

Foundation Term

IN PARTNERSHIP WITH NewBridge™

Presented by Experior Financial Group

Producer Guide

Foundation Term



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Welcome to Foundation Term

Foundation Term, presented by Experior Financial Group in partnership with NewBridge, is dedicated to delivering modern life insurance solutions that make it easier for producers to serve their clients and grow their business. Foundation Term is designed to meet today's expectations for speed, convenience, and reliability while still offering the protection families depend on.

Foundation 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 most cases, 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, Foundation Term delivers a combination of ease, speed, and reliability. This guide will walk you through everything you need to know about Foundation Term.







Foundation Term presented by Experior 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. FTPG5.26V1

Product Specifications

Description			
Coverage & Terms by Age	**Issue Age** 18-50 years 51-60 years 61-65 years	**Coverage Available** $100,000 - $2,000,000 $100,000 - $1,000,000 $100,000 - $500,000	**Term** 10, 15, 20, 30 years 10, 15, 20 years 10, 15 years
Premium	Paid monthly or annually		
Availability	Available in all states except California, Florida, New Jersey, New York, and South Carolina, also not available in Puerto Rico		
Issues ages (age at last birthday)	Minimum issue age is 18 at last birthday		
Maturity Age	95		
Underwriting Classes	Preferred Plus Preferred Standard Plus Standard Standard Table rating up to Table 8 Preferred Tobacco Standard Tobacco Standard Tobacco Table rating up to Table 8		
No Cost Riders	Living Benefits Package for terminal, critical, and chronic illness Charitable Giving Rider		
Additional Cost Riders	Disability Waiver of Premium Rider Accidental Death Benefit Rider Child Rider		
Conversion Privilege	Not applicable		
Gender	Male and Female		
Owner	Must be the same as the insured		
Beneficiaries	Acceptable beneficiary relationships are spouse, domestic partner, child/stepchild, grandchild, parent/stepparent, and sibling		

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Contestability Terms	2 years from the effective date				
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 unless dictated by state regulation to be otherwise)				
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



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Riders*

Living Benefits Package, at no additional cost, provides clients with added value beyond traditional life insurance protection. In the event of a serious illness, these riders allow policy owners to access a portion of the death benefit on a discounted basis, while the insured is still living, helping provide financial support during what is often a difficult and uncertain time for both the insured and their family. The benefit can help cover medical expenses, care-giving costs, or income disruption.

The package includes terminal, critical, and chronic illness accelerated death benefit riders that allow the policy owner to accelerate up to 75% of the eligible death benefit, subject to a $1,000,000 lifetime maximum. Qualifying critical illnesses include heart attack, stroke, advanced stage cancer, major organ transplant, end-stage renal failure, and ALS. Chronic illness benefits may be available when the insured cannot perform two of six Activities of Daily Living or requires supervision due to severe cognitive impairment. Terminal illness benefits may apply when life expectancy is 12 months or less.

Accelerated benefits reduce the policy's death benefit. Accelerated benefits may also have tax implications or affect eligibility for government benefits.

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(c)(3) 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.

*Riders available in states where approved.

Disability Waiver of Premium Rider is an optional, additional cost rider available for ages 18-60, issue age 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 the period of disability will be returned to the insured and no further premium is required to be paid until the insured has recovered from the disability or coverage terminates in accordance with contract provisions.

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.



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Underwriting

Foundation 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, build, and lifestyle questions within the application, as well as medical history.

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

Applicants with a history of the following conditions are not eligible for this product:

- 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 Immunodeficiency Syndrome)



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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	172	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	184	195	196	219	89	300
5’6”	114	177	178	189	190	201	202	226	92	310
5’7”	117	182	183	195	196	208	209	233	95	319
5’8”	121	188	189	201	202	214	215	240	98	329
5’9”	124	193	194	207	208	220	221	247	101	338
5’10”	128	198	199	213	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

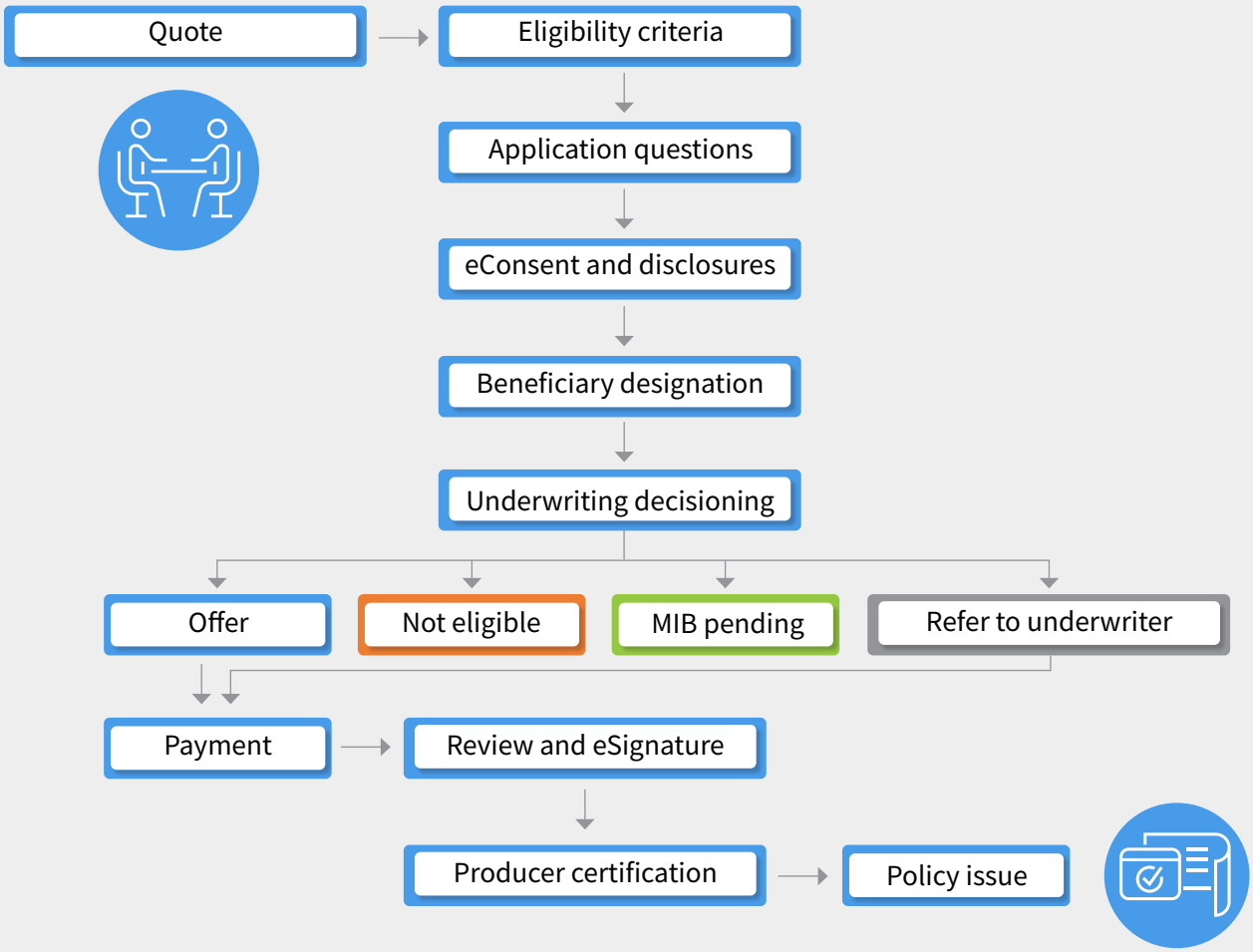
Build chart denotes non-tobacco rating only.

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Instructions for completing the eApp

Producers can access the Foundation Term eApp via Experior's Back Office. Producer credentials will be automatically validated with the carrier every time they wish to access the eApp.

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:



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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 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

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.

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 policy effective 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 Foundation Term 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 Foundation Term Producer Portal is accessible via Experior's Back Office. This is the same location where producers access the eApp link to begin applications.

In addition to providing access to the eApp link for Foundation 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 Foundation Term.



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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®*.



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

Important Points of Contact

- Producer Portal or eApp support: Please click the Contact Support button found at the top of the screen on your Foundation Term Producer Portal and Foundation Term eApp. Live Chat available Monday to Friday 9am - 5pm ET
- EMC Life for licensing queries: contracting+NB@emcnl.com
- CG Services for commission queries: Newbridgeilt.commission@cgservices.com
- CG Services for post issue queries: Newbridgeilt.help@cgservices.com

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