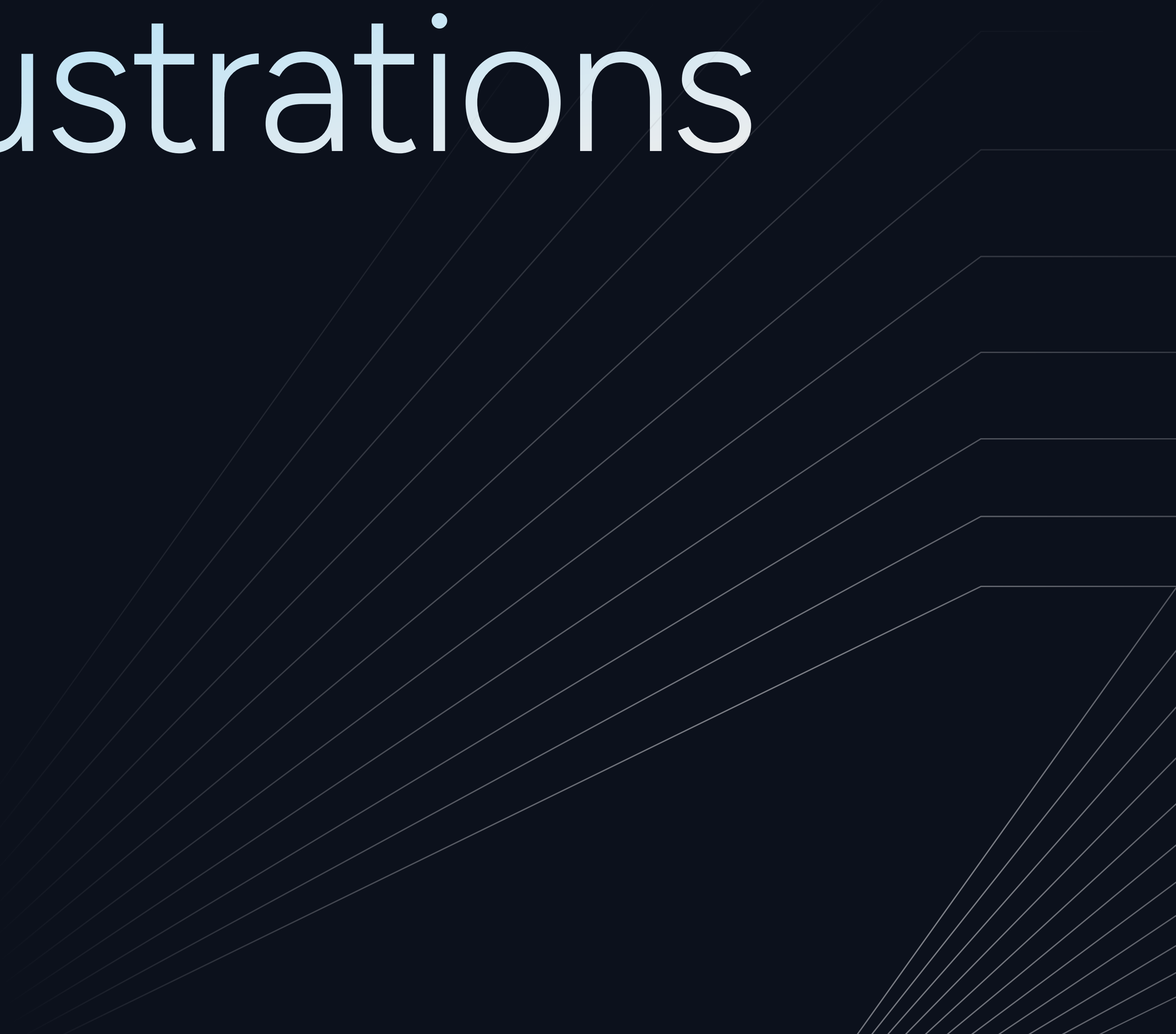


BESTOW



# Illustrations

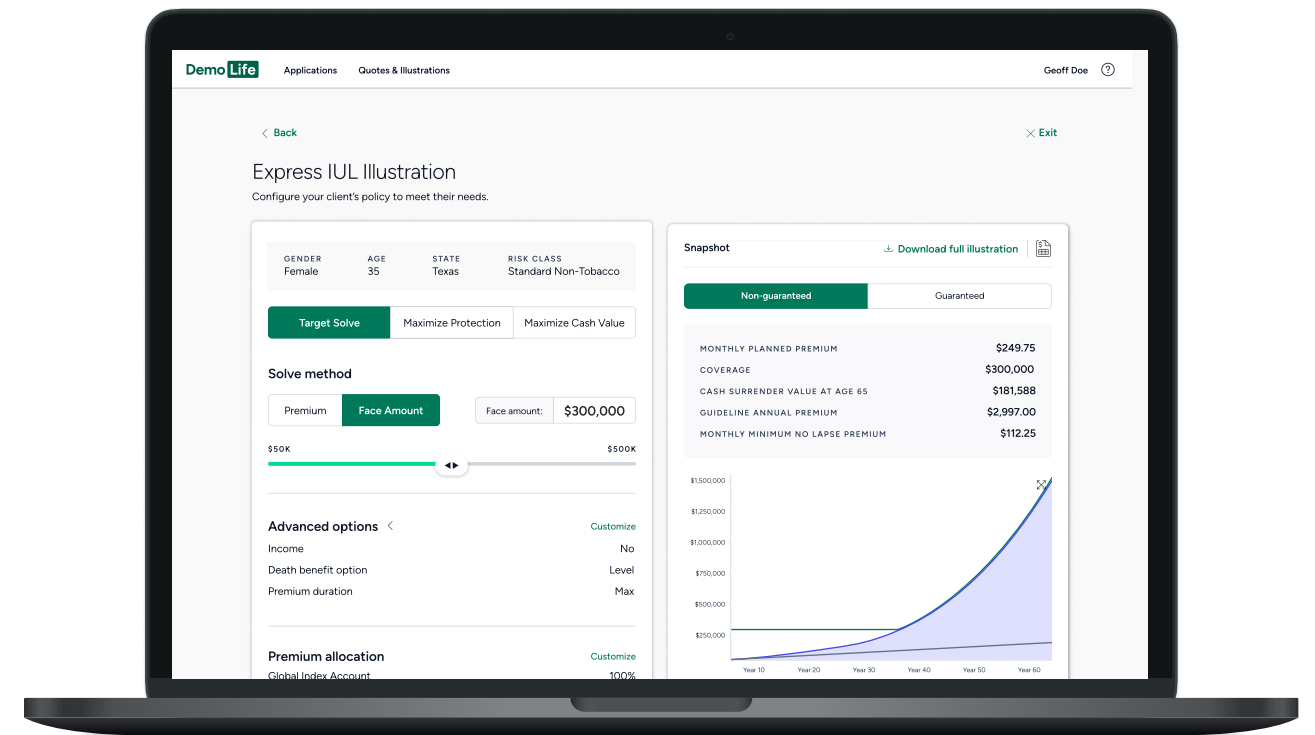


# Complex illustrations made simple.

Say goodbye to outdated, clunky tools that generate hard-to-understand product illustrations. Bestow's illustration tool puts sales momentum back into the hands of the agent.

Flexible, fast, and designed with a modern experience in mind.

- Minimal info required
- Extremely flexible quote logic
- Real-time performance visualization
- Branded experiences & modern UX



## Product performance, visualized.

When explaining complex, cash-value products like Indexed Universal Life to consumers, agents rely on illustrations. The industry standard for illustrations has long been dense tables filled with numbers and jargon — not exactly compelling sales material. Bestow has changed all that.

Our platform's illustration capabilities are fast, simple, and focused on visualizations that help consumers easily understand the value of the product they're applying for.

## Inside the agent experience

To get started, an agent need only input a few simple data points.

**Product choice input**  
Allows for product configurations to adjust the inputs below.

**Basic info**  
Just a few data points are required to get started.

**Optional risk class configuration**  
Used as an additional filter for risk classes.

**FINAL EXPENSE QUOTE INPUT**

Let's get started  
Estimate coverage and premium options, and generate an optional illustration.

**Select a product**  
Product: DemoLife IUL®

**General information**  
Gender: Male | Date of birth: 01/01/1990 | State: Texas

**Select a risk class**  
Risk Class: Select Non-Tobacco

Continue

## Solve for varying needs

Everyone's needs are unique. We give agents the flexibility to solve for a variety of client needs — like maximizing protection for the client focused on the largest death benefit or cash value for the client focused on accumulation. We also provide simple Target Solve method that allows an agent to set a specific premium or face amount to solve for.

## Dive into details

Agents can adjust death benefit options, set premium schedule and duration, and indicate whether the policy will be used for income — giving them greater control over tailoring coverage to client goals.

## Investment choice

Agents can allocate the premium across available funds or accounts by percentage. Each fund includes an overview, how it works section, and historical performance data, making it easy to compare options and tailor allocations to client objectives.

### CUSTOMIZING ALLOCATION

**Premium allocation**

100% ASSIGNED

Cancel Save changes

Global Index Account Max rate: 7.25% <a href="#">Learn more</a>	Allocate 50%
Balanced Uncapped Index Account Max rate: 7.25% <a href="#">Learn more</a>	Allocate 25%
S&P 500® Index Max rate: 7.25% <a href="#">Learn more</a>	Allocate 25%

### EXAMPLE FUND OVERVIEW

**Balanced Uncapped Index Account** ✕

Index Overview    How it works    Historical performance

- S&P 500® 34%
- FIDELITY SMID Multifactor Index™ 33%
- Nikkei 225™ 33%

The company credits Excess Index Interest, if any, to this index account based on a weighted average of the index change percentages of three indexes, excluding dividends.

The weighted index change percentages are added together. The 113% participation rate is then applied. To arrive at the weighted index change percentage, we apply the following factors:

Guaranteed Minimum Interest Rate	0.75%
Current Participation Rate	113%
Current Cap	N/A
Index Account Charge	0.72% annually; 0.06% monthly

### IUL ILLUSTRATION LOGIC LEFT SIDE

< Back

## DemoLife IUL®

Configure your client's policy to meet their needs.

GENDER	BIRTHDATE	STATE	RISK CLASS
Male	1/1/1990	Texas	Select Non-Tobacco

Target Solve

Maximum Protection

Maximum Cash Value

**Solve for**

Premium

Face amount

Face amount: **\$300,000**

\$50K \$500K

**Advanced options** ? Customize

Premium mode	Monthly
Income	No
Death benefit option	Level
Premium duration	Max

**Premium allocation** Customize

Global Index Account	100%
Max rate: 7.25%	

**Riders and living benefits**

- ✓ **Chronic Illness** Free  
Provides early access to the policy's death benefit for qualifying chronic illnesses.
- ✓ **Concierge Planning** Free  
At least \$250,000 face amount required. Access to personalized services and online tools to help prepare estate documents and manage funeral planning needs through a third party provider.
- ✓ **Critical Illness**  
Provides early access to the policy's death benefit for qualifying critical illnesses.
- ✓ **Overloan Protection Rider**  
Prevents the policy from lapsing if outstanding loans exceed the cash surrender value, keeping coverage in force.
- ✓ **Terminal Illness**  
Access a portion of the policy's death benefit if the insured is diagnosed with a terminal illness with a limited life expectancy.

## Full rider view

See all included policy riders, complete with easy-to-understand language to help describe benefits to the applicant.

## IUL ILLUSTRATION LOGIC RIGHT SIDE

✕ Exit

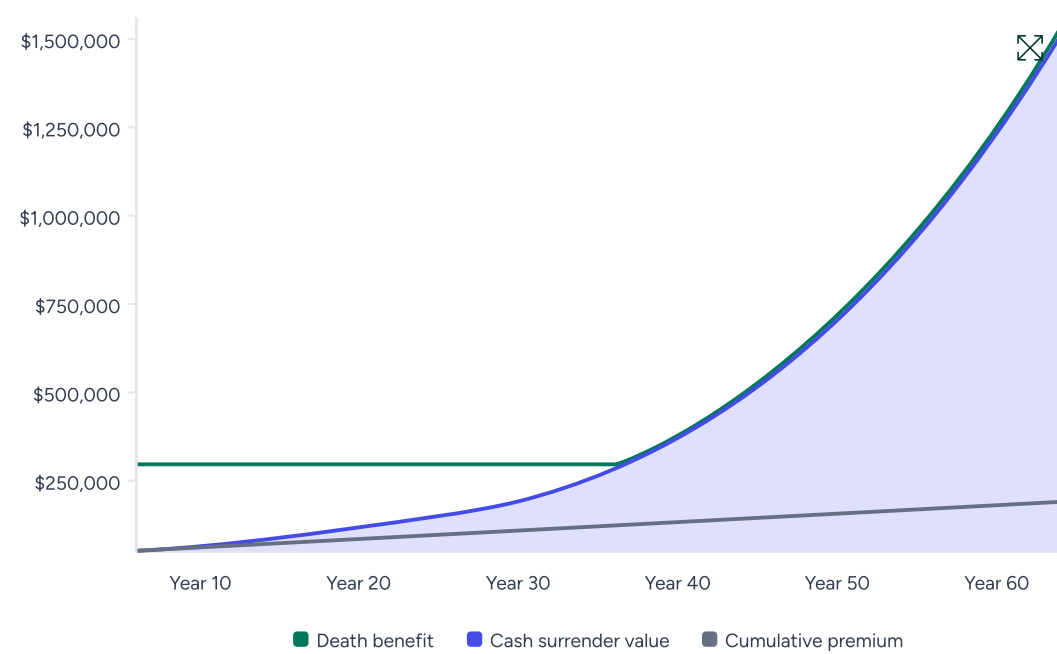
Snapshot

Download full illustration

Non-guaranteed

Guaranteed

MONTHLY PLANNED PREMIUM	\$249.75
COVERAGE	\$300,000
CASH SURRENDER VALUE AT AGE 65	\$181,588
GUIDELINE ANNUAL PREMIUM	\$2,997.00
MONTHLY MINIMUM NO LAPSE PREMIUM	\$112.25



Save case

Start application

This is a supplemental illustration and must be accompanied by a full basic illustration. It is not an offer, contract, or guarantee of policy performance. These non-guaranteed projections are hypothetical, are based on the company's current scale, and are subject to change. If scheduled premiums are not paid as illustrated, deductions will continue against the policy value and coverage may lapse. Actual results may vary. PLEASE SEE THE BASIC LIFE ILLUSTRATION FOR GUARANTEED ELEMENTS AND OTHER IMPORTANT INFORMATION. Coverage is subject to the policy terms and conditions.

### Benefits table

Agents can quickly open a detailed benefits table that highlights key values — such as death benefit, cash value, and premiums — across the life of the policy. This view makes it easy to compare scenarios and discuss options with clients in real time.

**Benefit values**

Download the full illustration for more details.  
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Non-guaranteed values					
POLICY YEAR	AGE	ANNUAL PREMIUM	POLICY VALUE	CASH SURRENDER VALUE	DEATH BENEFIT
1	36	\$2,997	\$2,101	\$0	\$300,000
2	37	\$2,997	\$4,346	\$0	\$300,000
3	38	\$2,997	\$6,685	\$420	\$300,000
4	39	\$2,997	\$9,160	\$3,371	\$300,000
5	40	\$2,997	\$11,775	\$6,531	\$300,000
6	41	\$2,997	\$14,555	\$9,856	\$300,000
7	42	\$2,997	\$17,510	\$13,287	\$300,000
8	43	\$2,997	\$20,639	\$16,962	\$300,000
9	44	\$2,997	\$23,968	\$20,835	\$300,000
10	45	\$2,997	\$27,516	\$24,928	\$300,000
Etc	Etc	Etc	Etc	Etc	Etc

Guaranteed values					
POLICY YEAR	AGE	ANNUAL PREMIUM	POLICY VALUE	CASH SURRENDER VALUE	DEATH BENEFIT
1	36	\$2,997	\$848	\$0	\$300,000

### Downloadable illustration

Agents can instantly generate a full PDF of the traditional illustration, making it easy to share a complete, compliant report with clients for review and record-keeping.

### Returns toggle

Offer clients a detailed visualization for either guaranteed or non-guaranteed returns.

### Real-time visualization

Unlike other illustration tools, we give agents and clients a clear visualization chart to demonstrate performance over time. Even better, this visual updates as you alter inputs, changing in real-time to show how variables could impact performance.

### Save & share

Agents can save a specific quote for easy access later and instantly email a copy of the illustration directly to the customer. This can be done in real time with the customer, or an agent can run and save multiple scenarios ahead of time.

## SAVE & SHARE MODAL

### Save illustration

Client contact information

First name  
Julia

Last name  
Olson

Send quote to client

We will include a link along with the quote for your client to pre-sign their disclosures.

Email address  
juliaolson@example.com

Optional personalized message

Message  
Here's your quote we discussed.

Preview email

Save and send

## Why it matters

Bestow's illustration tool allows agents a simple way to communicate about complex products, helping underscore a policy's value in a way that boosts conversion and customer satisfaction.