



**NewBridge**<sup>™</sup> | Inspire Level Term

Living Benefits Package



## Life insurance that's there for you when you need it most

Life insurance is traditionally designed to protect your family after you're gone.

But what happens if you face a serious illness while you're still living?

The NewBridge Inspire Level Term **Living Benefits Package** allows you to access a portion of your policy's death benefit during your lifetime if you experience a qualifying health event.

These benefits are **built into the policy at no additional cost** and may provide financial support when you and your family need it most.





## Why Living Benefits Matter

Serious illness can place both emotional and financial stress on families.

- Nearly **half of Americans carry medical debt** or outstanding medical bills.<sup>1</sup>
- The **lifetime cost of long-term care can exceed \$300,000.**<sup>2</sup>
- More than **2 million Americans are diagnosed with cancer each year.**<sup>3</sup>

Living benefits can help provide financial support during difficult times so families can focus on what matters most.

Funds accessed from the policy may be used for almost anything, including:

- Medical treatment or recovery expenses
- Replacing lost income
- Paying household bills
- Covering caregiving or home care costs
- Supporting family members during recovery

Living benefits  
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## What is included in the Living Benefits Package?

The NewBridge Inspire Level Term Living Benefits Package includes three accelerated death benefit riders at **no additional cost**:

### Terminal Illness Benefit

If diagnosed with a terminal illness with a life expectancy of 12 months or less, you may access a portion of your policy's death benefit to help manage medical or personal expenses.

### Chronic Illness Benefit

If you become unable to perform **two of the six Activities of Daily Living (ADLs)** or suffer severe cognitive impairment, you may be eligible to access a portion of your death benefit.

Activities of Daily Living include:

- Bathing
- Dressing
- Eating
- Toileting
- Continence
- Transferring

These funds can help cover care costs, household expenses, or support services.

### Critical Illness Benefit

If you are diagnosed with a qualifying serious illness, you may be eligible to accelerate part of your death benefit.

Common qualifying conditions may include:

- Heart attack
- Stroke
- Major organ transplant
- ALS (Lou Gehrig's disease)
- Invasive cancer

This benefit can help provide financial relief during treatment and recovery.

NewBridge Inspire Level Term 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. NBILTBP4.26V1





## How Much Can Be Accessed?

Policyholders may accelerate:

**Up to 75% of the policy's death benefit to a maximum lifetime acceleration of \$1,000,000**

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.

## Protection for Today and Tomorrow

Living benefits provide a layer of financial flexibility during life's most challenging moments.

**With NewBridge Inspire Level Term, you receive:**

- Life insurance protection for your loved ones
- Access to benefits during serious illness
- Built-in living benefits at **no additional cost**
- A streamlined digital underwriting experience designed to simplify the process

It's life insurance designed not just for the future — but for the unexpected moments along the way.





## Important Information

Accelerated death benefits reduce the policy's death benefit and the amount available to beneficiaries.

Receipt of accelerated benefits may have tax implications and could affect eligibility for **Medicaid or other government benefits**.

Clients should consult with their **tax advisor or financial professional** regarding their specific situation.

Benefits, riders, and eligibility may vary by state and policy terms.

## Sources:

1. Commonwealth Fund, Medical Bill Problems and Debt Among Americans;
2. Alzheimer's Association, Alzheimer's Disease Facts & Figures;
3. American Cancer Society, Cancer Facts & Figures 2024.

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