

BESTOW



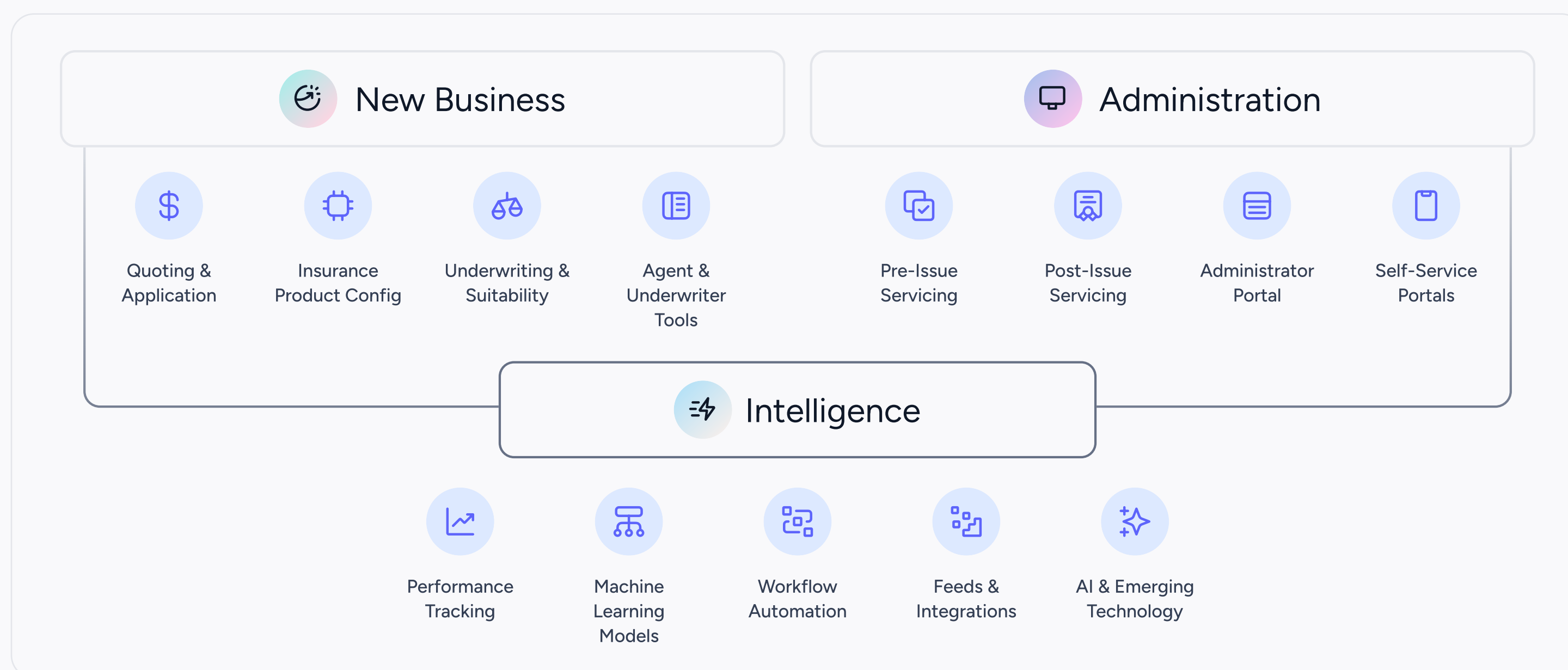
Agent Tools

Boost efficiency and conversion with a cross-channel portal experience for agents that supports multiple products.

Table of Contents

Platform overview	2
Benefits	3
Agent portal tour	3
Agent-led and drop ticket sales flow	4
Features agents love	6
Compliance and governance	7
Post-launch adjustments	7

Bestow Platform

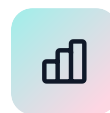


Best-in-class agent support tools



Increase funnel efficiency

Bestow's platform is optimized for speed, with intuitive tools that help agents work smarter not harder, including an application experience that takes an average of 10 minutes to complete.



Boost conversion rates

Leverage a smooth, simple application process and built-in customer follow-up flows to achieve up to a 95% submit rate for agent-led applications.



Support multiple products and channels

Get market tested tools that agents love. Easily integrate into various captive or independent agent workflows, with support for multiple product types and in-person or remote sales.

Agent portal tour

Get a clean, modern portal experience that offers speed and efficiency to your distribution team.

Search & filtering

Agents can easily search and filter their sales queue by:

- Application status or start date
- Product type
- Applicant name or email address

New business overview

Get an at-a-glance view of the entire sales pipeline.

APPLICANT	PRODUCT	QUOTED COVERAGE	SELECTED COVERAGE	START DATE	STATUS
Mark E. Marcus markymark@hotmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		11/5/2025	Initial Answers
Sarah Jane sarah.jane@hotmail.com	Indexed Universal Life	Preferred NT \$500,000		11/5/2025	Edits Needed
Julia Olson julia.olson@hotmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		11/5/2025	Agent Signature
Kimberly Furlong kimberly.furlong@gmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years	Preferred Plus NT \$400,000 10 years	11/3/2025	Finalize Coverage
Todd Snyder toddsnyder@gmail.com	Guaranteed Level Term	No coverage selected		10/31/2025	Refer to Underwriter
Jane Doe janedoe@example.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		10/22/2025	Declined
John Doe jdoesthings@example.com	Indexed Universal Life	Preferred NT \$500,000	Preferred Plus NT \$500,000	10/22/2025	Payment Scheduled
Richie Simmons rsimmons@yahoo.com	Guaranteed Level Term	Preferred NT \$500,000 20 years	Preferred Plus NT \$500,000 20 years	10/22/2025	Payment Pending
Beth Anne bethanneray@example.com	Indexed Universal Life	Preferred NT \$500,000 20 years	Preferred Plus NT \$500,000 20 years	10/22/2025	Policy Issued

Applications & quotes

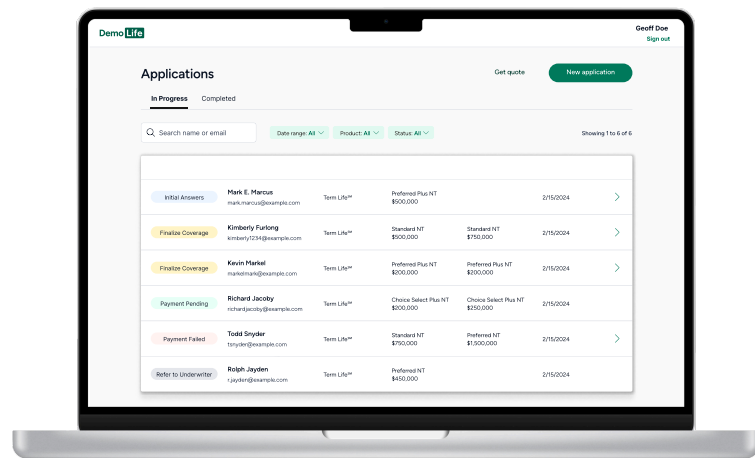
View in-progress sales or start a quote or new application instantly with the touch of a button.

Real-time statusing

See up-to-the-minute status updates on in-progress sales and applications.

Agent-led and drop ticket sales flow

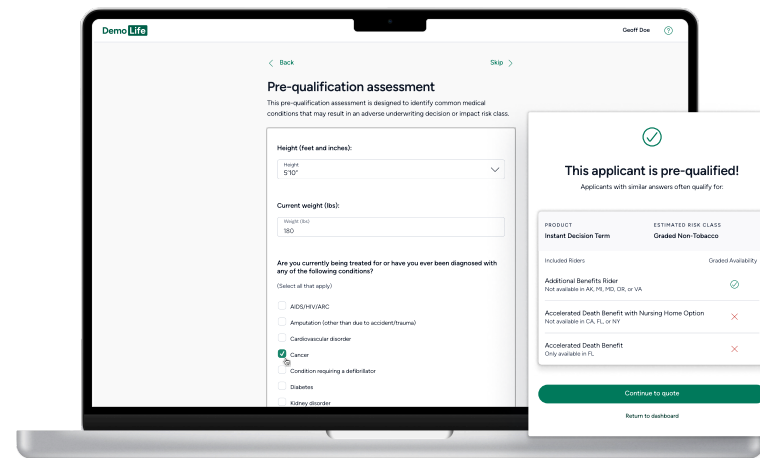
Help agents work smarter, not harder, with an easy-to-use digital experience that works across devices and sales settings.



Intuitive case portal

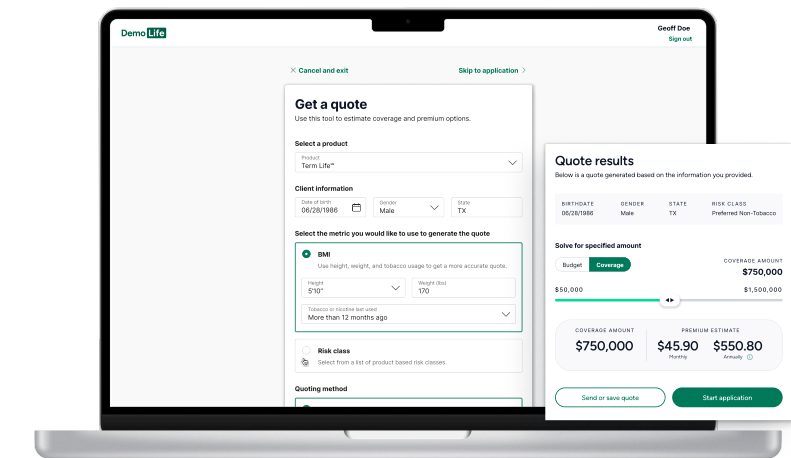
Agents can easily manage in-progress business in their personal case support portal.

- View and manage cases all in one place.
- Easily search and sort in-progress apps.
- Make client follow-up a breeze.



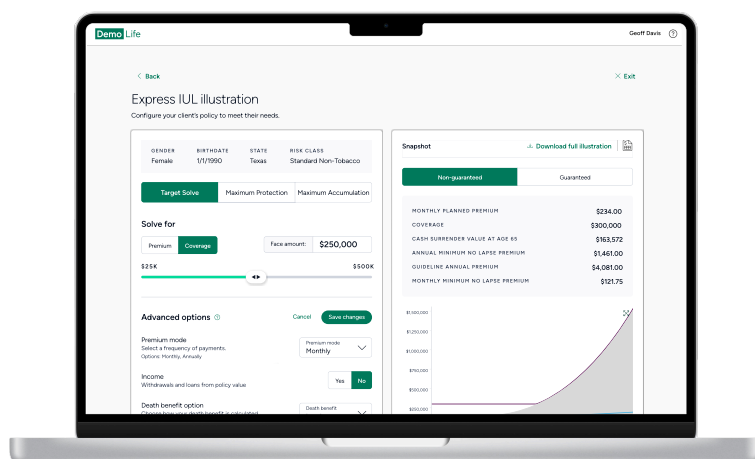
Optional pre-qualification

A built-in digital pre-qualification questionnaire gives agents the option to perform streamlined field underwriting. This helps agents quickly assess product-applicant fit, and can be particularly useful when multiple product options are on offer.



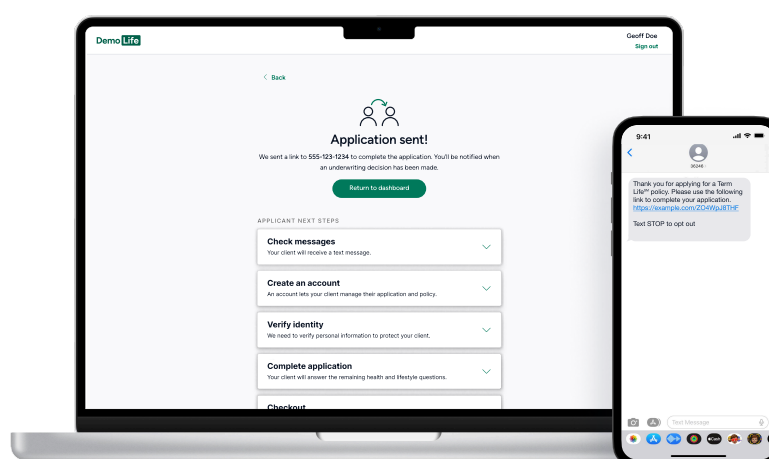
Fast quoting

Our digital quote tool lets agents easily generate quotes for customers in real time, with flexible design features like the ability to solve for specific coverage amounts or budgetary restrictions.



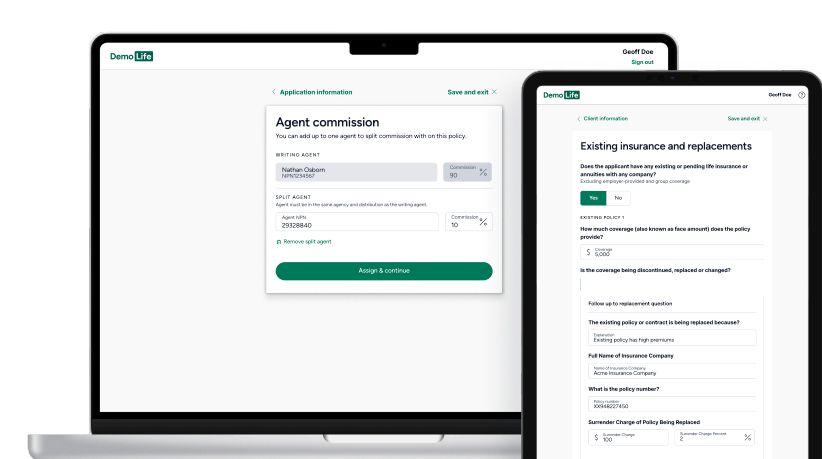
Illustrations

Empower agents and customers with illustration visualizations for applicable products, including dynamic, real-time performance forecasting for product features like cash value growth, death benefits, and more.



Optional hand-off (drop-ticket)

Our drop-ticket experience allows agents to quickly start the application process before digitally handing it off to the applicant for easy and seamless completion.

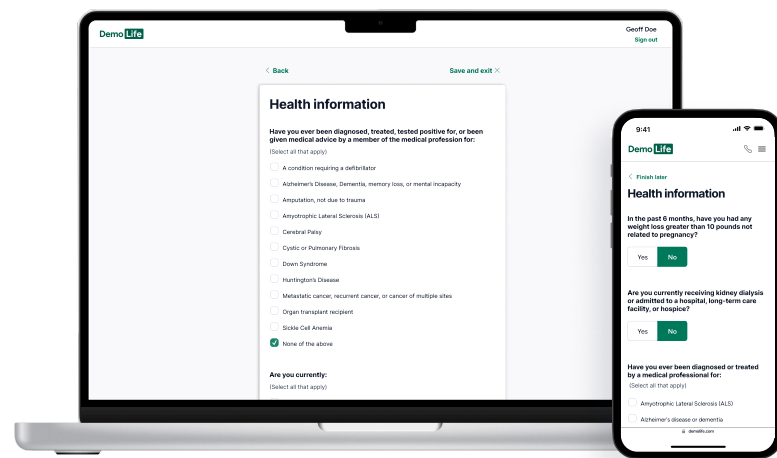


Commission and replacements

Get commissions support (and split-commissions support for multiple-agent sales), and built-in replacement policy processes, including outbound 1035 exchanges.

Agent-led and drop ticket sales flow

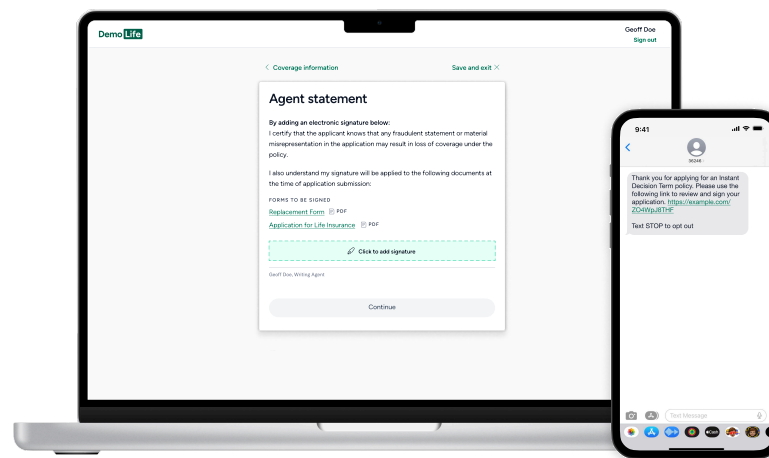
Help agents work smarter, not harder, with an easy-to-use digital experience that works across devices and sales settings.



Flexible, user-friendly application

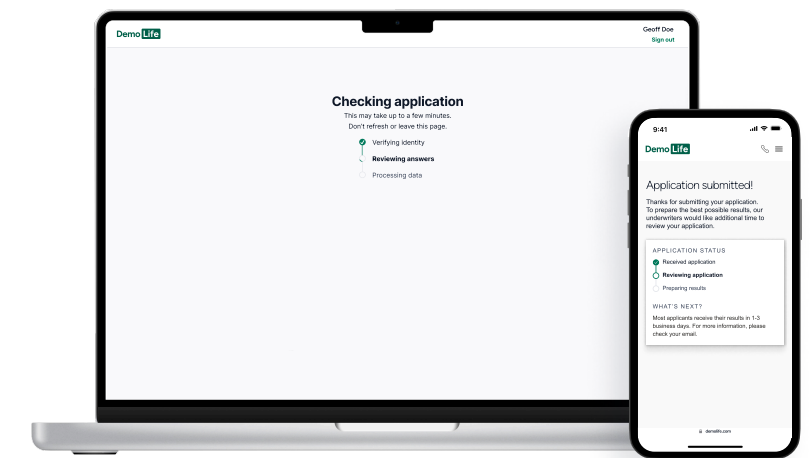
The cross-platform application experience works across phone, in-person, and remote scenarios.

- Streamlined digital application takes just a few minutes to complete.
- Save, pause, and resume anytime.
- Utilize well-marked handoff points that work seamlessly across devices or in-person.



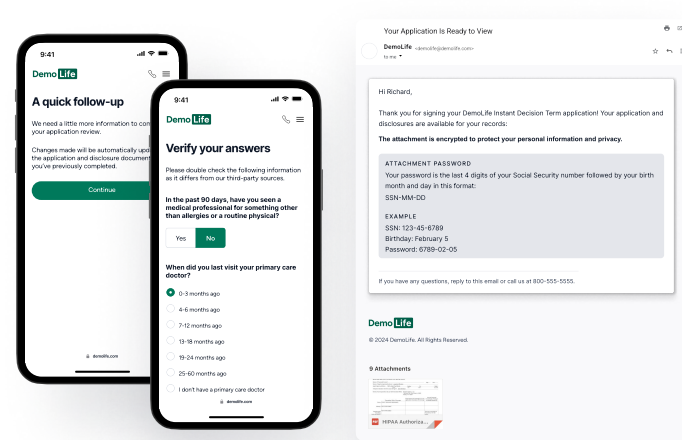
Signatures

Keep the process moving swiftly with built-in agent attestation, consent compliance, and document eSignature flows that are seamless and consistent regardless of sales method or scenario.



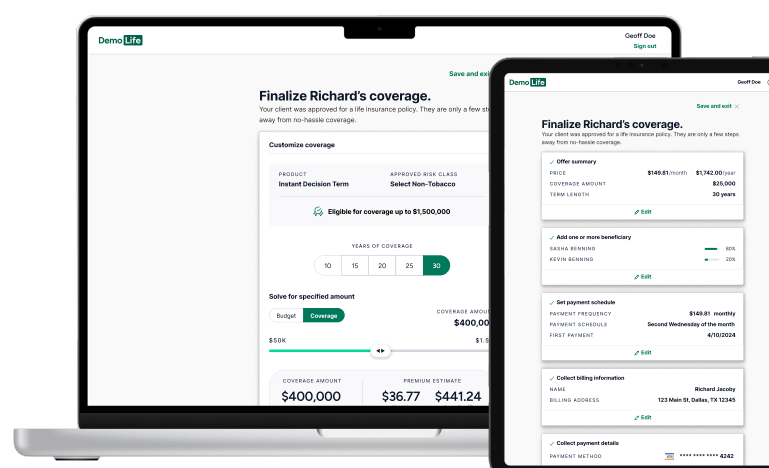
Multi-path UW

Bestow's platform supports multiple underwriting paths, including the ability to issue instant digital decisions or to refer more complex applications to a human underwriter for review in our workbench interface.



Follow-ups and notifications

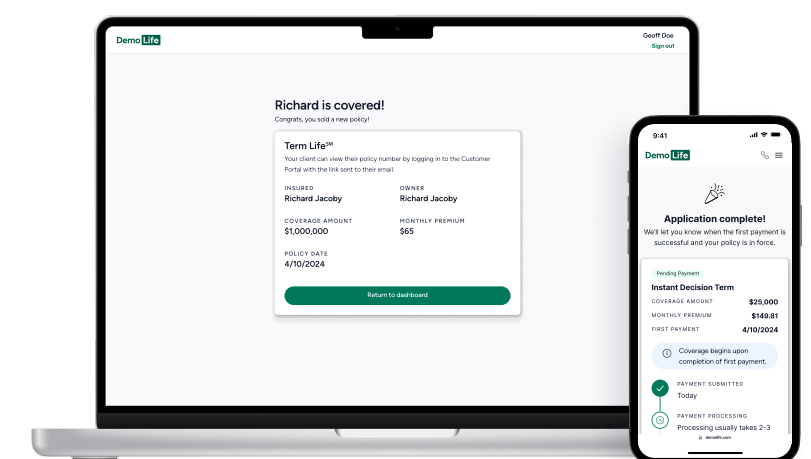
Need additional information or documentation from an applicant? Bestow's digital platform unifies the agent work stream with an in-app digital notification flow for seamless customer follow-up.



Checkout

Our clear and simple checkout process makes it easy for agents or customers to:

- Sign and pay in-person or remotely
- Designate beneficiaries
- Set up payment (CC, ACH, Social security, future scheduling, and monthly/annual premium mode)



Policy delivery

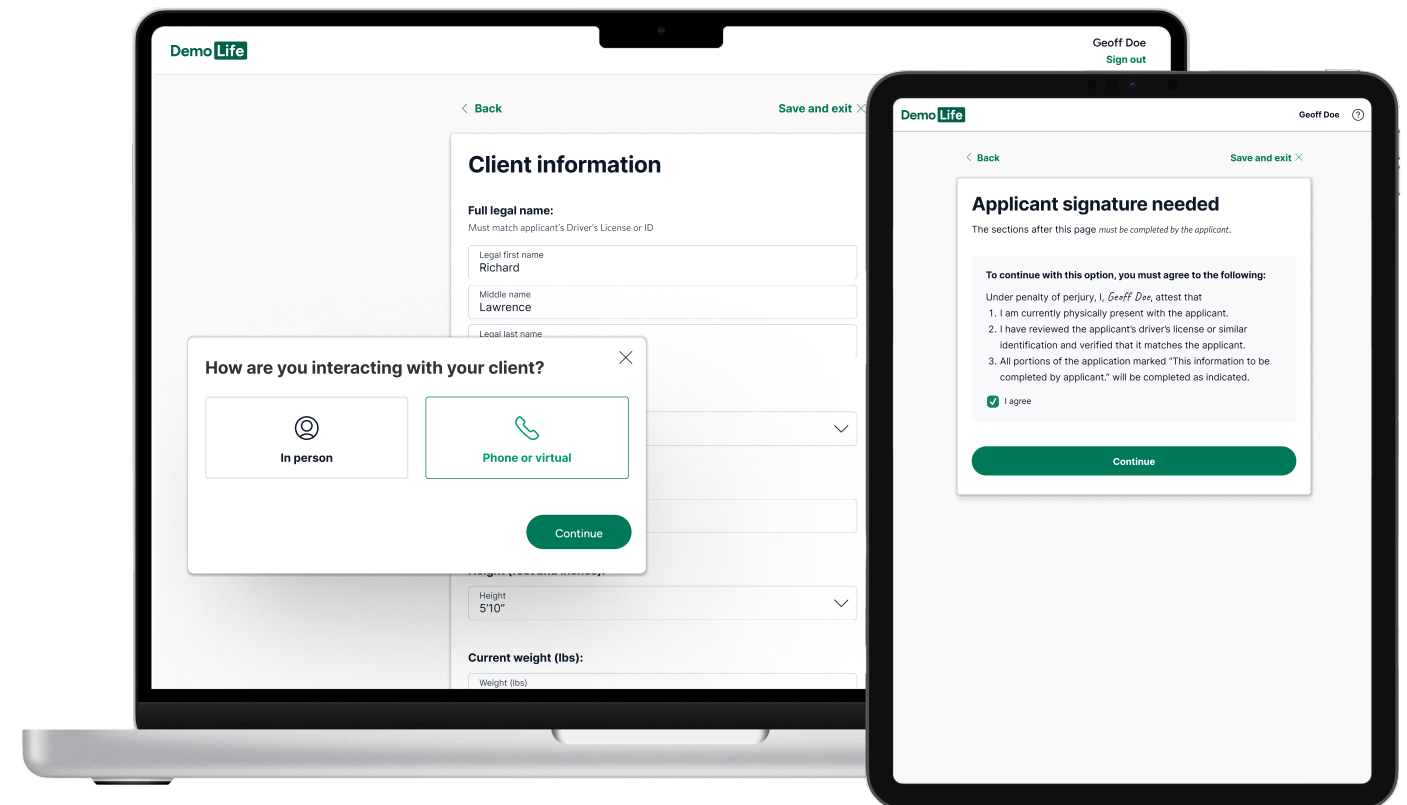
Once issued, a digital policy packet is automatically sent to the policyholder and made available via our intuitive customer portal. Processes are also in place for states that require physical policy documents to be mailed.

Features agents love

Bestow's agent portal was built in collaboration with real field agents to deliver unique and powerful features.

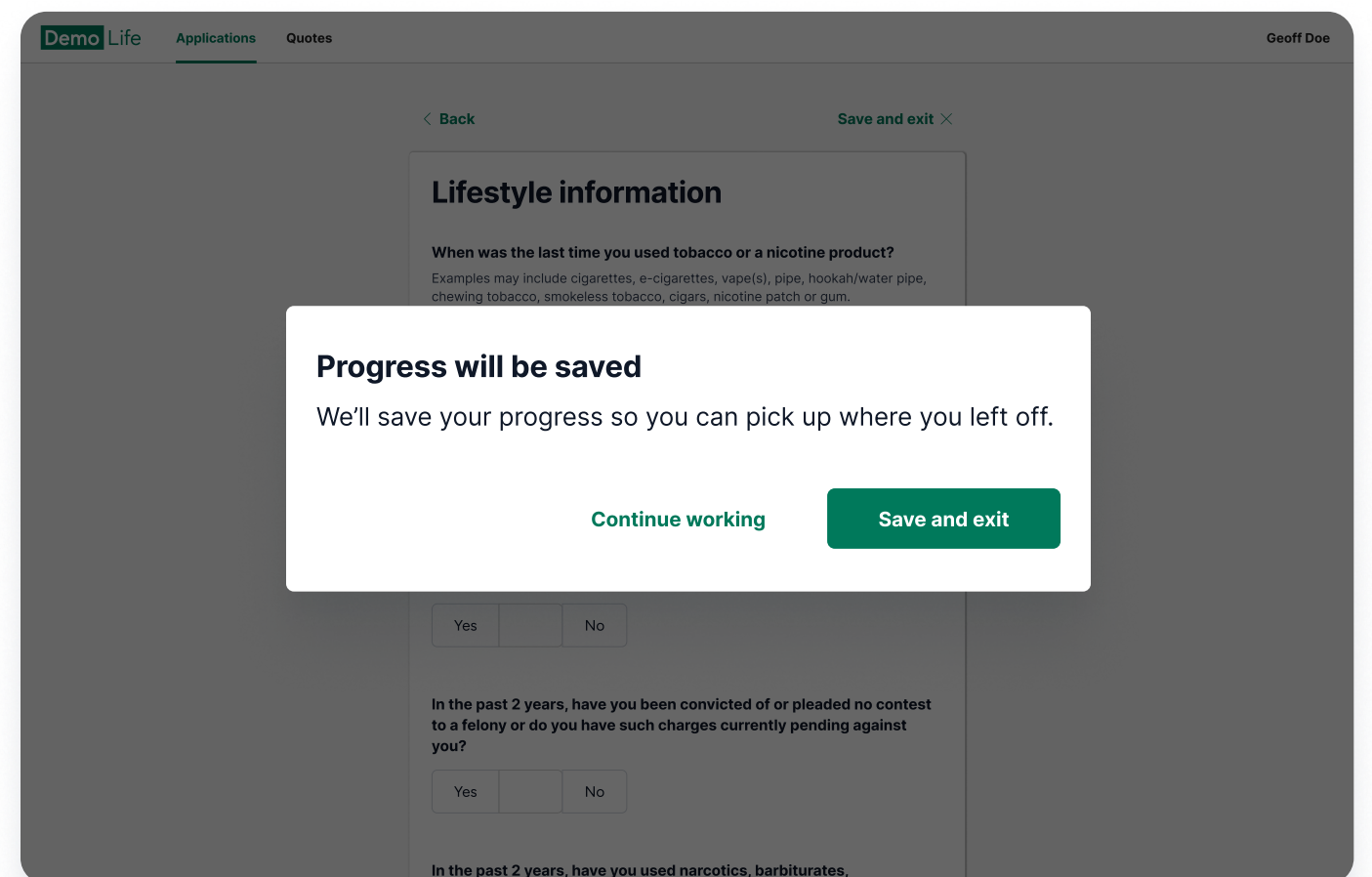
Cross-device consistency

Bestow's portal and application experience is consistent across smartphone, tablet, and desktop use cases, with built-in digital flows to accommodate in-person or remote sales scenarios.



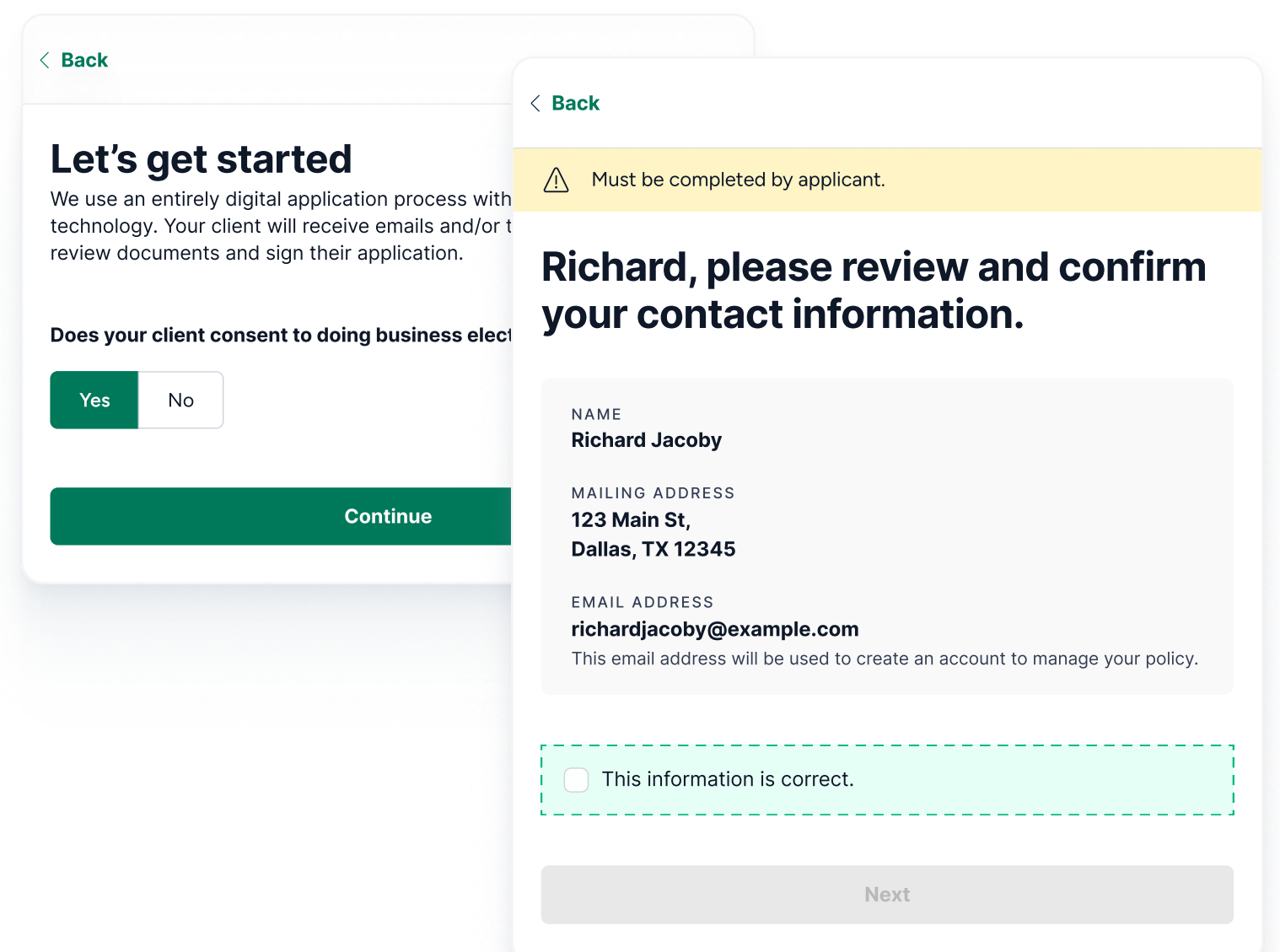
Application pause and resume

Not only can agents pause and resume in-progress applications, but Bestow makes it possible to start an application on one channel, pause progress, and then resume on a different channel. For example, an agent can start an application in person, and then continue it later virtually or over the phone — all staying within the same digital experience.



Built-in attestations and compliance

Our digital application flow includes built-in compliance backstops like consent to do business digitally, application signing, and any needed agent attestations.



Compliance and governance

The regulatory landscape is complicated and ever-changing. You already know that, but nothing sets you back like finding out your tech vendor doesn't. When you partner with Bestow, you're leveraging a deep bench of insurance industry experience — and that includes navigating the regulatory system.

Stay ahead of regulations

Our team works to remain on top of the changing regulatory landscape to ensure you maintain long-term compliance.

Make changes quickly

Our flexible framework means you can conform to ever-changing regulatory requirements (either across an entire category or on a state-by-state basis) with minimal effort and in near real time.

Post-launch adjustments

When it comes to new insurance products, launching is only the first step. With Bestow, optimization continues well into partnership.

Respond to markets quickly

Gain instant data insights into customer behavior, product performance, and the entire policy lifecycle from quote to claim. With Bestow's flexible platform, you can make data-backed adjustments to products in days or weeks.

Enjoy shared innovations

We're committed to continued innovation on a truly modern tech stack. As we push forward in developing new products, features, and integrations, the scalability of our platform means partners can enjoy those added benefits as well.



"After launch, a carrier partner reached out about making some subtle product adjustments. They expected that to take months, but we were able to push an update into production in just a few days."

Matt Baxter
Director, Product Management