



NewBridgeTM

Final Expense Quick Guide



Product Specifications

	Level Death Benefit	Modified Death Benefit
Coverage	Min: \$2,000 Max: • issue ages 50-74: \$35,000 • issue ages 75+: – \$20,000 for Preferred – \$15,000 for Level Non-Tobacco and Tobacco Increments of \$1,000	Min: \$2,000 Max: • issue ages 50-74: \$20,000 • issue ages 75-80: \$10,000 Increments of \$1,000
Death Benefit	Full death benefit all years	Modified death benefit (may vary by state) • Year 1 = 110% of premiums paid • Year 2 = 120% of premiums paid • Year 3 = 100% of face amount If death is the result of an accident, full face amount will be paid.
Premium	Paid monthly or annually	
Issues ages (age at last birthday)	• Non-tobacco: ages 50-85 • Tobacco: ages 50-80	• Non-tobacco: ages 50-80 • Tobacco: ages 50-75
Maturity Age	121	
Underwriting Classes	• Level Preferred • Level Non-tobacco • Level Tobacco	• Modified Non-tobacco • Modified Tobacco
Free Riders	• Accelerated Death Benefit Rider for Terminal Illness	
Additional Cost Riders	• Accidental Death Benefit – Optional, for additional cost – elected at issue – Available for ages 50-80 (coverage and premiums end at age 100) – Death Benefit: \$2,000 – \$35,000 – Same death benefit amount as base policy	• None



Level Death Benefit and Modified Death Benefit

State Availability	Currently not available in California, Florida, New York, South Carolina
Conversion Privilege	Not applicable
Gender	Male and Female
Owner	Must be the same as the insured
Beneficiaries	Acceptable beneficiary relationships at time of issue are spouse, domestic partners, child, parent, and sibling
Policy Reinstatement	Allowed with Statement of Good Health within 3 years of policy termination
Contestability Terms	Two 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 Pricing Bands	No bands
Exclusions	Suicide exclusion (2 years)
Free Look Period	30 days unless dictated by state regulation to be otherwise
Lapse Basis	If premiums are not paid by the end of the grace period (31 days) the policy will invoke the extended terms (ETI) non-forfeiture option
Loans and Withdrawals	Loan interest rate is fixed at 8% Maximum loan amount: Net cash value less any due and unpaid premiums Minimum loan: \$500 Minimum payment: \$25
Surrenders	If applicable, the cash surrender value or a refund of unearned premiums (including rider premiums) will be provided upon termination
Grace Period	31 days
Policy Fee	\$25 annually modalized and commissionable
Premium Modes	Annual 1.0000 Semi-Annual 0.52 Quarterly 0.265 Monthly 0.09

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