






AGENT DISTRIBUTION:

Comparing Agent-led and Drop-ticket

Empowering flexibility in modern life insurance sales

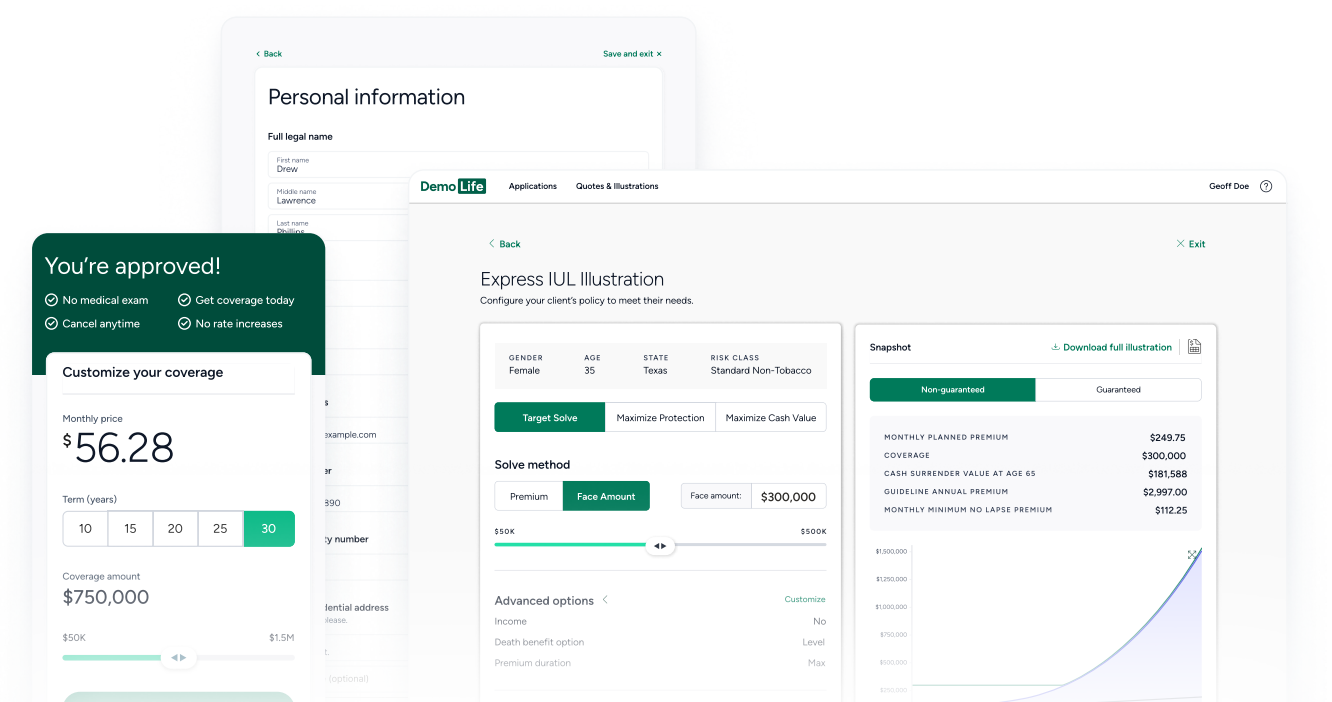
Whether you're working with captive agents, independent agencies, or a hybrid model, our flexible platform empowers carriers and agents with the tools and modes that best suit their needs, preferences, and distribution strategies.

However your team works, work better

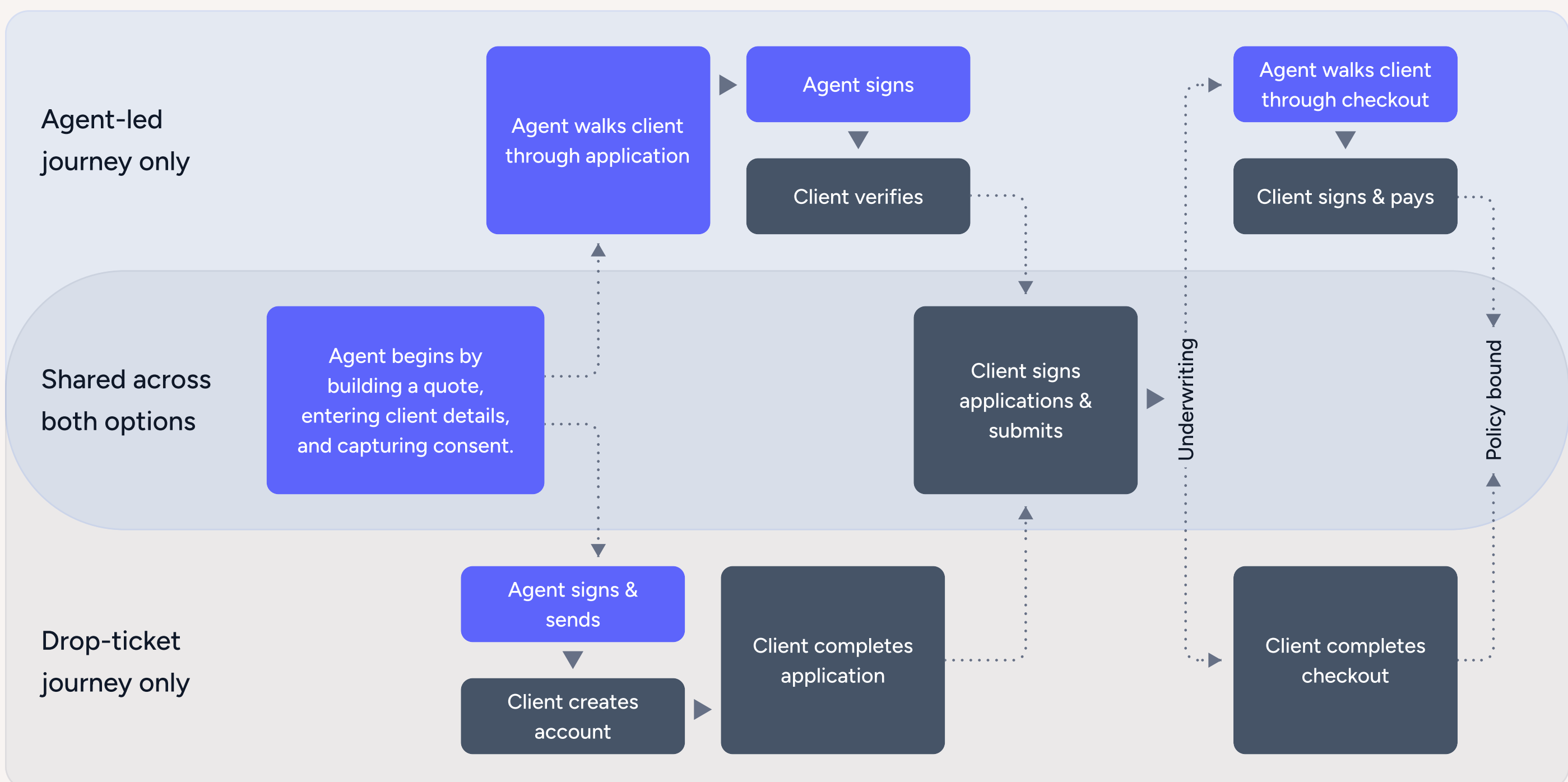
-  Branded experiences & modern UX
-  Feature-rich agent portal
-  Consistent across in person, phone and virtual

Maximize efficiency and conversion

Agents need technology that adapts to their unique selling styles and workflows. Our platform delivers two powerful distribution models (fully agent-led and drop-ticket) designed to meet the diverse needs of your distribution network.



Comparing agent journeys



Fully agent-led experience

In the fully agent-led model, agents guide applicants through the entire application process from start to finish.

Ideal use cases



Agents prefer high-touch, consultative sales approaches



Slightly more complex products benefit from guidance and real-time support (e.g. illustrated products)



Building deep customer relationships is a priority

Key benefits

Optimized for speed and efficiency

Our agent-assisted digital application process is remarkably fast. One client reports an average start-to-bind time of just 24 minutes. With our feature-packed dashboard, agents can generate quotes, start new applications, and manage their in-process case queue all from a single, user-friendly interface.

Superior sales growth

The smooth, guided application experience combined with built-in customer follow-up flows helps agents keep momentum high from initial interest to final signature. After launching with Bestow, one client achieved 2x sales growth for agent-led final expense.

Flexible sales method functionality

Applications on the Bestow platform are optimized for consistency across sales methods. Over the phone, virtual, in person or passing a tablet back and forth; however an agent works best, our platform supports them. Our flexible sales method tech also allows agents to pause and resume applications at any time.

Agent drop-ticket experience

The lightweight drop-ticket approach prioritizes speed and volume, allowing agents to initiate the application process quickly before handing off to the applicant for completion.

Ideal use cases



Agents operate in high-volume prospecting environments



Speed and application volume are key performance metrics



The product is relatively straightforward and doesn't require extensive explanation

Key benefits

Maximum convenience and speed

Drop-ticket is designed for efficiency. Agents can quickly capture essential information and start an application in seconds, then move on to the next prospect, enabling more application starts in less time.

Scales agent productivity

By removing the need to shepherd every application from start to finish, agents can dramatically increase their pipeline volume. This approach is particularly effective for agents who excel at prospecting and prefer to focus their energy on top-of-funnel activities.

Applicant autonomy

Many consumers prefer self-service experiences. Drop-ticket meets them where they are, giving them the flexibility they've come to expect. Bestow's digital insurance application is extremely user-friendly and intuitive, with many applicants being able to complete it on their own in as little as 5 minutes.

Platform unity

Regardless of which model you deploy, Bestow's agent tools and processes also offer:

Strategic follow-up

Agents maintain visibility into application status and can easily re-engage. This helps agents focus on high-value activities: answering questions, addressing concerns, and providing that final push to get applications across the finish line.

Post-decision adjustments

Our platform empowers agents to make post-decision coverage adjustments, modifying factors like premium, term length, or coverage amount without having to start from scratch. This dramatically alleviates a bottleneck that often stymies sales in the critical last stages.

Frictionless closing tools

Closing the deal is effortless with digital sign and pay capabilities (supporting ACH, Credit Card, Social Security, and other payment methods), future payment scheduling, document e-delivery, and integrated commissions support (including split commissions). These tools eliminate traditional congestion points and enable agents to close business faster than ever.

All agents benefit from the same robust technology foundation:

- ✓ Intuitive agent portal for case management and queue visibility
- ✓ Fast quote and illustration tools with real-time adjustments
- ✓ 99.99% platform uptime ensuring reliable access when agents need it
- ✓ Supports term, final expense, IUL, and other product types
- ✓ Proven track record with high agent adoption, return rates, and sales growth

The result: modernization without compromise

Whether your agents prefer to lead every conversation or prefer a more high volume approach, our technology adapts to their workflow, not the other way around. The result is higher agent satisfaction, improved conversion rates, faster time-to-bind, and ultimately, more business on the books.