



Foundation **T**erm

IN PARTNERSHIP WITH **NewBridge**™

Presented by Experior Financial Group
Consumer Guide



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Term life insurance made simple, so you can focus on what matters most.

Your life is full of milestones worth protecting—buying a house, raising a family, and building a future. But as your responsibilities change and grow, so do your priorities. That’s why we created Foundation Term, a modern approach to life insurance designed to give you confidence, security, and peace of mind.

Your trusted and licensed life insurance producer will guide you through the steps necessary for Foundation Term; a fully digital application that does not require piles of paperwork, medical exams, or weeks of waiting. In most cases, a decision is available within minutes, and you could get the coverage you need for your family’s future.

Why Foundation Term?

- Instant Issue available – your licensed life insurance producer will assist you in completing the application online; you will most likely get a decision within that session.
- Flexible Coverage – a range of term lengths and coverage amounts to suit your needs and budget.
- Added Protection – optional riders designed to give you and your family even more protection. Some riders are additional cost, while others are included at no charge.





What you need to know

Description			
Coverage & Terms by Age	Issue Age	Coverage Available	Term
	18-50 years	\$100,000 - \$2,000,000	10, 15, 20, 30 years
	51-60 years	\$100,000 - \$1,000,000	10, 15, 20 years
	61-65 years	\$100,000 - \$500,000	10, 15 years
Premium	Level premium paid monthly or annually directly from your checking or savings account		

Riders*

Living Benefits Package is automatically included at no additional cost giving your life insurance policy added value beyond the protection it provides to loved ones after you're gone. If a serious illness occurs, these benefits may allow you to access part of your policy's death benefit early on a discounted basis, helping provide financial support for medical care, care-giving, household expenses, or other needs during a challenging time for you and your family.

If you are diagnosed with a terminal illness, certain critical illnesses such as heart attack, stroke, advanced stage cancer, major organ transplant, or ALS, or a chronic illness that limits your ability to care for yourself, you may be able to receive a portion of your policy's death benefit while you are still living. Chronic illness benefits may apply if a physician certifies that you cannot perform two or more Activities of Daily Living, such as bathing, dressing, eating, transferring, toileting or continence, or if supervision is required due to severe cognitive impairment.

If eligible, you may accelerate up to 75% of the death benefit (up to a \$1,000,000 lifetime maximum). Because these payments are an advance of the policy benefit, the remaining death benefit will be reduced. It is important to note that the amount available to be accelerated is primarily based on your health and expected life expectancy at the time of illness, along with a range of other considerations. These may include your total policy coverage, the portion of the benefit being accelerated, the policy year, and the interest rates in effect when the claim is made, among other factors. Details of the riders are outlined in the disclosures. Accelerated benefits may also have tax implications or affect eligibility for certain government programs.

Charitable Giving Rider is automatically included at no additional cost to the policy owner. The nominated charity receives 0.5% of face amount over and above base policy at claim. Charity must be a registered 501(c)(3) organization to qualify.

Accidental Death Benefit Rider is an optional, additional cost rider that provides additional coverage in case of accidental death.

Disability Waiver of Premium Rider is an optional, additional cost rider that can cover the cost of policy premiums in the event of total and permanent disability.

Child Rider is an optional, additional cost rider available in coverage amounts of \$5,000, \$10,000, or \$15,000 for children, stepchildren, and legally adopted children of the insured.

*Riders available in states where approved.



How does Foundation Term make a decision?

Foundation Term uses pre-existing lifestyle and health data to provide an instant decision for most applications, without the need for a medical exam. A small proportion of applications may not qualify for an instant underwriting decision; these applications will be reviewed via a manual underwriting process that returns a decision in a few business days.

EMC National Life Company

Foundation Term is underwritten by EMC National Life and administered by Continental General Services, LLC. 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*®.

What to do in the event of a claim

The Claims department should be notified at **866-760-3281** as soon as possible after a claim qualifying event such as 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
- Other documentation as requested



Foundation Term



Foundation Term presented by Expor Financial Group in partnership with NewBridge is policy form ICC25ELP200/ELP200 which may vary or be unavailable in some states. Rider form numbers include Charitable Giving Benefit Rider - ICC25ELR200, • Accidental Death Benefit Rider - ICC16ELR020/ELR020, Disability Waiver of Premium Benefit Rider - ELR243, Term Child Rider - ICC25ELR202, Terminal Illness Rider - ICC15ELR018/ELR018, Chronic Illness Rider - ICC17ELR025/ELR025, Critical Illness Rider - ICC24ELR027/ELR027, Accelerated Death Benefit Rider - ELR246 (only in CT, CA, FL) 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. FTCS5.26V1