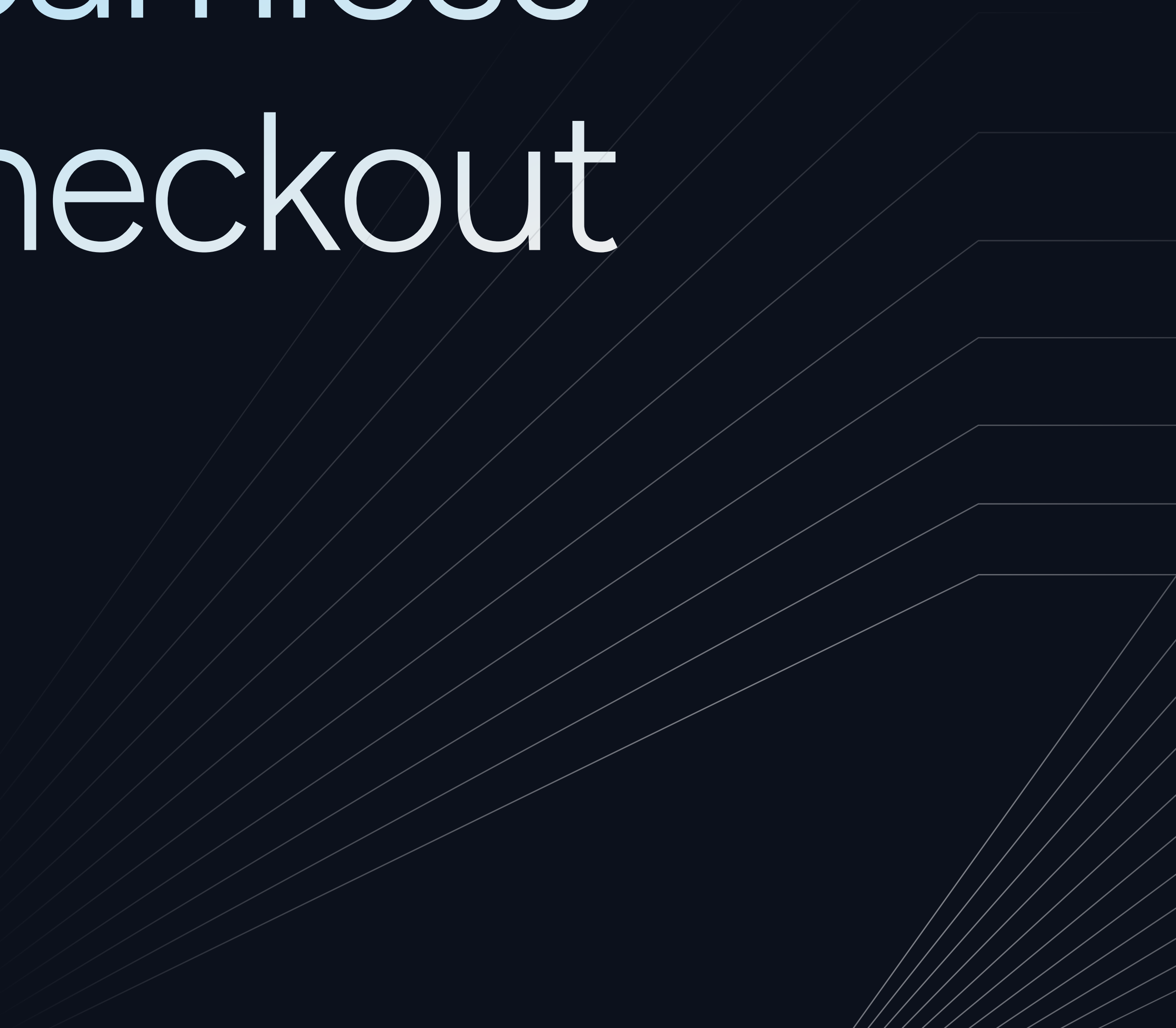


BESTOW



# Seamless Checkout



# Enterprise-grade checkout

## that adapts to your needs

Our modular checkout platform delivers the precise customer experience your distribution strategy demands, from fully self-service digital flows to agent-assisted models, while maintaining regulatory compliance and maximizing conversion at every touchpoint.

### Fully digital process

#### Pre-checkout & finalizing coverage

Adjustments and options before coverage is locked in

#### Beneficiary management

User-friendly flows for simple and complex beneficiary designations

#### Scheduling payments

Flexible scheduling options to meet your specifications

#### Payor information

Flows for both insurer-as-payor and third party payor

#### Payment details

Support for credit cards, ACH, Social Security, Apple Pay, Google Pay and more

#### Sign and pay

Digital payment, e-Signature, and instant policy access

### Engineered for flexibility, compliance, and conversion



Real-time premium and coverage calculations



Payment security with fraud detection and 3rd-party payor support



User friendly and robust beneficiary management



Seamless multi-channel policy delivery



### Built for modern insurance distribution

In this guide, we'll walk you through many of the capabilities and features of our industry-leading digital checkout experience. With the latest in UX best practices, e-Signature and digital consent technology, security and verification, and built-in compliance, the Bestow platform makes it easy for life insurers to launch sleek, modern, reliable digital experiences that carriers, agents, and customers love. In fact, these tools are already trusted by top US life insurers to process high policy volumes every single day.

# Inside the pre-checkout experience

It begins with a flexible pre-checkout experience where customers or agents review the approved offer and, when enabled, modify coverage before finalizing the policy. The experience supports direct-to-consumer, agent-led, and drop-ticket sales models while maintaining underwriting guardrails.

## Approved coverage display

Present approved coverage details — including face amount, term (if applicable), riders, and premium — giving customers a clear view of their eligible offer before proceeding to checkout.

## Coverage adjustments

Interactive sliders and input controls allow coverage changes within underwriting-approved limits, with real-time premium recalculation based on carrier pricing logic.

## Riders

A dedicated rider selection and management section for reviewing available riders, associated costs, and eligibility.

To support different product designs and sales models, the experience also includes a suite of configurable elements that let you fine-tune how customers and agents interact with coverage.

## Additional configurable elements

- ✓ **Interaction model**  
Choose read-only, self-service, or agent-assisted
- ✓ **Adjustment parameters**  
Set coverage ranges and available riders
- ✓ **Premium display**  
Customize monthly vs annual views and breakdowns
- ✓ **System integration**  
Connect pricing engines and policy administration systems

## TERM FINALIZE COVERAGE EXAMPLES

**Customize coverage**

PRODUCT <b>Instant Decision Term</b>	APPROVED RISK CLASS <b>Select Non-Tobacco</b>
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Eligible for coverage up to **\$1,500,000**

YEARS OF COVERAGE

10 15 20 25 **30**

**Solve for specified amount**

Budget Coverage COVERAGE AMOUNT  
**\$400,000**

\$50K ← → **\$1.5M**

**Available riders**

- ✓ Living Benefits FREE  
Clinical Illness, Chronic Illness, Terminal Illness riders included at no extra cost.
- ✓ Waiver of Premium +\$50/mo | \$600/yr  
Allows for the waiving of premium payments if a qualifying life event occurs.

COVERAGE AMOUNT	PREMIUM ESTIMATE
<b>\$400,000</b>	<b>\$36.77</b> <b>\$441.24</b>
	Monthly <span>Annually</span>

**Confirm coverage**

## IUL FINALIZE COVERAGE EXAMPLES

✓ **Your coverage**

MONTHLY PLANNED PREMIUM	<b>\$249.75</b>
COVERAGE	<b>\$300,000.00</b>
CASH SURRENDER VALUE AT AGE 65	<b>\$181,588.00</b>
GUIDELINE ANNUAL PREMIUM	<b>\$2,997.00</b>
MONTHLY MINIMUM NO LAPSE PREMIUM	<b>\$112.25</b>

[Julia\\_Olson\\_illustration.pdf](#)  
IDJSOIJUP-7494

**Adjust coverage**

# Beneficiary management

Checkout focuses on the essentials: collecting primary beneficiary information (name, relationship, date of birth) and assigning benefit percentages, with system controls that ensure allocations total 100% before purchase is completed. More advanced designations become available to clients after purchase in the self-service portal.


## Post check-out support:

- Entity-as-beneficiary support, including underwriting routing and documentation workflows for trusts, charities, and businesses
- Ranked (hierarchical) contingent beneficiaries with independent allocations

### CONTINGENT BENEFICIARY SECTION IN SELF-SERVICE PORTAL EXAMPLE

#### Contingent beneficiaries

Your contingent beneficiaries receive your life insurance benefits if your primary beneficiaries pass away before you.

 <b>Reba Billington</b> COUSIN	<div style="width: 100%;"><div style="width: 100%; background-color: #2e8b57; height: 5px;"></div><span>100%</span></div>
<a href="#">Add beneficiary</a>	

#### Other beneficiary options

Your beneficiary can also be a collateral assignment, a company, a trust, a custodian for minor beneficiaries, a non-profit, or a charity. You may also make your beneficiary irrevocable.

To add these types of beneficiaries, call us at 1-800-123-1234 or [chat with us](#).

### ADDING BENEFICIARY AT CHECKOUT EXAMPLE

#### Add one or more beneficiary

Your client must assign 100% of their benefits across all listed beneficiaries. They can easily update beneficiaries any time in their self-service portal after purchase, including trusts and other beneficiary types.

100% assigned

#### FIRST BENEFICIARY

First name	Sasha
Last name	Benning
Relationship	Child
Date of birth (optional)	01/20/1982
Assign	80%

[Additional information \(optional\)](#)

#### SECOND BENEFICIARY

First name	Kevin
Last name	Benning
Relationship	Child
Date of birth (optional)	05/05/1986
Assign	20%

[Additional information \(optional\)](#)

[Add another beneficiary](#)

Assign benefits

### SAVED STATE EXAMPLE

#### Add one or more beneficiary

SASHA BENNING	<div style="width: 50%;"><div style="width: 50%; background-color: #2e8b57; height: 5px;"></div></div>	50%
KEVIN BENNING	<div style="width: 50%;"><div style="width: 50%; background-color: #2e8b57; height: 5px;"></div></div>	50%

[Edit](#)



# Payment schedule

Our payment schedule section gives users clear, upfront control over how and when they pay. It supports flexible billing frequencies, clearly communicates any limitations, and provides transparency around policy activation—so there are no surprises before checkout.

## Premium modes

Buttons can be configured to toggle between monthly and annual variants, or present a “locked” frequency view.

## Schedule Select

In this example, a radio list presents multiple schedule options. Note: SSB is only available on a monthly basis.

## Recurring payment date

Users can select a future first payment date, with a banner message indicating when the policy will activate.

### PAYMENT SCHEDULE MODAL EXAMPLE

**Set payment schedule**

Pay \$50.00 monthly  Pay \$582.42 annually

**Pay immediately**  
Bank transfer payments take 5 business days to process.

**Schedule payment**  
Choose a specific day of the month to process payments.

**Use Social Security Billing**  
Pay using Supplemental Security Income (SSI) or Social Security Benefits (SSB).

**First payment date**  
Select a date up to 30 days in the future.

Date

# Payor information

By default, billing information assumes the payor is the insured, streamlining checkout for the most common use case. When an alternative payor is needed, secure workflows support both pre-issue and post-issue designation through checkout or the self-service portal.

All payors are verified using multi-source identity verification and sanctions screening, with PIN-based signature collection that does not require account creation. Complete audit trails are maintained to support compliance, transparency, and ongoing tracking.

## Additional configurable elements

- ✓ **Verification thresholds**  
Configure identity checks and risk tolerance
- ✓ **Payment restrictions**  
Limit available methods or add verification steps
- ✓ **Document requirements**  
Add carrier-specific forms and disclosures
- ✓ **Notifications**  
Customize email/SMS templates and communication channels

### BILLING INFO EXAMPLES

**Collect billing information**

**Who owns the account being used to pay for this policy?**  
For security purposes, the payor's name must match that of the payment method.

JULIA  Someone else

PROPOSED INSURED  
JULIA OLSON

**Billing address**

**Use mailing address**  
5678 S. 23rd Ave., Dallas, TX 12345

**Use residential address**  
123 Main St, Apt. 45 Dallas, TX 12345

**Optional secondary addressee**  
This person will be notified in the event of a missed payment.

Add a billing contact

✓ **Collect billing information**

NAME	LAWRENCE JACOBY
BILLING ADDRESS	123 Payor St, Anytown, TX 12345
RELATIONSHIP TO INSURED	Brother

# Payment details

Bestow supports secure, flexible premium payments via ACH and credit or debit card, giving customers familiar options while helping carriers reduce friction at bind. Payment methods are verified in real time and protected with enterprise-grade security and fraud detection.

## Bank account payments (ACH)

ACH provides a low-cost, compliant option with built-in bank account verification and full lifecycle handling from authorization through settlement.

## Credit and debit processing

We support all major networks, with real-time validation, tokenization, and automated safeguards to protect sensitive payment data.

## Apple Pay & Google Pay

Enable fast, secure mobile payments through biometric authentication and tokenized transactions.

## What's configurable?

- ✓ Enabled payment methods (ACH, credit, debit)
- ✓ Verification requirements by payment type
- ✓ Fraud detection thresholds and rules
- ✓ Payment failure retry logic and timing
- ✓ Payment method availability by product or region

PAYMENT SCHEDULE MODAL EXAMPLE

Add payment information

**Bank account**  
Withdraw from a checking or savings account

Account type  
Checking

Routing number  
123456789

Account number  
1234567890724

Confirm account number  
1234567890724

Routing Number: 123456789    Account Number: 0123456789

**Card**  
Use a credit, debit, or Direct Express™ Debit card

Save payment details

Collect payment details

**Card**  
Use a credit or debit card

Credit card

Expiration    CVC

**Bank account**  
Withdraw from a checking or savings account

Save payment details

# Sign and pay

The sign and pay step is the final action in checkout, allowing customers to review their selections, confirm agreement, and submit payment to bind coverage. The experience is streamlined to make it quick and clear, ensuring customers complete the process confidently.

Once confirmed, payment is processed using the selected method, and the policy is bound. Customers then receive immediate confirmation and are guided seamlessly into policy delivery, so they know when and how their policy documents will be available.

SIGN & PAY MODAL EXAMPLE

**Sign and pay**

By clicking "Sign and pay" I, *Richard Lawrence Jacoby*, authorize DemoLife to:

- Charge my card ending in 4242 on the **Second Wednesday of the month**
- In the amount of **\$149.81 monthly**
- Starting **4/10/2024**
- For a life insurance policy with **\$25,000 coverage**

Sign and pay