

NewBridge™

Final Expense Producer Guide

NewBridge™



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

Important Points of Contact 15

- Producer Portal or eApp support
- Continental General for licensing queries
- Continental General for commission queries
- Continental General for post issue queries

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.







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 Not for publication. NBFXPG4.26V1

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

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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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Eligibility Criteria

Your applicant must meet these 3 criteria to consider applying:

- Be a US citizen or permanent resident
- Not replacing an existing Continental General policy
- 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.

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	Less than 2 years 2 to less than 5 years More than 5 years	Modified Standard Preferred
Angioplasty surgery	Last 12 months 1 to less than 2 years 2 to less than 5 years More than 5 years	Not eligible Modified Standard Preferred
Bipolar disorder	Ever	Standard
Received or advised to receive bone marrow transplant	Ever	Not eligible
Chronic bronchitis	Ever	Standard

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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 2 years More than 2 years	Not eligible Modified Standard
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	Standard
Chronic obstructive pulmonary disease (COPD)	Ever	Standard
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	Standard
Diabetes in combination with kidney disease	Ever	Modified
Diabetes in combination with neuropathy	Ever	Preferred
Diabetes in combination with retinopathy	Ever	Preferred
Chronic emphysema	Ever	Standard
Heart attack	Less than 2 years 2 to less than 5 years More than 5 years	Modified Standard Preferred
Heart failure	Ever	Not eligible

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Medical Condition	Timing	Death Benefit
Heart bypass surgery	Last 12 months 1 to less than 2 years 2 to less than 5 years More than 5 years	Not eligible Modified Standard Preferred
Heart valve surgery	Last 12 months 1 to less than 2 years 2 to less than 5 years More than 5 years	Not eligible Modified Standard Preferred
Chronic hepatitis	Ever	Standard
Huntington's Chorea	Ever	Not eligible
Chronic kidney disease	Ever	Standard
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	Preferred
Mental illness (anxiety, depression)	Ever	Preferred
Multiple sclerosis	Ever	Standard
Muscular dystrophy	Ever	Not eligible
Pacemaker implant	Last 12 months 1 to less than 2 years 2 to less than 5 years More than 5 years	Not eligible Modified Standard Preferred
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	Standard
Psychiatric condition requiring inpatient treatment	Last 5 years More than 5 years	Modified Standard
Pulmonary hypertension	Ever	Not eligible
Received or advised to receive organ transplant	Ever	Not eligible
Chronic respiratory condition (excluding asthma or sleep apnea)	Ever	Standard
Schizophrenia	Ever	Not eligible
Received or advised to receive stem cell treatment	Ever	Not eligible

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Medical Condition	Timing	Death Benefit
Stroke	Less than 2 years 2 to less than 5 years More than 5 years	Modified Standard Preferred
Suicide Attempt	Less than 2 years 2 to less than 5 years More than 5 years	Not eligible Modified Standard
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)	Less than 2 years 2 to less than 5 years More than 5 years	Modified Standard Preferred

Lifestyle Risk	Timing	Level or Modified Benefit
Body Mass Index (BMI): Less than 18.0 Between 18.0 and 44.0 Between 40.1 and 44.0 Between 44.1 and 48.0 Greater than 48.0	Current	 Not eligible Preferred Standard 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 1 to less than 2 years More than 2 years	Tobacco Standard Preferred
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

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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	Modified Preferred
Convicted of driving under the influence of alcohol or drugs more than once	Last 24 months More than 2 years	Modified Preferred
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	Not eligible Preferred
Convicted of a felony or currently have felony charges pending, on parole, or on probation	Last 24 months More than 2 years	Not eligible Preferred
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 More than 5 years	Not eligible Modified Standard



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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.



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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	179	180	196	197	214
4’9”	83	185	186	204	205	221
4’10”	86	192	193	211	212	229
4’11”	89	198	199	218	219	237
5’0”	93	205	206	225	226	245
5’1”	96	212	213	233	234	254
5’2”	101	219	220	241	242	262
5’3”	104	226	227	248	249	270
5’4”	106	233	234	256	257	279
5’5”	109	241	242	264	265	288
5’6”	113	248	249	273	274	297
5’7”	116	256	257	281	282	306
5’8”	121	264	265	289	290	315
5’9”	125	271	272	298	299	325
5’10”	129	279	280	307	308	334
5’11”	133	287	288	315	316	344
6’0”	136	295	296	324	325	353
6’1”	140	303	304	334	335	363
6’2”	143	312	313	343	344	373
6’3”	147	320	321	352	353	384
6’4”	151	329	330	361	362	394
6’5”	155	333	339	371	372	404
6’6”	159	347	348	381	382	415
6’7”	163	356	357	390	391	426
6’8”	167	365	366	401	402	437

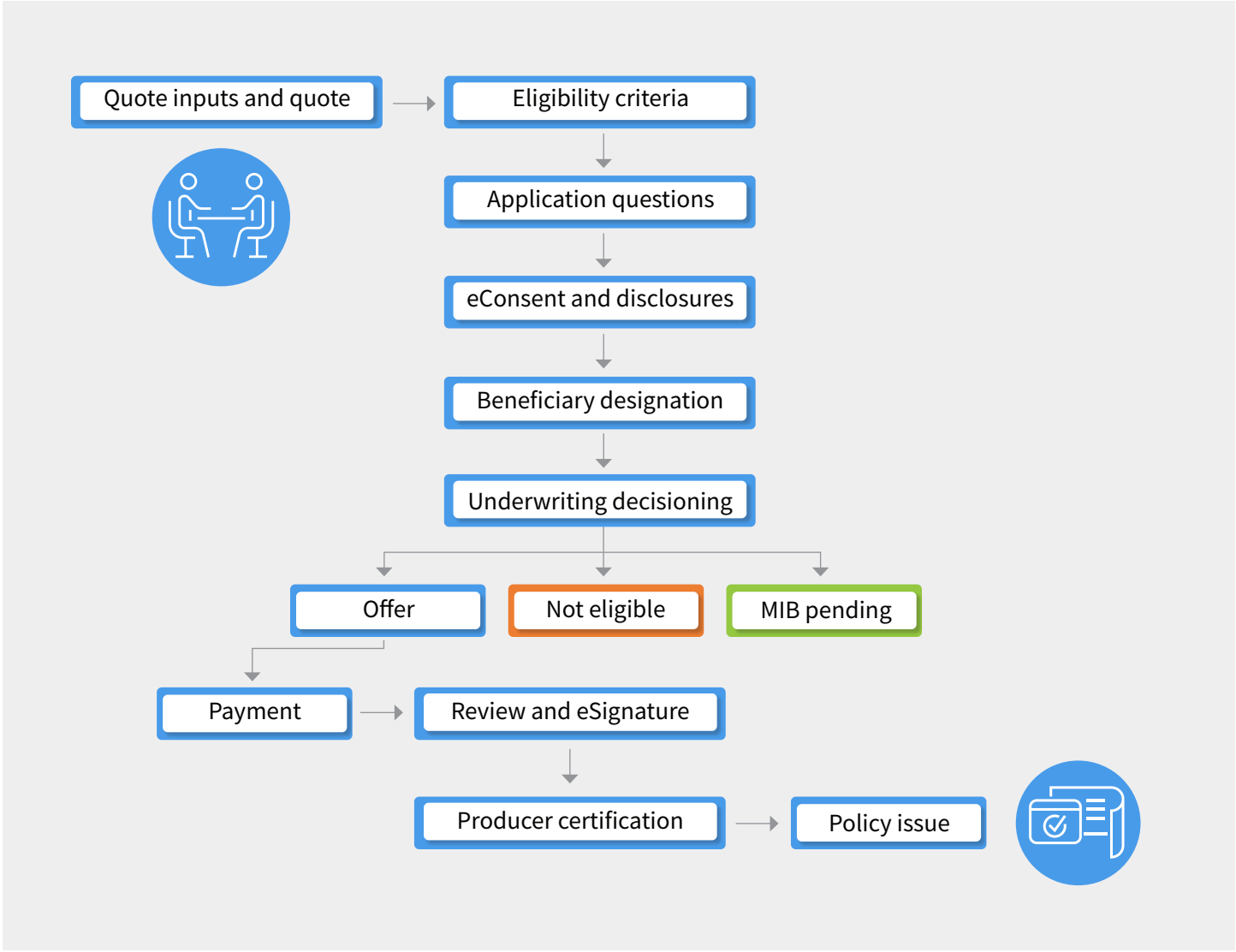
Build chart denotes non-tobacco rating only.

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Instructions for Accessing and Completing the eApp

To access the NewBridge Final Expense eApp, producers must first register at 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:



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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) when premium is drafted, 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

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 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

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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 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

- Producer Portal or eApp support: Please click the Contact Support button found at the top of the screen on your NewBridge Producer Portal and NewBridge eApp.
  Live Chat available Monday to Friday 9am - 5pm ET
- Continental General for licensing queries: Newbridgefx.licensing@cgservices.com
- Continental General for commission queries: Newbridgefx.commission@cgservices.com
- Continental General for post issue queries: Newbridgefx.help@cgservices.com

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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.

B+

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



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