

NewBridge™

Final Expense Underwriting Guide

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 etween 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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Notes

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