

BESTOW



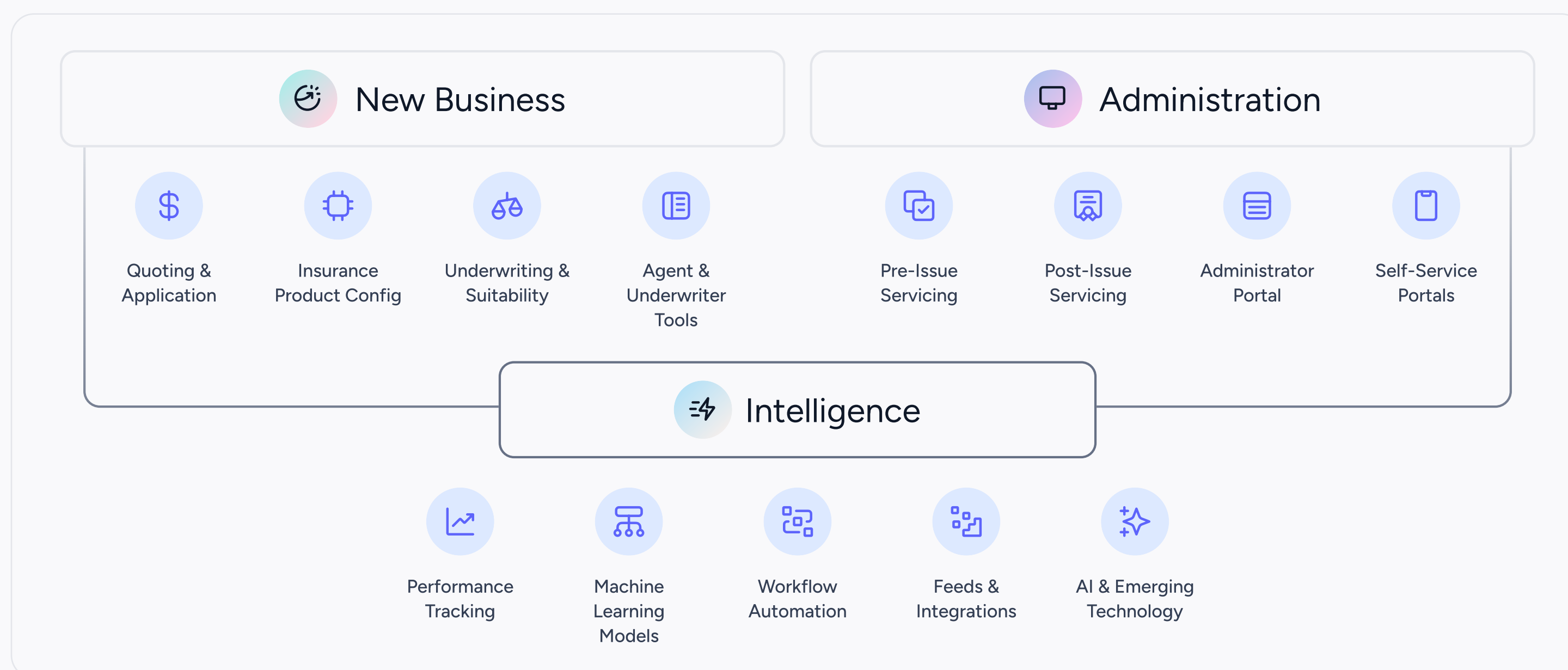
# Application Suite

Launch branded digital insurance products, from application through policy delivery, in months, not years.

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## Bestow Platform



# Supercharge your new business with seamless, digital-first experiences.



## Eliminate friction

Make life easier on both applicants and agents with clean, intuitive digital experiences tailored to your brand.



## Increase performance

Boost conversion and improve customer-product fit with best-in-class eApp technology and data modeling.



## Reduce costs

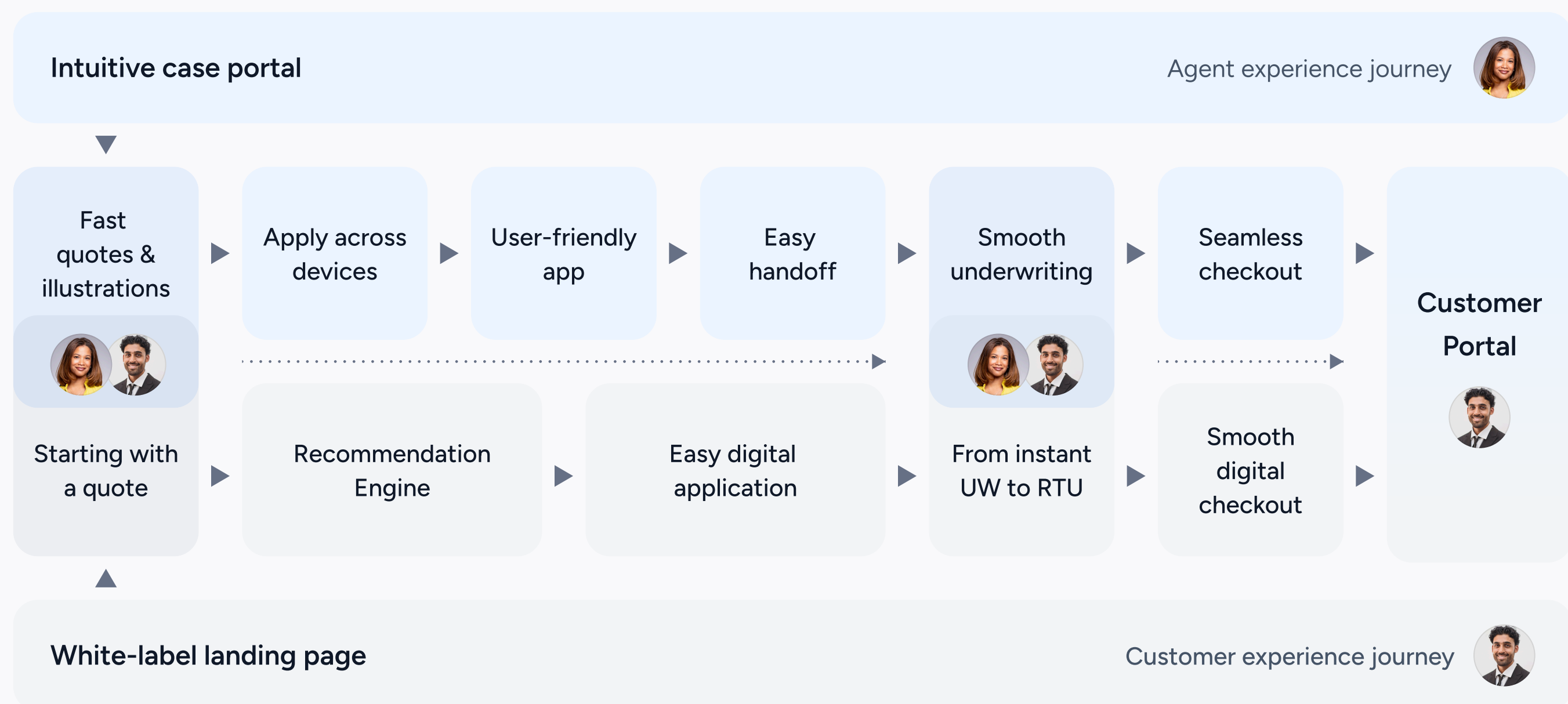
Leverage digital processes, a sophisticated underwriting engine, and powerful data tools to reduce costs and increase efficiency — all at a fraction of the cost of an in-house build.

## Supported products

Our platform supports a range of products, including:

- Term Life
- Whole Life (Final Expense, IUL)
- Annuities

## Integrated experiences for customers and agents



# Components

## Quoting, illustration, and application

Give customers and agents access to instant quotes, dynamic illustrations, and seamless, digital applications. Consumers get the online experience they expect, while the agent-assisted application works across devices (laptop, tablet, phone, etc.) for a smooth sales process in person, virtually, or over the phone.

## Signature & ID authorization

Help reduce fraud and protect both consumers and carriers with modern identity verification protocols, PIN-to-sign, and eSignature functionality for applications, policy documents, and any digital consent agreements required for your product or business.

## Payments and billing

Eliminate friction and empower customers, agents, and administrators with flexible options for billing and payments, including support for credit card/ACH payments, payment scheduling via Social Security benefits, and even the ability for customers to make post-issue adjustments on their own.

## Policy delivery

Upon purchase, policy documents are generated instantaneously and then automatically sent electronically to the policyholder and other appropriate parties — an experience that leaves customers happy while saving carriers time and money.

# Integrations

You've got legacy systems — maybe a number of them. We make integration a breeze.

## Seamless APIs

Our flexible platform easily connects to existing systems, lightening the load on internal technical resources.

## Underwriting

Our sophisticated underwriting engine is powered by your rules and your pricing, with multi-path capabilities and all the data vendor integrations you'd expect — and the ability to integrate more data sources as needs evolve.

## Single sign-on

We integrate with existing login systems so customers can keep the same simple and secure login experience they're used to.

## Agent licensing

Easily integrates with appointments platforms to collect and validate agent licenses against your database.

## Built-in intelligence

Drive smarter product, marketing, underwriting, and financial decisions thanks to powerful data insights from across the entire customer and policy lifecycle.

# Customized for your business

## Branding

Quickly launch a digital experience using templates that can be tailored to fit seamlessly within your brand ecosystem.

## Content

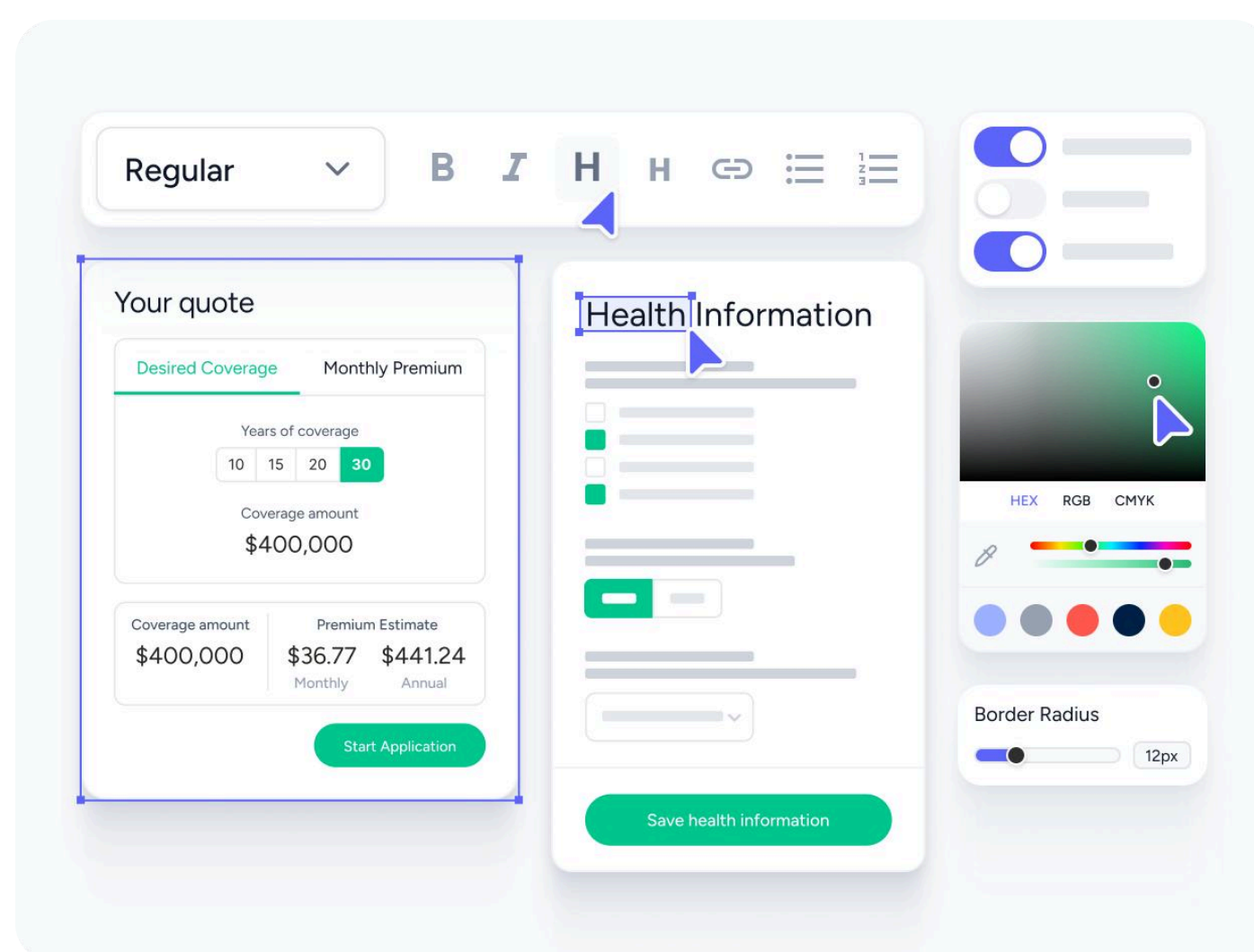
Power your content with our templates for landing pages, emails, SMS, and other customer touch points.

## Rules & questions

Customize application questions to meet business- and state-specific product and underwriting requirements.

## Products

Bestow supports an ever-growing menu of life products, including instant issue and RTU term, final expense, IUL and more.



# Recommendation Engine

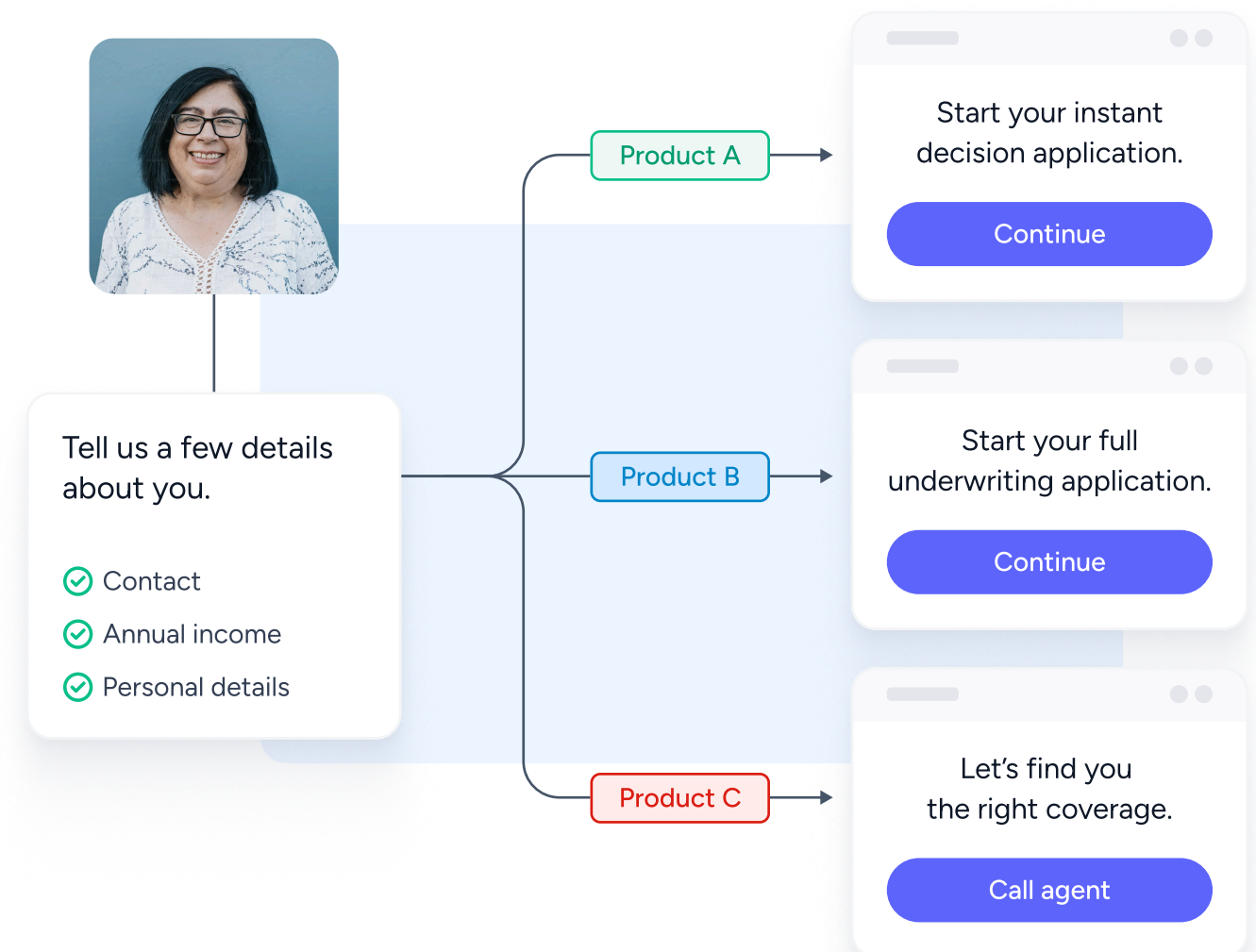
Using powerful data models, carriers can guide customers to their best fit product in real time, lowering underwriting costs and improving customer experience.

# 22%

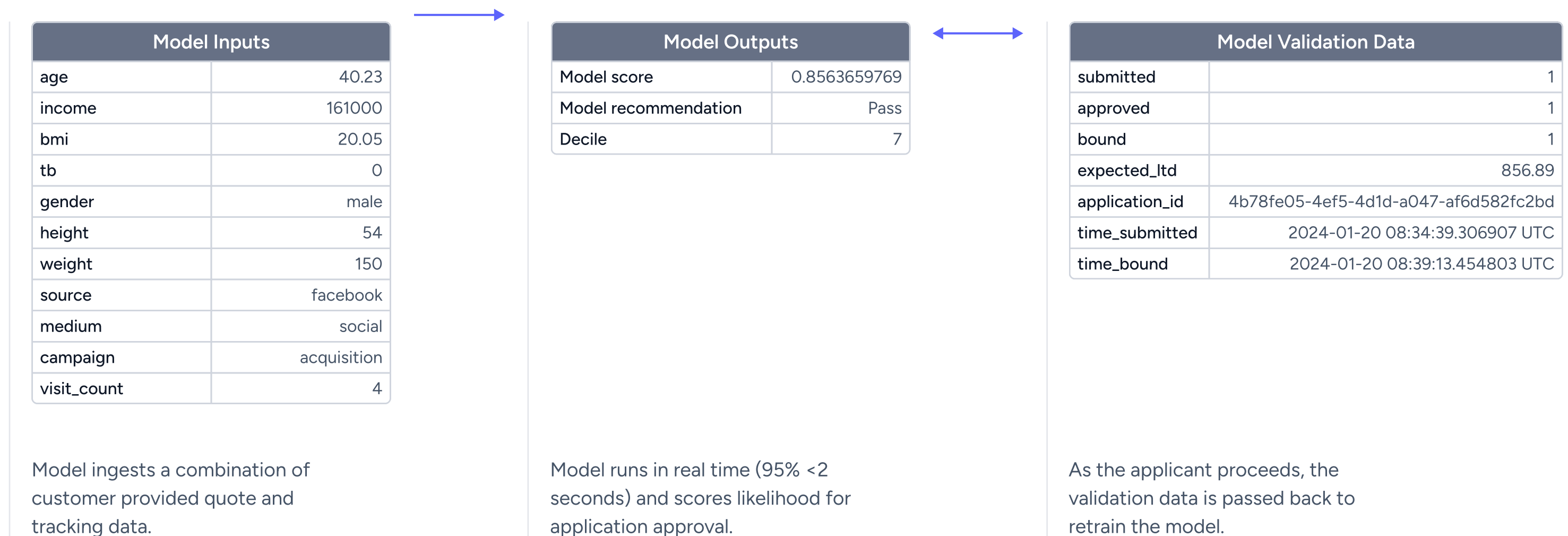
Lower underwriting costs

## Bestow's Recommendation Engine employs automated backend processes to:

- Pre-sort and tier customers
- Determine likelihood of approval
- Determine likelihood of purchase
- Route customers to best product fit, including 3rd party offboarding



## Real-time models drive differentiated customer experiences.



## Sales channels

### Agent-led

Help agents (captive, independent, IMOs, and BGA's) sell smarter with an intuitive sales dashboard and seamless digital application experience that's consistent across in-person, phone, or virtual sales scenarios.

### Agent drop ticket

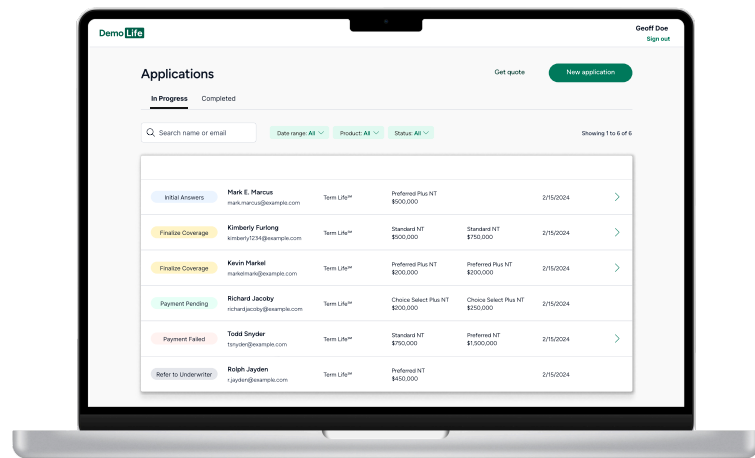
Deliver the simplicity and convenience agents love with a drop ticket process fully integrated into the digital sales journey.

### Direct-to-consumer

Provide customers with the modern buying experience they've come to expect, with optional data-driven features to help guide them to the right products in real time.

# Agent-led and drop ticket sales flow

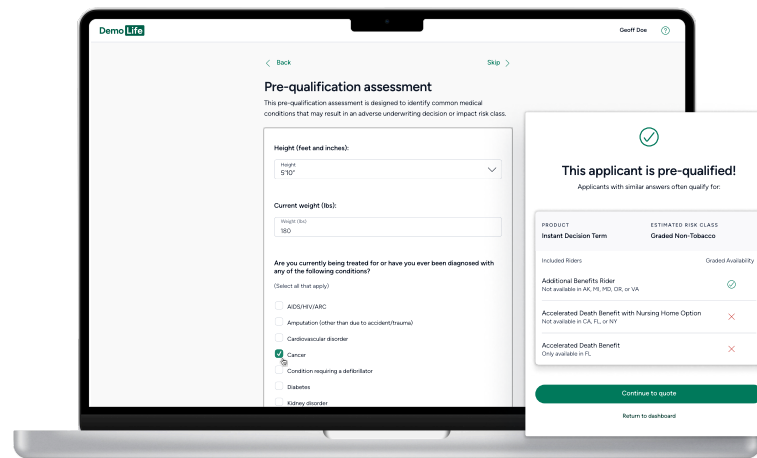
Help agents work smarter, not harder, with an easy-to-use digital experience that works across devices and sales settings.



## Intuitive case portal

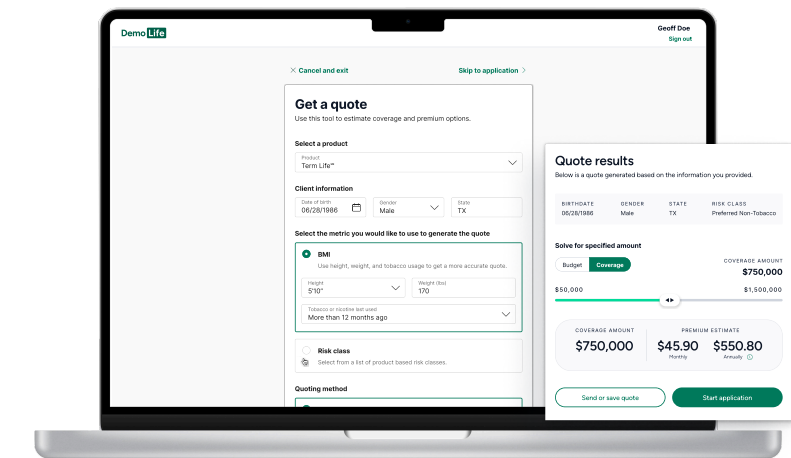
Agents can easily manage in-progress business in their personal case support portal.

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



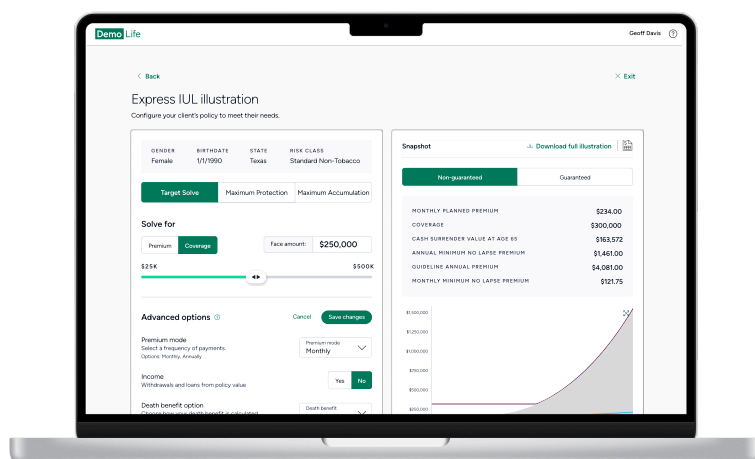
## Optional pre-qualification

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.



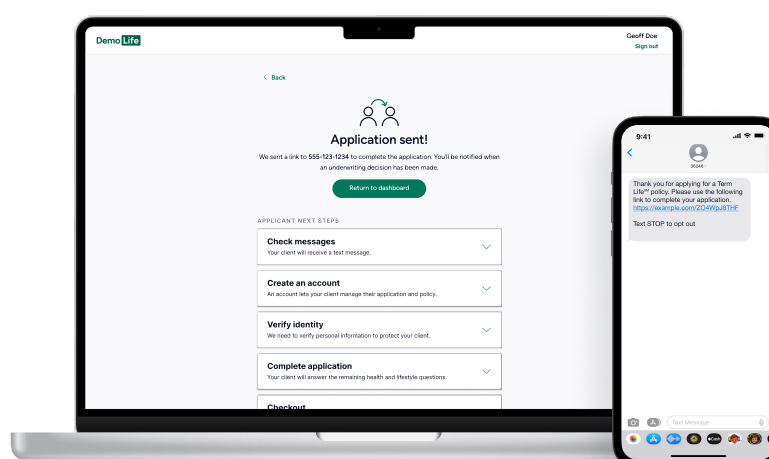
## Fast quoting

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.



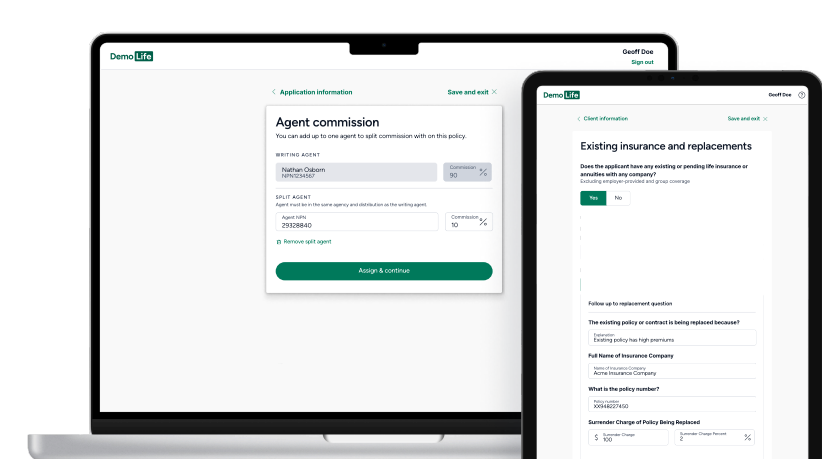
## Illustrations

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.

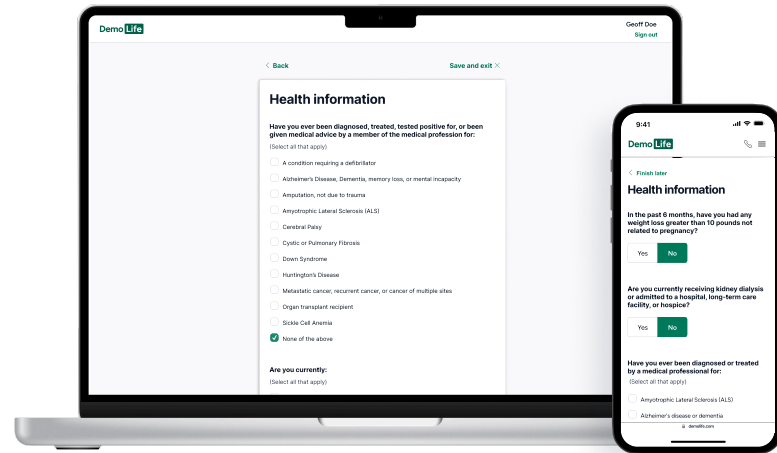


## Commission and replacements

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

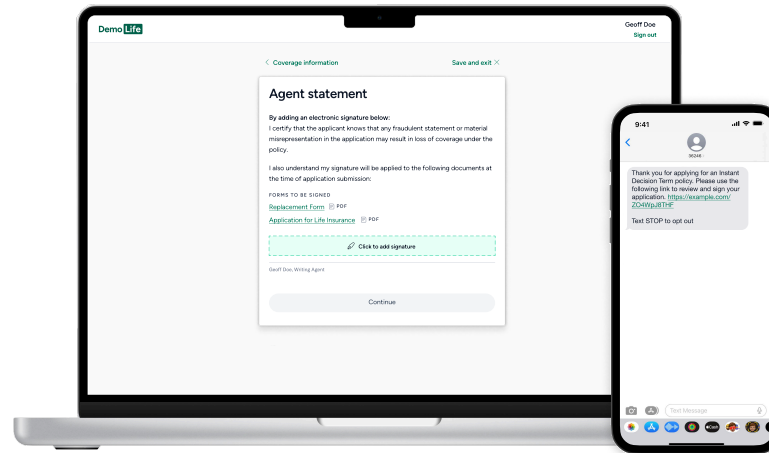
Help agents work smarter, not harder, with an easy-to-use digital experience that works across devices and sales settings.



## Flexible, user-friendly application

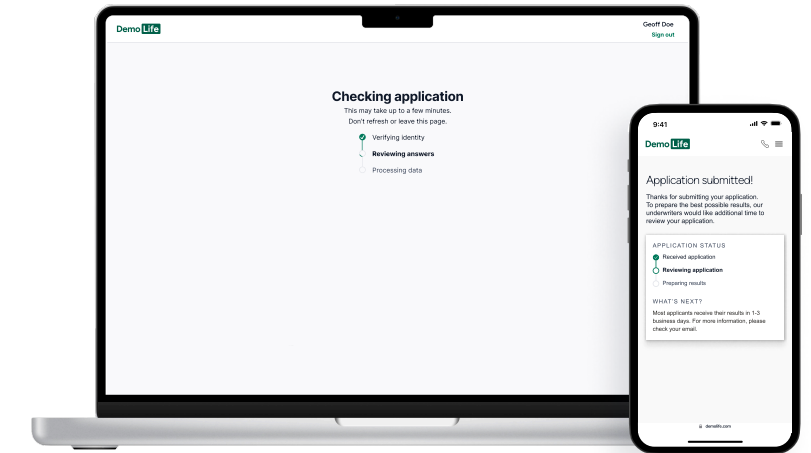
The cross-platform application experience works across phone, in-person, and remote scenarios.

- 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.



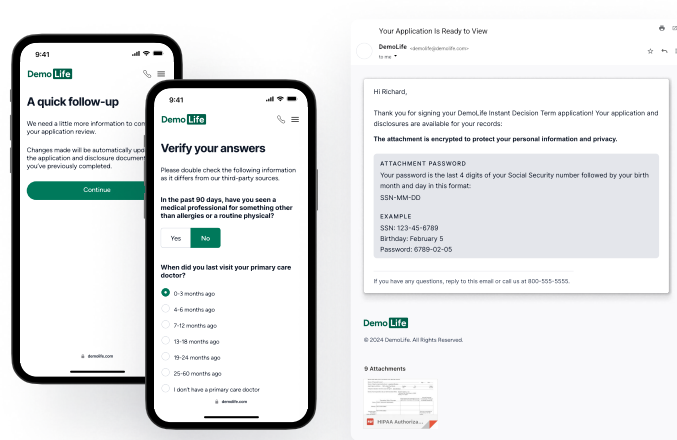
## Signatures

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.



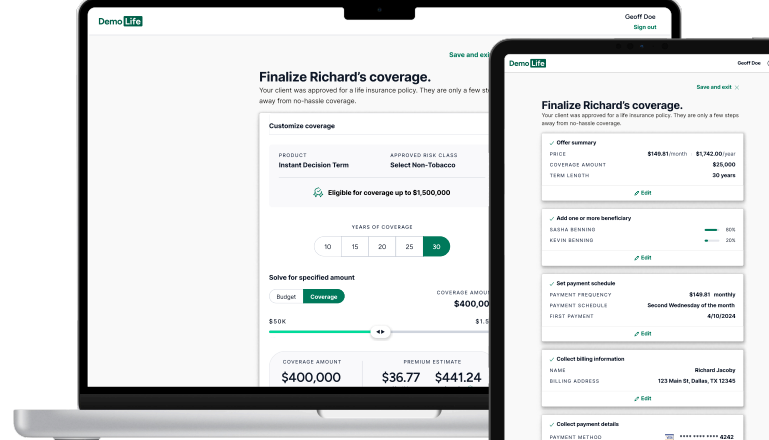
## Multi-path UW

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

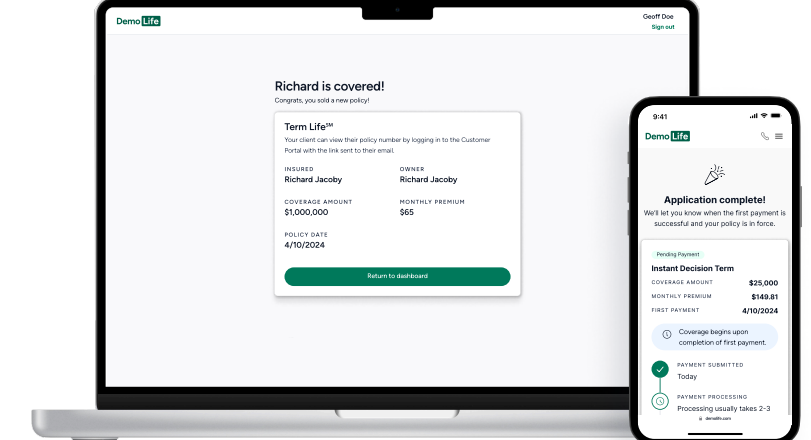
Need additional information or documentation from an applicant? Bestow's digital platform unifies the agent work stream with an in-app digital notification flow for seamless customer follow-up.



## 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)

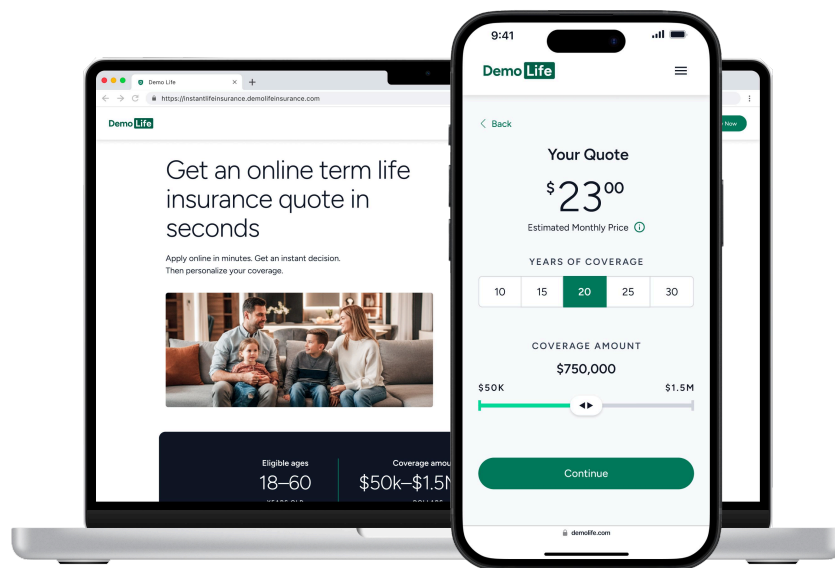


## Policy delivery

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.

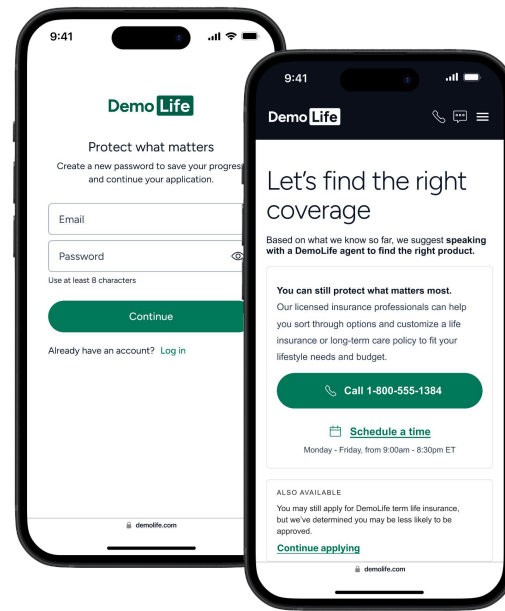
# Direct consumer sales flow

Give customers a digital experience with optional agent touch points. Applicants can apply, sign, and pay in minutes.



## Starting with a quote

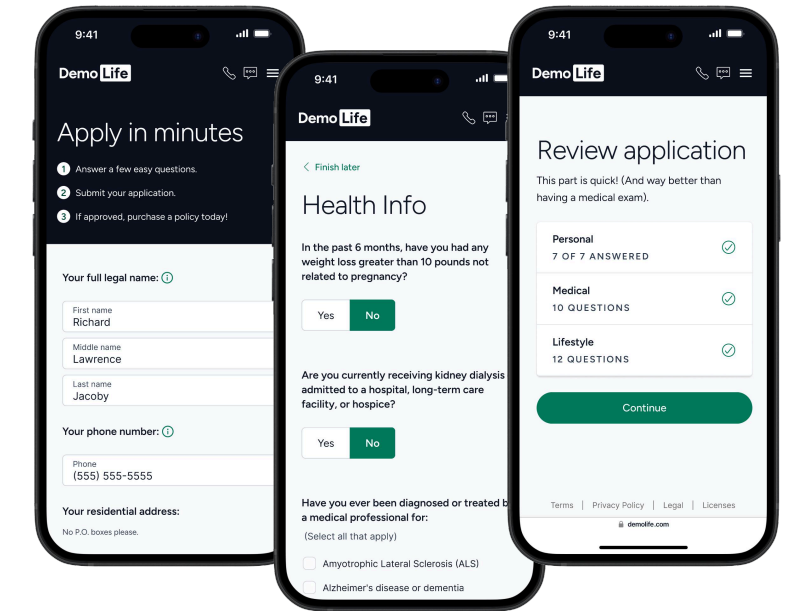
Customers input a few simple data points to get an instantly generated quote. Our quote tool is interactive, allowing customers to toggle and adjust product-specific features like coverage amount or term length, for example.



## Seamless offboarding

Our recommendation engine uses data and analytics to provide real-time customer pipelining.

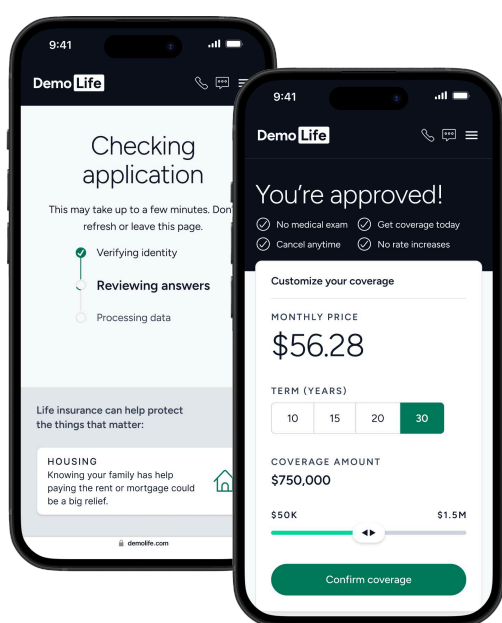
- Help guide customers to their best product fit.
- Connect customers to trusted agents.
- Increase customer retention.
- Reduce underwriting costs.



## Easy digital application

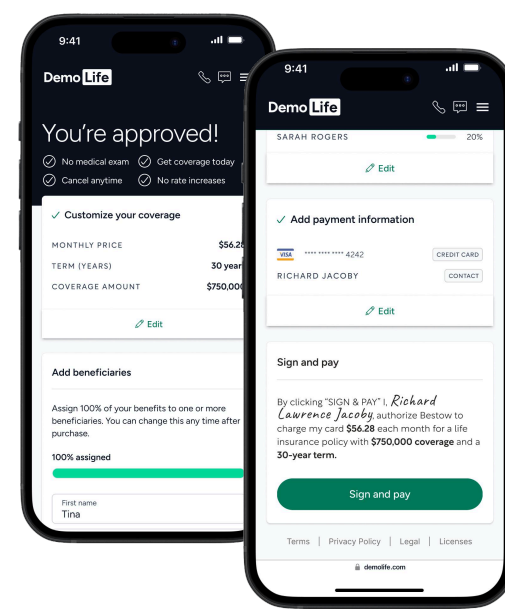
Provide an effortless experience for customers, with features and customizations top carriers expect.

- Customized questions & rules
- Save application progress
- Secure verification process



## From instant decision to refer to underwriter

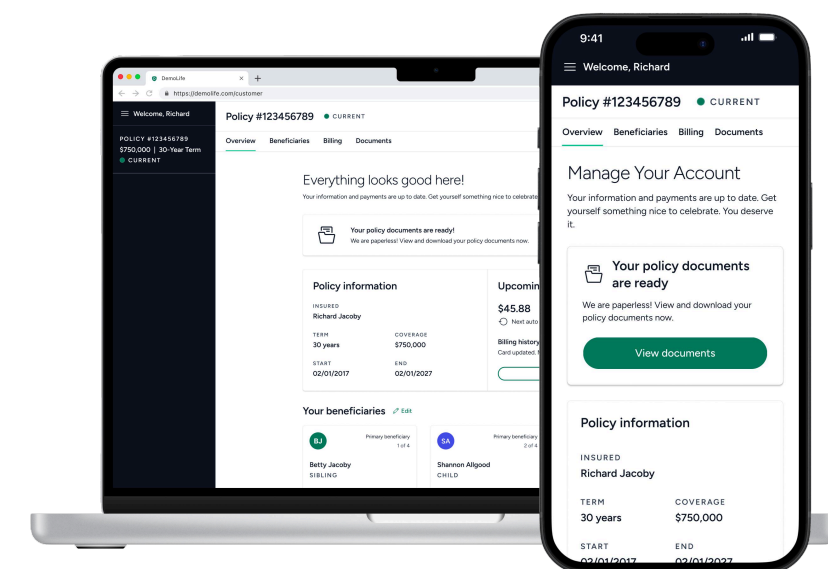
Tailor your underwriting program to meet your specific needs and goals. Bestow's underwriting engine supports both instant digital issue and the ability to refer to an underwriter via our workbench experience.



## Smooth digital checkout

Digitize every step of the checkout process, including:

- Customizing coverage
- Assigning beneficiaries
- CC or ACH payments
- Simple eSignature
- Digital document delivery



## Simple self-service

Reduce the burden on customer support staff with our customer portal experience that lets customers self-serve.

- Access policy documents
- Change beneficiaries
- Update billing and make payments

## 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 real 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