



# NewBridge™

Intelligent | Underwritten | Easy

## NewBridge Final Expense Producer Guide



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## Contents

Welcome to NewBridge Final Expense .....	03
Product Specifications .....	04
Underwriting Guidelines .....	06
Riders .....	11
Build Chart .....	12
Instructions for Completing the eApp .....	13
Beneficiary Designation .....	14
Payment Information .....	14
Commission Information .....	14
Claims Information .....	14
NewBridge Producer Portal .....	15
<b>Important Points of Contact .....</b>	<b>15</b>
• Afficiency customer support for platform support	
• Continental General for licensing	
• Continental General for commission	
NewBridge Final Expense - Underwritten by Continental General.....	16



## Welcome to NewBridge Final Expense

NewBridge Final Expense is the intelligent, underwritten, and easy to sell product that helps your final expense applicants quickly get the coverage they need to address funeral and other end-of-life expenses.

The data-driven, 100% digital eApp walks you and your applicant through the process—in the majority of cases you will have an instant decision in a matter of minutes. Armed with robust field underwriting information, both in this guide and the eApp, you will be well-equipped to identify qualified candidates so they can sail through the process.

You and your applicant do not need to wait days or weeks for an outcome because there is no medical exam, and the easy-to-complete process simply requires the applicant to click to provide eConsent and eSignature.

NewBridge Final Expense can cover applicants from 50 to 85 years, with death benefits ranging from \$2,000 to \$35,000, providing affordable coverage with either a level or modified death benefit. With an optional Accidental Death Benefit Rider available with the level death benefit, NewBridge Final Expense delivers an intelligent, underwritten, and easy process for you and simple, affordable coverage for your applicant.





## Product Specifications

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



### Level Death Benefit and Modified Death Benefit

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
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



## Eligibility Criteria

Your applicant must meet these 3 criteria to consider applying:

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Be a US citizen or permanent resident | <input checked="" type="checkbox"/> Not replacing existing life insurance | <input checked="" type="checkbox"/> Applying and signing in their state of residence |
|---|---|--|

## Underwriting Guidelines

Your applicant will be asked a series of questions during the e-App process to determine eligibility. While there is no medical exam or blood tests, information such as prescription medications, health insurance claims records and prior insurance activity may be retrieved during the underwriting process.

In certain rare circumstances an application may be subject to a manual underwriting review; in such cases an instant decision will not be available. You will be advised immediately when an application is referred to underwriter and given the opportunity to complete the application at that time. Once an underwriting decision is available, usually within one to two business days, you will be notified via email. If approved, the application will either auto-issue or you will have the opportunity to review the offer with the applicant and complete the application.

The list of medical conditions and lifestyle risks below are a guide to the possible underwriting outcome for NewBridge Final Expense. It is important to note that no medical condition can be taken in isolation and the applicants individual circumstances are considered in the determination of the death benefit.

Medical Condition	Timing	Death Benefit
Diagnosed or tested positive with Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV)	Ever	Not eligible
Amyotrophic lateral sclerosis (ALS)	Ever	Not eligible
Alzheimer's disease	Ever	Not eligible
Angina	Last 12 months 1 to less than 2 years ago More than 2 years ago	Not eligible Modified Level
Angioplasty surgery	Last 12 months Last 5 years More than 5 years ago	Not eligible Modified Level
Bipolar disorder	Ever	Modified
Received or advised to receive bone marrow transplant	Ever	Not eligible
Chronic bronchitis	Ever	Level



Medical Condition	Timing	Death Benefit
Cancer (excluding basal cell or squamous cell skin cancer), lymphoma, melanoma, multiple myeloma, leukemia; or received or been advised to receive chemotherapy, radiation, or any other type of treatment for cancer?	Last 12 months 1 to less than 5 years More than 5 years ago	Not eligible Modified Level
Recurrent history of cancer ((same or different, excluding basal cell or squamous cell skin cancer))	Ever	Not eligible
Cardiomyopathy	Ever	Not eligible
Cerebral palsy	Ever	Modified
Chronic obstructive pulmonary disease (COPD)	Ever	Level
Cirrhosis of the liver	Ever	Not eligible
Cognitive impairment	Ever	Not eligible
Cystic fibrosis	Ever	Not eligible
Defibrillator implanted	Ever	Not eligible
Dementia	Ever	Not eligible
Diabetes in combination with amputation (non-trauma)	Ever	Not eligible
Diabetes in combination with a circulatory disorder	Ever	Not eligible
Diabetes in combination with diabetic coma	Ever	Not eligible
Diabetes in combination with a heart disorder	Ever	Not eligible
Diabetes in combination with insulin shock	Ever	Not eligible
Diabetes in combination with insulin use prior to age 40	Ever	Not eligible
Diabetes in combination with kidney disease	Ever	Modified
Diabetes in combination with neuropathy	Ever	Level
Diabetes in combination with retinopathy	Ever	Level
Chronic emphysema	Ever	Level
Heart attack	Last 12 months 1 to less than 2 years ago More than 2 years ago	Not eligible Modified Level
Heart failure	Ever	Not eligible



Medical Condition	Timing	Death Benefit
Heart bypass surgery	Last 12 months 1 to less than 5 years More than 5 years ago	Not eligible Modified Level
Heart valve surgery	Last 12 months 1 to less than 5 years ago More than 5 years ago	Not eligible Modified Level
Chronic hepatitis	Ever	Level
Huntington's Chorea	Ever	Not eligible
Chronic kidney disease	Ever	Level
Chronic condition of the kidneys	Ever	Modified
Received or advised to receive kidney dialysis	Ever	Not eligible
Chronic condition of the liver	Ever	Modified
Major Depression	Ever	Level
Multiple sclerosis	Ever	Modified
Muscular dystrophy	Ever	Not eligible
Pacemaker implant	Last 12 months 1 to less than 5 years ago More than 5 years ago	Not eligible Modified Level
Chronic condition of the pancreas	Ever	Modified
Chronic pancreatitis	Ever	Not eligible
Paralyzed in two or more limbs	Current	Not eligible
Parkinson's disease	Ever	Modified
Psychiatric condition requiring inpatient treatment	Last 5 years More than 5 years ago	Modified Level
Pulmonary hypertension	Ever	Not eligible
Received or advised to receive organ transplant	Ever	Not eligible
Chronic respiratory condition (excluding asthma or sleep apnea)	Ever	Level
Schizophrenia	Ever	Not eligible
Received or advised to receive stem cell treatment	Ever	Not eligible



Medical Condition	Timing	Death Benefit
Stroke	Last 12 months 1 to less than 2 years ago More than 2 years ago	Not eligible Modified Level
Suicide Attempt	Last 24 months 2 to less than 5 years ago More than 5 years ago	Not eligible Modified Level
Systemic Lupus Erythematosus (SLE)	Ever	Modified
Being diagnosed, treated, or given medical advice for any terminal condition that has resulted in a life expectancy of 12 months or less	Last 12 months	Not eligible
Transient ischemic attack (TIA)	Last 12 months 1 to less than 2 years ago More than 2 years ago	Not eligible Modified Level

Lifestyle Risk	Timing	Level or Modified Benefit
Body Mass Index (BMI): Less than 18.0 Between 18.0 and 43.09 Between 43.1 and 48.0 Greater than 48.0	Current	Not eligible Level Modified Not eligible
Tobacco usage (Note that tobacco use includes the use of any product containing nicotine such as cigarettes, electronic cigarettes, vapes, cigars, pipes, nicotine patch, or chewing tobacco.)	Last 12 months More than 12 months ago	Tobacco Level
Admitted to a hospital or long-term rehabilitation facility	Current	Not eligible
Require assistance with bathing, dressing, eating, toileting, transferring to or from a bed or chair, taking medications, or financial affairs due to mental impairment or disability	Current	Not eligible
Currently, due to an ongoing illness or medical condition: confined to a wheelchair, require the use of an electric scooter or walker or prescribed oxygen equipment	Current	Not eligible



Lifestyle Risk	Timing	Level or Modified Benefit
Resident in, or been advised by a medical professional to move into, a nursing home, assisted living, or skilled nursing facility	Current	Not eligible
Received, or been advised by a medical professional to receive, home healthcare or hospice care	Current	Not eligible
Advised by a medical professional to have any consultation, medical procedure, or surgery which has not yet been completed	Last 12 months	Not eligible
Advised by a medical professional to have any diagnostic test (excluding routine screening purposes or those related to HIV/AIDS virus) which has not yet been completed	Last 12 months	Not eligible
Advised by a medical professional to have any test or procedure for which you are awaiting results	Last 12 months	Not eligible
Driver's license suspended or revoked	Last 24 months More than 2 years ago	Modified Level
Convicted of driving under the influence of alcohol or drugs more than once	Last 24 months More than 2 years ago	Modified Level
Received, or been advised by a medical professional to seek, medical treatment or counseling for alcohol or substance abuse	Last 24 months More than 2 years ago	Not eligible Level
Convicted of a felony or currently have felony charges pending, on parole, or on probation	Last 24 months More than 2 years ago	Not eligible Level
Used heroin, cocaine, barbiturates, narcotics, stimulants, hallucinogens, or any drugs (excluding marijuana) not prescribed by a medical professional; or have you misused prescribed medications	Last 24 months 2 to less than 5 years ago More than 5 years ago	Not eligible Modified Level





## Riders

**Accelerated Death Benefit Rider** 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 in the event they are diagnosed with a terminal illness.

**Accidental Death Benefit Rider** is an optional, additional cost rider available on the level benefit product upon issue, providing additional coverage on the primary insured in case of accidental death. The Accidental Death Benefit Rider is available for ages 50-80. Coverage and premiums cease at age 100. Benefit amount of Accidental Death Benefit Rider matches the base policy.





## Build Chart

Height (feet)	Preferred		Standard		Modified	
	Min. Weight (lbs)	Max. Weight (lbs)	Min. Weight (lbs)	Max. Weight (lbs)	Min. Weight (lbs)	Max. Weight (lbs)
4'8"	81	156	157	192	193	214
4'9"	84	162	163	199	200	221
4'10"	87	167	168	206	207	229
4'11"	90	173	174	213	214	237
5'0"	93	179	180	220	221	245
5'1"	96	185	186	228	229	254
5'2"	99	191	192	235	236	262
5'3"	103	198	199	243	244	270
5'4"	106	204	206	251	252	279
5'5"	109	210	211	258	259	288
5'6"	113	217	218	267	268	297
5'7"	116	224	225	275	276	306
5'8"	119	230	231	283	284	315
5'9"	123	237	238	291	292	325
5'10"	126	244	245	300	301	334
5'11"	130	251	252	308	309	344
6'0"	134	258	259	317	318	353
6'1"	137	265	267	326	327	363
6'2"	141	273	274	335	336	373
6'3"	145	280	281	344	345	384
6'4"	149	288	289	354	355	394
6'5"	153	295	296	363	365	404
6'6"	157	303	304	372	373	415
6'7"	161	311	312	382	383	426
6'8"	165	319	321	392	393	436

Build chart denotes non-tobacco rating only.

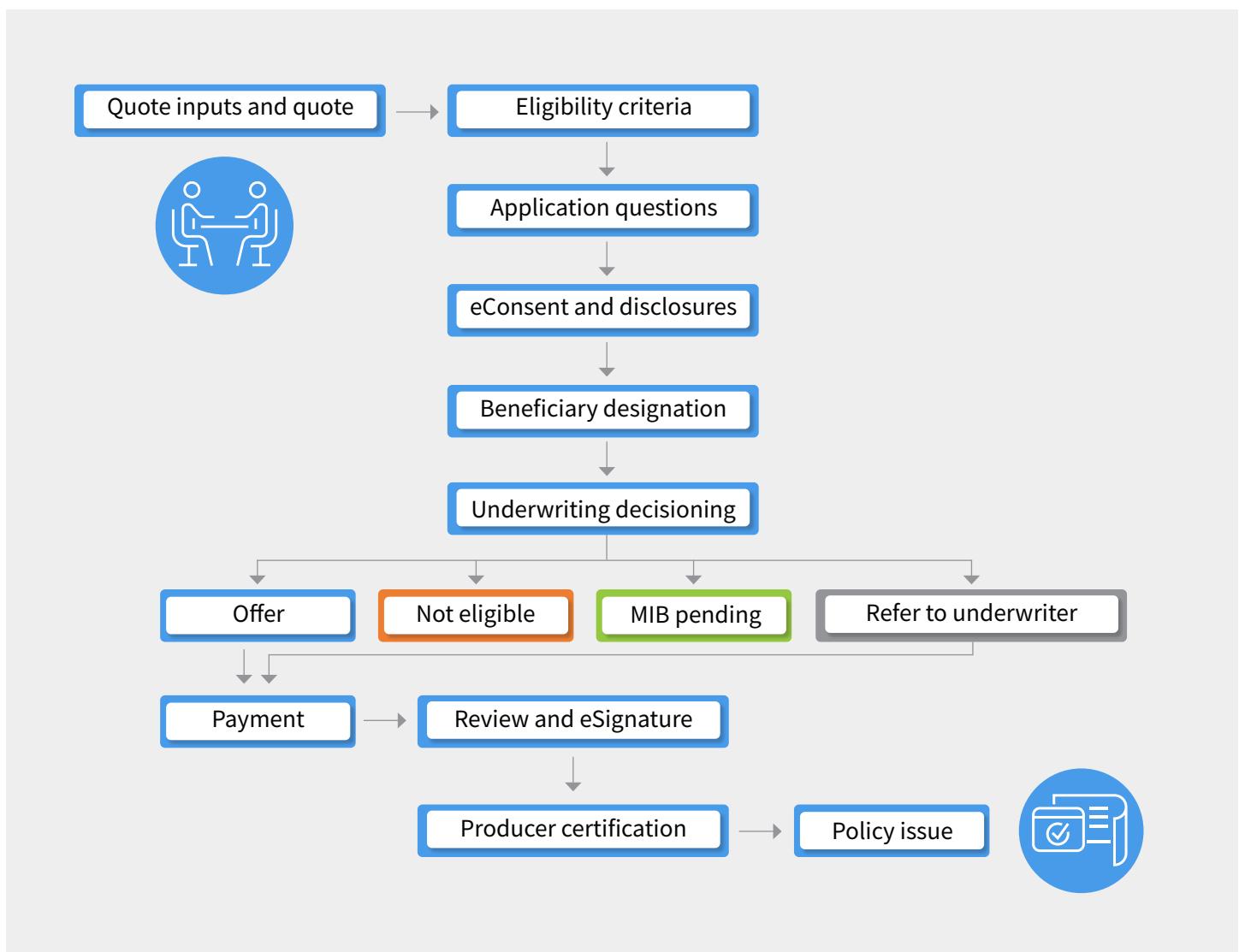
NewBridge Final Expense (Policy Forms ICC24 CGP1000-24, ICC24 CGP1001-24, and state variations thereof), Accelerated Death Benefit Rider for Terminal Illness (Policy Form ICC24 CGR3002-24) and Accidental Death Benefit Rider (Policy Form ICC24 CGR3000-24) are issued by Continental General Insurance Company. Continental General Insurance Company is a stock life, accident and health insurance company existing under the laws of the State of Texas and is a licensed insurance carrier in 49 states, the District of Columbia, and the U.S. Virgin Islands. For producer use only. Not for publication. NBFXPG5.25V1



## Instructions for Accessing and Completing the eApp

To access the NewBridge Final Expense eApp, producers must first register at [www.newbridgelife.com](http://www.newbridgelife.com). Producers will use their National Producer Number (NPN) and Continental General producer number to create an account with a unique login and password. Producer credentials will be automatically validated with the carrier at registration and every time the producer wishes to access the eApp.

**The eApp is a 100% digital application that can be completed in a single sitting, either face-to-face, via video call, or over the phone. The producer reviews and completes the following steps with the applicant:**





## Beneficiary Designation

At least one and up to a maximum of ten 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 / Parent / Sibling**

## Payment Information

Payment is via direct bank draft only from either checking or savings account. The payor must be either the insured or the spouse or domestic partner of the insured. Payment options include a bank draft issued immediately, on a specific date, or aligned to Social Security Benefits payments.

## Commission 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

**Note:** 100% chargeback applies to any policy with a death claim in first two years.

For any questions relating to commissions or chargebacks please contact Continental General on 866-830-2181 or at [commissions@cgic.com](mailto:commissions@cgic.com)

## Claims Information

The Continental General 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 866-830-0607 or [cgic.com/contact-us](http://cgic.com/contact-us) as soon as possible of 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 death certificate 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 the necessary information for a non-contestable claim, Continental General will send the distribution directly to the beneficiary or beneficiaries as quickly as possible.

It is an insurance company's responsibility to investigate claims and to 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 (2) years from the issue date.

## Producer Portal Information

The NewBridge Producer Portal is accessible at [www.newbridgelife.com](http://www.newbridgelife.com). This is the same location where you access the eApp link to begin NewBridge Final Expense applications. Registration is required to create a login and password.

The Producer Portal also includes timely and actionable notifications on applications in progress and requiring your action - helping you get your applicants the final expense coverage they need.

**In addition to providing access to the eApp link for NewBridge Final Expense, the Producer Portal includes:**

- 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 Final Expense
- Producer Profile - View your profile information

## Important Points of Contact

- Afficiency customer support for platform support: <https://support.afficiency.com/newbridgefx>  
Platform support including Live Chat available Monday to Friday 9am - 5pm ET
- Continental General for licensing queries: [licensing@cgic.com](mailto:licensing@cgic.com) or call 866-830-2181
- Continental General for commission queries: [commissions@cgic.com](mailto:commissions@cgic.com) or call 866-830-2181



## Experience You Can Trust

### Continental General is proud to underwrite NewBridge Final Expense.

We understand that peace of mind comes from knowing you're protected when it matters most. Since our founding in 1961, we have been dedicated to serving policyholders, claimants, and their families with reliable insurance solutions. Headquartered in Austin, Texas, our commitment to care and excellence has allowed us to grow into a trusted provider, supporting over 100,000 policyholders through our family of companies and strategic partners. Our promise goes beyond policies—we continually invest in our infrastructure, processes, and people to provide seamless service and innovative solutions. With a collaborative approach, we address challenges head-on, ensuring that every solution is tailored to meet your needs. When you choose Continental General, you're choosing a company that puts your financial security first, today and in the future.



Financial Strength Rating  
**GOOD**  
AM Best rating as at 11/21/24





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[newbridgelife.com](http://newbridgelife.com)



NewBridge Final Expense is issued by Continental General Insurance Company (Policy Forms ICC24 CGP1000-24, ICC24 CGP1001-24, and state variations thereof, ICC24 CGR3002-24, and ICC24 CGR3000-24). Continental General Insurance Company is a stock life, accident, and health insurance company existing under the laws of the State of Texas and is a licensed insurance carrier in 49 states, the District of Columbia, and the U.S. Virgin Islands. For producer use only. Not for publication.