

BESTOW

THE BESTOW DIFFERENCE

Easy for Agents, Easy for Customers



From Quote to Coverage in as Little as 5 Minutes

A truly modern term life insurance experience.

No medical exams ever. 100% online.

Bestow offers you and your clients an application experience that's ridiculously fast and extremely low touch. There are no medical exams, no paperwork, no waiting around. With the quick and easy online application process, your client can go from quote to coverage in 5 minutes if approved.



Super fast. Low touch. Insanely convenient.

For questions, email us at sales@bestow.com

The Bestow Difference

No medical exams.

There are no medical exams, no lab tests, no waiting around for results. Clients won't have to visit a doctor's office and won't need to have anyone come to their home. It's truly zero touch.

Shorter application time.

Bestow's application is 100% online. Clients answer simple health and lifestyle questions and, if qualified, get their rate in minutes.

Competitive pricing & super fast decisions.

No medical exams and automated underwriting means your client will have a decision on the spot.

No case management.

Bestow's streamlined, all-digital process means no chasing forms or missing information, and no waiting around for an underwriting decision.

No policy delivery.

Bestow will automatically deliver your client's policy to them once it has been issued. Low touch? More like no touch.

More flexibility.

Give your clients the freedom to complete their application anytime, anywhere. The 100% online process is quick and easy, and can be completed any time, day or night, from a computer or mobile device.

10 reasons why you and your clients will love Bestow

Privacy & accuracy.

Clients may feel more comfortable disclosing sensitive information when the process takes place online, as opposed to working with a live representative.

Easy to understand.

Insurance can feel complicated. Bestow simplifies the process and the language to make it approachable and easy to understand for your clients.

Helpful team.

Your clients may have questions along the way. Our helpful customer support team is available by phone, email, and even online chat.

Client follow up.

If your client starts the application process but doesn't complete the journey, we'll send a series of friendly reminders to help encourage them to cross the finish line.

Scan to see all of our agent resources here!
Information, collateral, and leave-behinds for you and your prospects.



Coverage at a glance



Terms and Coverage Options

10, 15, 20, 25, 30 year: \$50,000–\$1,500,000

Issue Ages Accepted

Non-Tobacco*

18–60 10-year term

18–55 15-year term

18–50 20-year term

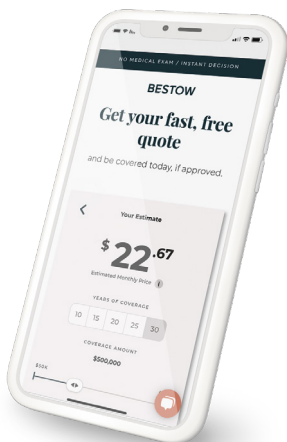
18–45 25-year term

18–40 30-year term

*Tobacco rate issue ages vary.

Bestow Term Life Protection Solutions:

- Small business loans
- P&C cross selling
- Mortgages
- Associations
- New families



Here's the process:

There are no tickets to drop or paperwork to file.



Client answers simple health and lifestyle questions online



If approved, client gets their price instantly



Coverage on the go with a credit or debit card

Bestow by the numbers

Modernized for today's customers

100%

of applicants

Receive an **instant decision**, purchase policies online with **no paperwork** and **never have to go through medical exams**. Ever. We mean it.

85%

First-time life insurance buyers.

75%

Purchase on a mobile device (phone or tablet).

67%

Of customers who start application *will* submit, often in **as little as 5 minutes**.

BESTOW

Learn more at agents.bestow.com

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