

# Term life insurance in minutes not months.

**BESTOW**

## Product Overview

### Terms

10, 15, 20, 25, 30 years

### Face Value

\$50K to \$1.5MM

## Issue Ages Accepted

### 10-20 Year Terms

18-60 10 Year

18-55 15 Year

18-50 20 Year

### 25 Year Terms

18-45 F/M Non-Tobacco

18-38 F Tobacco

18-37 M Tobacco

### 30 Year Terms

18-40 F Non-Tobacco

18-39 M Non-Tobacco

18-31 F Tobacco

18-30 M Tobacco

## Rate Classes

### Preferred Classes

Elite Non-Tobacco  
Preferred Non-Tobacco

### Standard Classes

Select Non-Tobacco  
Select Tobacco

### Substandard Classes

Essential Non-Tobacco  
Essential Tobacco

## Premium Bands

\$50,000-\$99,999

\$100,000-\$249,999

\$250,000-\$499,999

\$500,000-\$1,500,000

## Additional Requirements

### For coverage > \$1MM

- Issue Ages 21-45
- Preferred or better
- Full-time employed

### Issue ages 18-20

Maximum face amount limited to \$500,000

### Issue ages 56-60 (10-yr only)

Preferred or better

## Limitation of Benefits

Two-year contestability and suicide provisions apply in most states.

## Policy Form

Policies are issued on policy form LS181 (or state version including all applicable endorsements and riders) by North American Company for Life and Health Insurance®.