the disability claim is approved, all premiums paid during that time will be returned to the insured and no further premium is required to be paid until the insured has recovered from the disability.

Child Rider is an optional, additional cost rider available in coverage amounts of $5,000, $10,000, or $15,000. Payable as a single premium for all children (at least one insurable child must be present at time of issue). Available for all policy issue ages, with no conversion available.

NewBridge Inspire Level Term is policy form ICC25ELP200/ELP200 which may vary or be unavailable in some states. See policy form for complete details. Product is underwritten by EMC National Life Company, a financially strong life affiliate of EMC Insurance Companies, which has been proudly protecting customers for over 100 years. NOTE: This is a DRAFT and not for broad publication.

Underwriting

NewBridge Inspire Level Term engages an intelligent, data-driven underwriting engine that provides an instant decision for most applications, without the need for a medical exam. A small percentage of applications may not qualify for an instant underwriting decision; these applications will be reviewed via a manual underwriting process that returns a decision within three to four business days.

The underwriting decision will be based on answers to health and lifestyle questions within the application, as well as medical history. The applicant's height and weight will also factor into the decision.

Underwriting Guidelines

Your applicant must meet these three criteria:

- Be a US citizen or permanent resident
- Apply and sign in their state of residence
- Cannot replace or exchange a policy

Your applicant must not have any of the following conditions:

- Heart failure, heart transplant, defibrillator implanted, cirrhosis of the liver, chronic pancreatitis
- Heart surgery (e.g. bypass or stent within the past three months)
- Heart valve surgery within the past 12 months
- Stroke, TIA, or seizure disorder diagnosed within the past six months
- Cancer of the liver, lung, or pancreas
- Alzheimer's, dementia, cognitive impairment, ALS
- Diabetes requiring hospitalization within the past 12 months, or with complication resulting in amputation
- Renal dialysis
- Pending criminal convictions or current incarceration
- Schizophrenia diagnosed in past five years; suicide attempt or ideation in the past three years
- Illegal use of drugs (excluding marijuana), or alcohol/drug abuse treatment in the past three years
- AIDS (Acquired Immunodeficieny Syndrome)

Build Chart

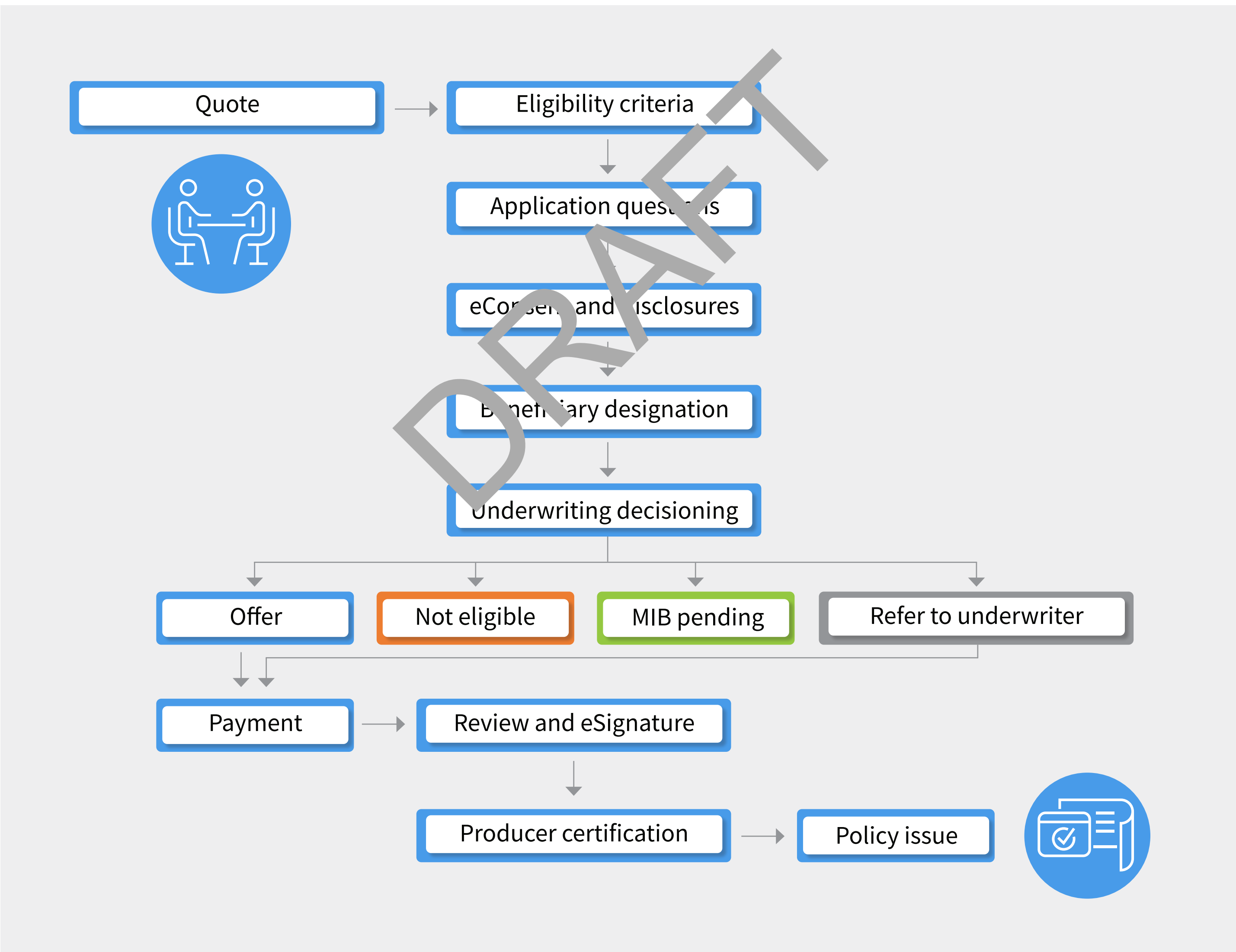
	Preferred Plus		Preferred		Standard Plus		Standard		Not Eligible	
Height (feet)	Min. Weight (lbs)	Max. Weight (lbs)	Min. Weight (lbs)	Max. Weight (lbs)	Min. Weight (lbs)	Max. Weight (lbs)	Min Weight (lbs)	Max Weight (lbs)	Min Weight (lbs)	Max Weight (lbs)
4’8”	82	127	128	136	137	145	146	163	66	223
4’9”	85	132	133	141	142	150	151	168	69	231
4’10”	88	136	137	146	147	155	156	174	71	239
4’11”	91	141	142	151	152	161	162	180	74	247
5’0”	94	146	147	156	157	166	167	187	76	256
5’1”	97	151	152	161	162	[illegible]	173	193	79	264
5’2”	100	156	157	167	168	178	179	199	81	273
5’3”	104	161	162	172	173	184	185	206	84	282
5’4”	107	166	167	178	179	189	190	212	87	291
5’5”	110	171	172	183	[illegible]	195	196	219	89	300
5’6”	114	177	178	189	[illegible]	201	202	226	92	310
5’7”	117	182	183	195	[illegible]	208	209	233	95	319
5’8”	121	188	189	201	202	214	215	240	98	329
5’9”	124	193	[illegible]	[illegible]	208	220	221	247	101	338
5’10”	128	198	[illegible]	[illegible]	214	227	228	254	104	348
5’11”	132	204	205	219	220	233	234	262	107	358
6’0”	136	210	211	225	226	240	241	269	110	369
6’1”	139	216	217	231	232	247	248	277	113	379
6’2”	143	222	223	238	239	253	254	284	116	389
6’3”	147	228	229	244	245	260	261	292	119	400
6’4”	151	234	235	251	252	267	268	300	122	411
6’5”	155	241	242	257	258	274	275	308	126	422
6’6”	159	247	248	264	265	282	283	316	129	433
6’7”	163	253	254	271	272	289	290	324	132	444
6’8”	167	260	261	278	279	296	297	332	136	455
6’9”	172	266	267	285	286	304	305	341	139	467
6’10”	176	273	274	292	293	311	312	349	142	478
6’11”	180	279	280	299	300	318	319	358	146	490
7’0”	185	286	287	306	307	326	327	366	150	502

Build chart denotes non-tobacco rating only.

Instructions for completing the eApp

To access the NewBridge Inspire Level Term eApp, producers must first register at http://www.newbridgelife.com and will use their National Producer Number (NPN) to create an account with a unique login and password. Producer credentials will be automatically validated with the carrier at registration and every time they wish to access the eApp at [http://www.newbridgelife.com.](http://www.newbridgelife.com)

The eApp is a 100% digital application that can be completed in a single setting, either face-to-face, via video call or over the phone. The producer walks the applicant through the following steps to complete the application:



Beneficiary Designation

At least one and a maximum of 10 primary beneficiaries must be listed on the application. Contingent beneficiaries may also be listed but are not mandatory. The following beneficiary relationships are accepted:

Spouse or domestic partner / Child / Stepchild / Grandchild / Parent / Stepparent / Sibling

Payment Information

Payment is via an immediate direct bank draft only from either a checking or savings account. The payor must be either the primary insured or spouse of the primary insured.

Claims Information

The EMC National Life Claims department is responsible for receiving, processing, and distributing all claims resulting from the death of the insured as well as for applicable riders.

The Claims department should be notified at **800-232-5818** or emcnationallife.com/ContactClaims.aspx as soon as possible after the death of the insured.

The claimant should provide:

- Their contact information
- Name and address of the deceased
- Policy number
- Death certificate including date and cause of death
- Beneficiary name(s) and addresses plus a copy of identification (such as a copy of a driver's license)
- Original policy or a lost policy affidavit
- Estate documentation as applicable

Note to producers regarding claims: The beneficiary or beneficiaries are responsible for providing proof of loss. Non-contestable death claims are payable upon the receipt and approval of the proof of death and any other required documentation. The producer should not make any statement(s) or comment(s), written or verbal, regarding the validity of any claim. Upon receiving all of the necessary information for a non-contestable claim, EMC National Life will send the distribution directly to the beneficiary(ies) as quickly as possible.

It is an insurance company's responsibility to investigate claims and verify that payment is justified. A claim is considered contestable when a claimed loss takes place before the policy's contestable period expires, which is two years from the issue date.

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Commission and Chargeback Information

Commissions are paid in advance, unless otherwise advised, via Electronic Funds Transfer (EFT) on policies issued, directly to each producer's bank account on the next business day.

Please be aware that timing of deposits to your bank account may vary depending on your banking institution.

Commission statements are available on the NewBridge Producer Portal under Commissions. Statements will be posted weekly.

Commission chargebacks are as follows	
Lapse Periods	**Commission Chargeback**
Months 1-3	100%
Months 4-12	Pro-rated

Producer Portal Information

The NewBridge Producer Portal is accessible at http://www.newbridgelife.com. This is the same location where producers access the eApp link to begin applications and registration is required to set up a login and password.

In addition to providing access to the eApp link for NewBridge Inspire Level Term, the Producer Portal features include:

- Application Management - Access complete applications. Resume any incomplete applications.
- Commission Statements - Access your commission statements.
- Scorecard - Access powerful data on your performance metrics (coming soon).
- Product Information & Training - Access everything you need to know about NewBridge Inspire Level Term.
- Producer Profile - View your profile information.

EMC National Life Company

For more than a century, EMC National Life has been dedicated to improving the lives of policyholders, agents, and team members. We partner with independent agents across the country to protect the financial security of policyholders. Through personalized life insurance solutions and superior service, we are committed to *keeping insurance human®*.

NewBridge Inspire Level Term is underwritten by EMC National Life and administered by Continental General Services, LLC.

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newbridgelife.com