BESTOW

# Administration

Access tools, portals, and TPA services to support the entire customer lifecycle.

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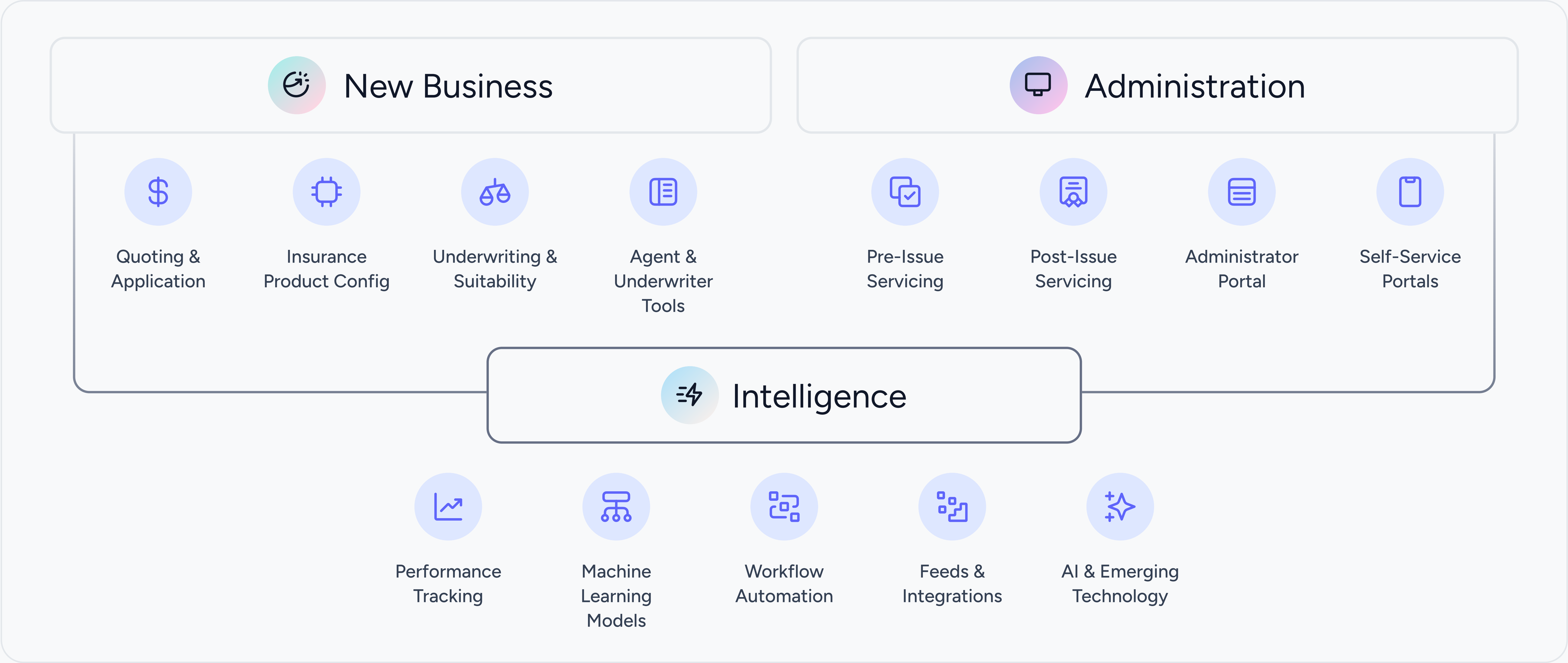
## Bestow Platform



# Reimagine administration, with TPA offerings and powerful tools and portals to optimize pre- and post-issue servicing.

### Boost efficiency

Reduce operational bottlenecks with smooth, easy-to-navigate tools and portal experiences. Optimize workflows for both policy administrators and customers.

### Improve customer experience

Launch an intuitive customer portal customized to fit within your brand ecosystem, which allows customers to self-serve up to 97% of their own needs.

### Manage your book of business

Give your teams everything they need to manage your book of business, from detailed customer, account, and policy info to financials and lead source data.

## What we deliver

Get turnkey TPA services from our experienced CX team or integrate with your own team to support the full customer lifecycle, from application assistance and other pre-issue needs all the way through claims initiation.

**Pre-issue servicing**

Avoid bottlenecks and confusion and boost submit rates with tools that help get customers over the finish line. Offer seamless assistance with:

- Application process assistance
- Payment scheduling and processing
- Action deadlines
- Status and decision info

**Post-issue servicing**

Make life easier on CX teams (and customers) with user-friendly features to help customers:

- Resolve payment and billing issues
- Access policy info
- Make ownership and beneficiary changes
- Assign collateral
- And more

# TPA Suite

Bestow's administrative portal is both powerful and user-friendly, with optimized workflows that save time and resources, and improve customer experience.

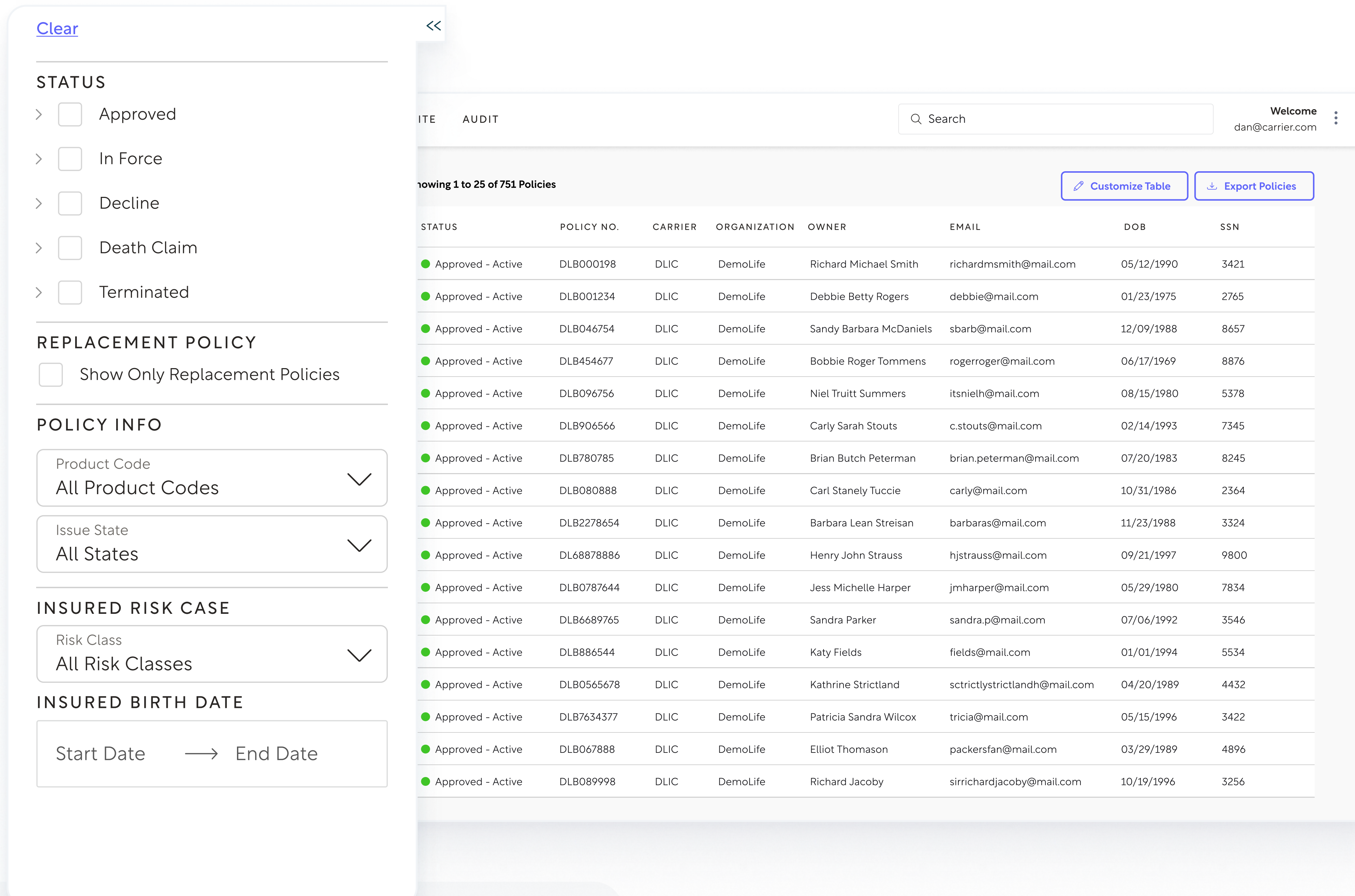
# Admin portal tour

Get an easy-to-navigate portal experience fully loaded with all the features and insights an administrator could need.

## Filtering

Search your book of business in the way that makes sense for you.

- Application status
- Product types and codes
- Issuing state
- Risk classes
- Insured birth date

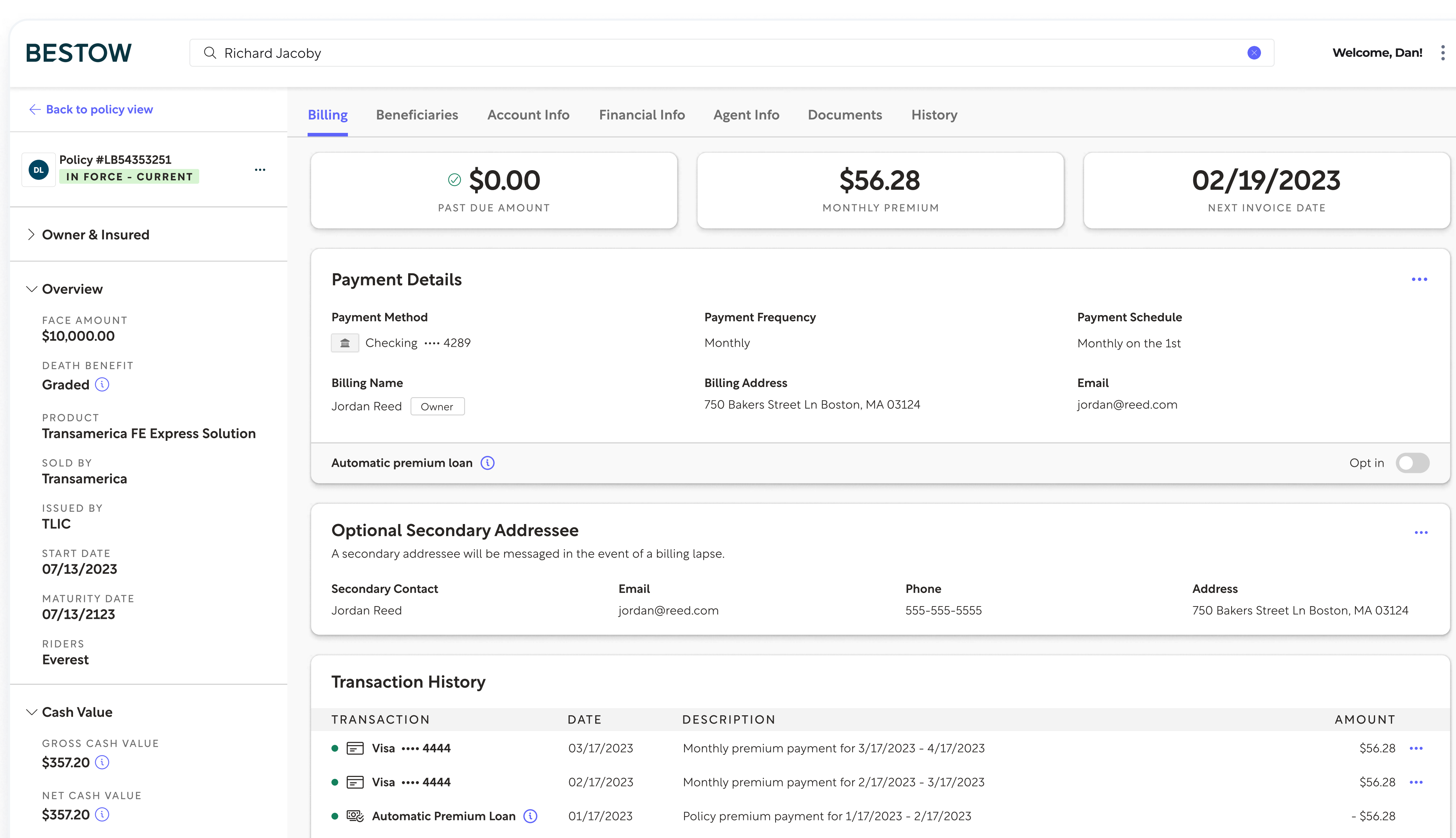



### Fraud alerts and permissions security

Bestow's administration suite caters to several different permissions levels, giving carriers more control over needs-based access to features and sensitive information. For example, a CX agent may have limited access to certain data types or functionalities, while a top-level administrator may have broad access to full policy lifecycle and book of business details. Additional workflows also empower administrators to flag potential fraudulent activity, triggering SIU review.

## Billing and payments

Get full policy-level billing and payment capabilities, including the ability to pay or schedule a future payment via either ACH or credit card.

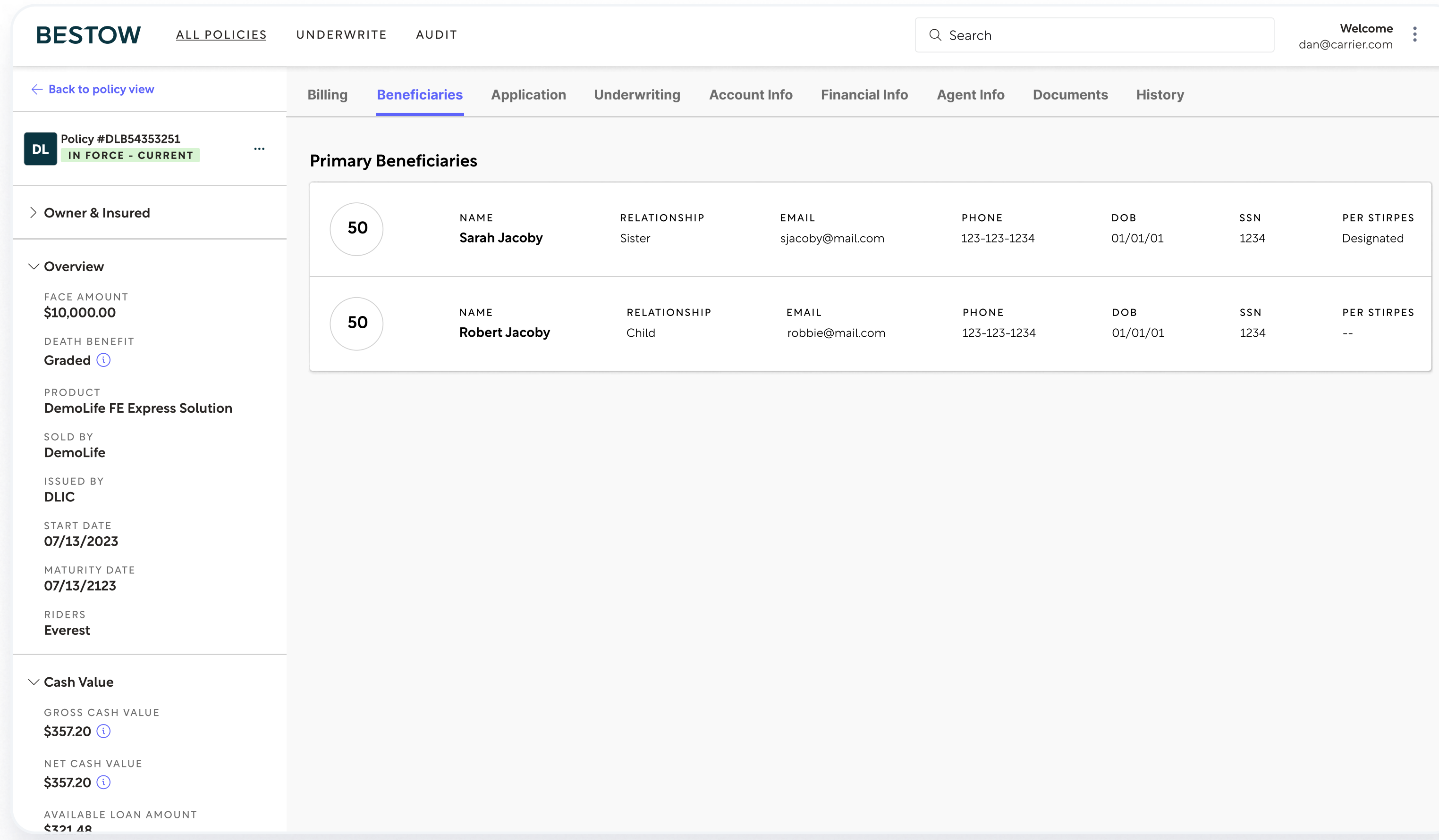


# Individual policy view

Get optimized admin workflows to save time and resources, and improve customer experience.

## Beneficiaries

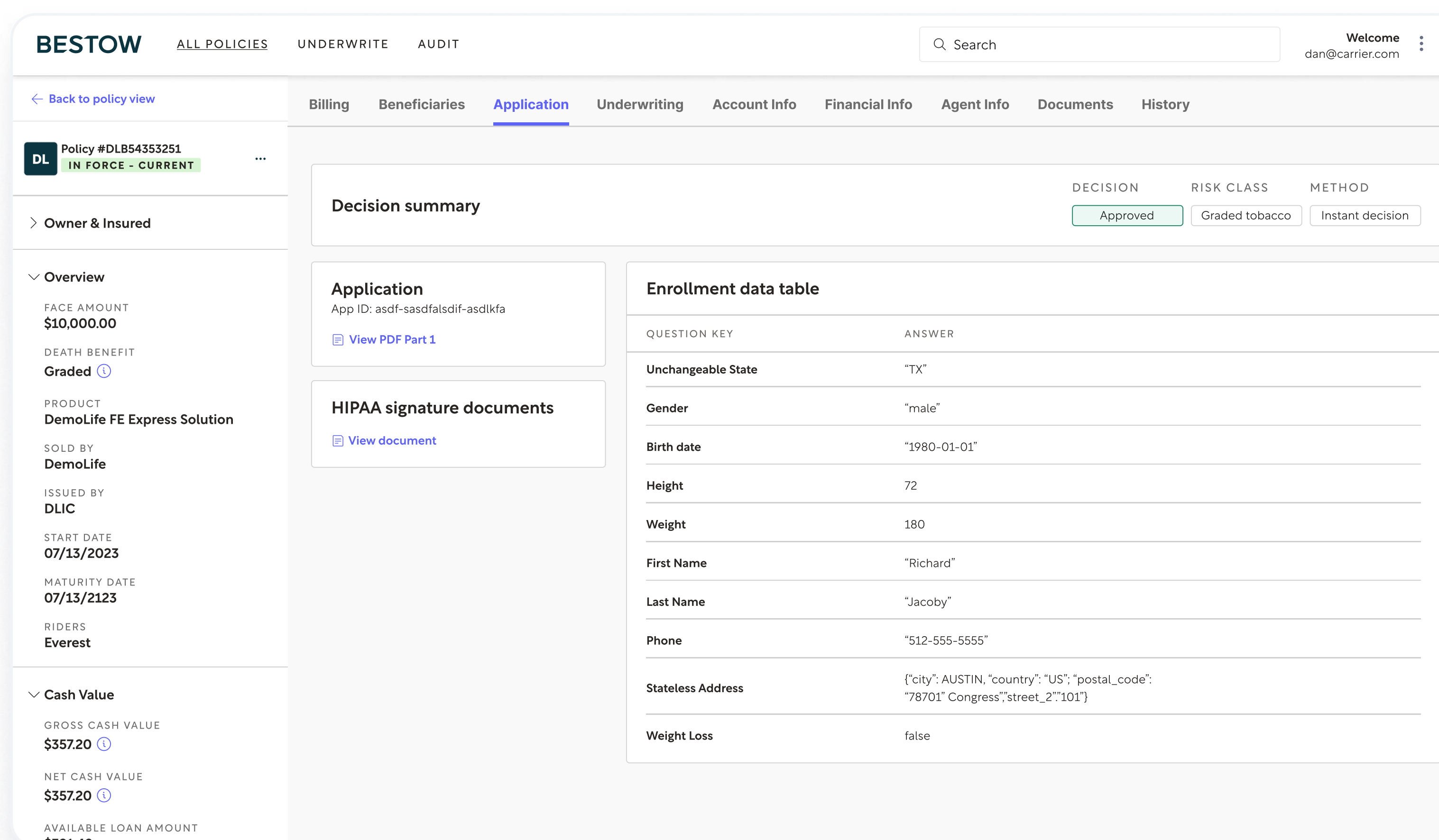
Easily assign, update, or verify information about beneficiaries and irrevocable beneficiaries.




## Application details

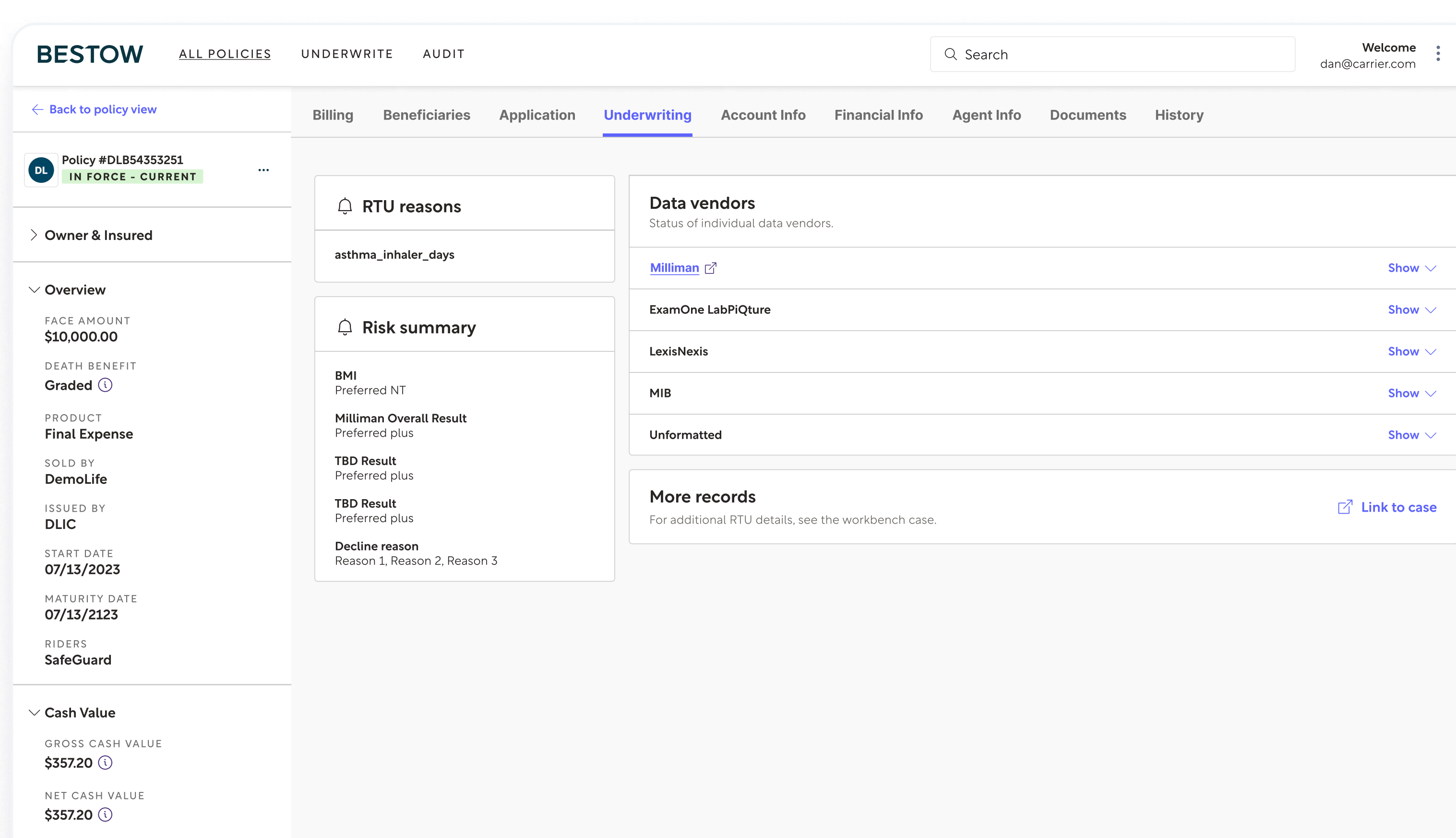
Access everything associated with a particular application including:

- Enrollment details
- Decision
- Risk class
- Underwriting method
- PDF views of signed application and HIPAA docs




## Underwriting info

Dive deep into decisioning reasons, risk summaries, and easy-to-navigate data vendor results. You can even link additional data or files to a case.

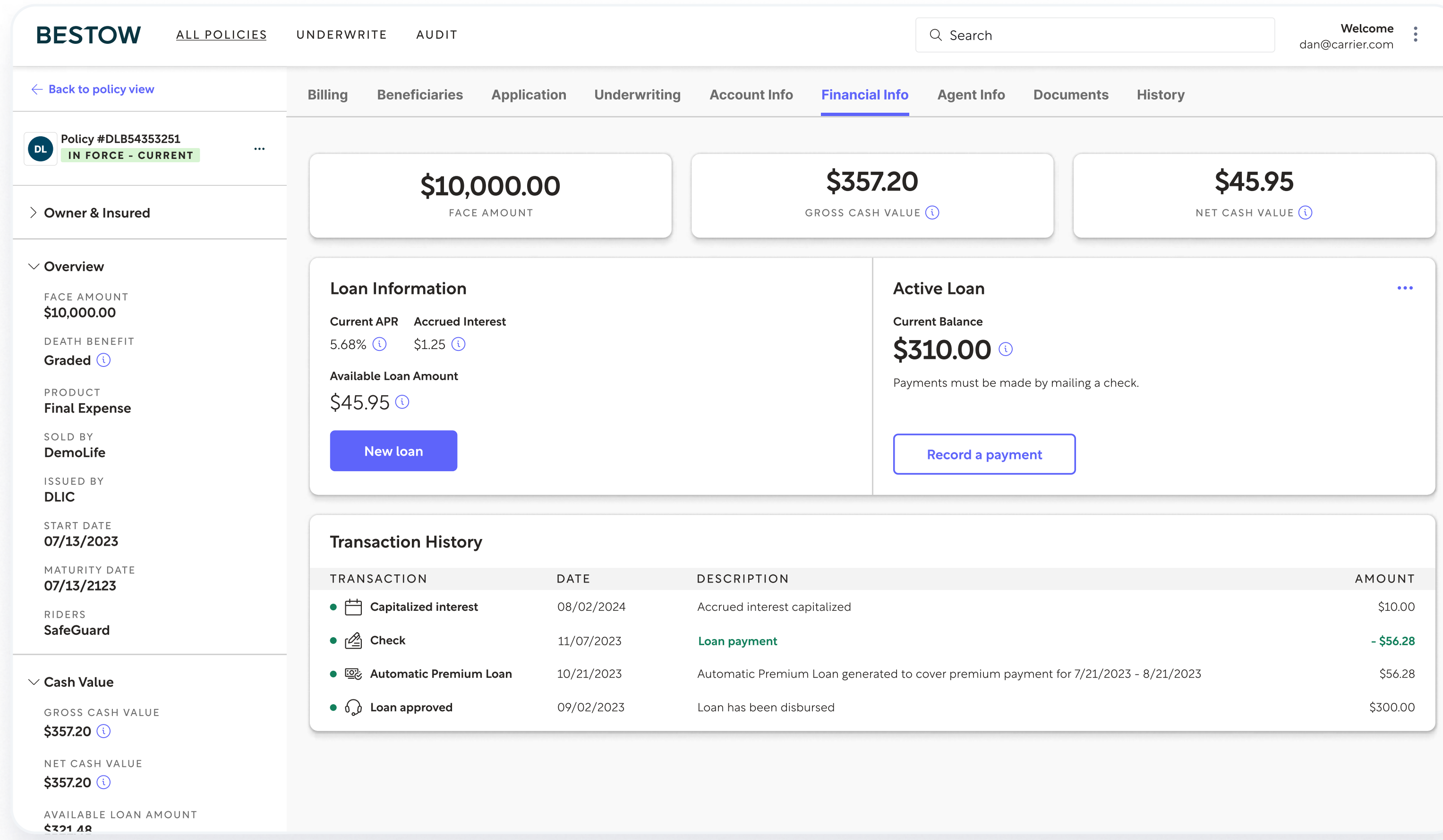


# Individual policy view

Get optimized admin workflows to save time and resources, and improve customer experience.

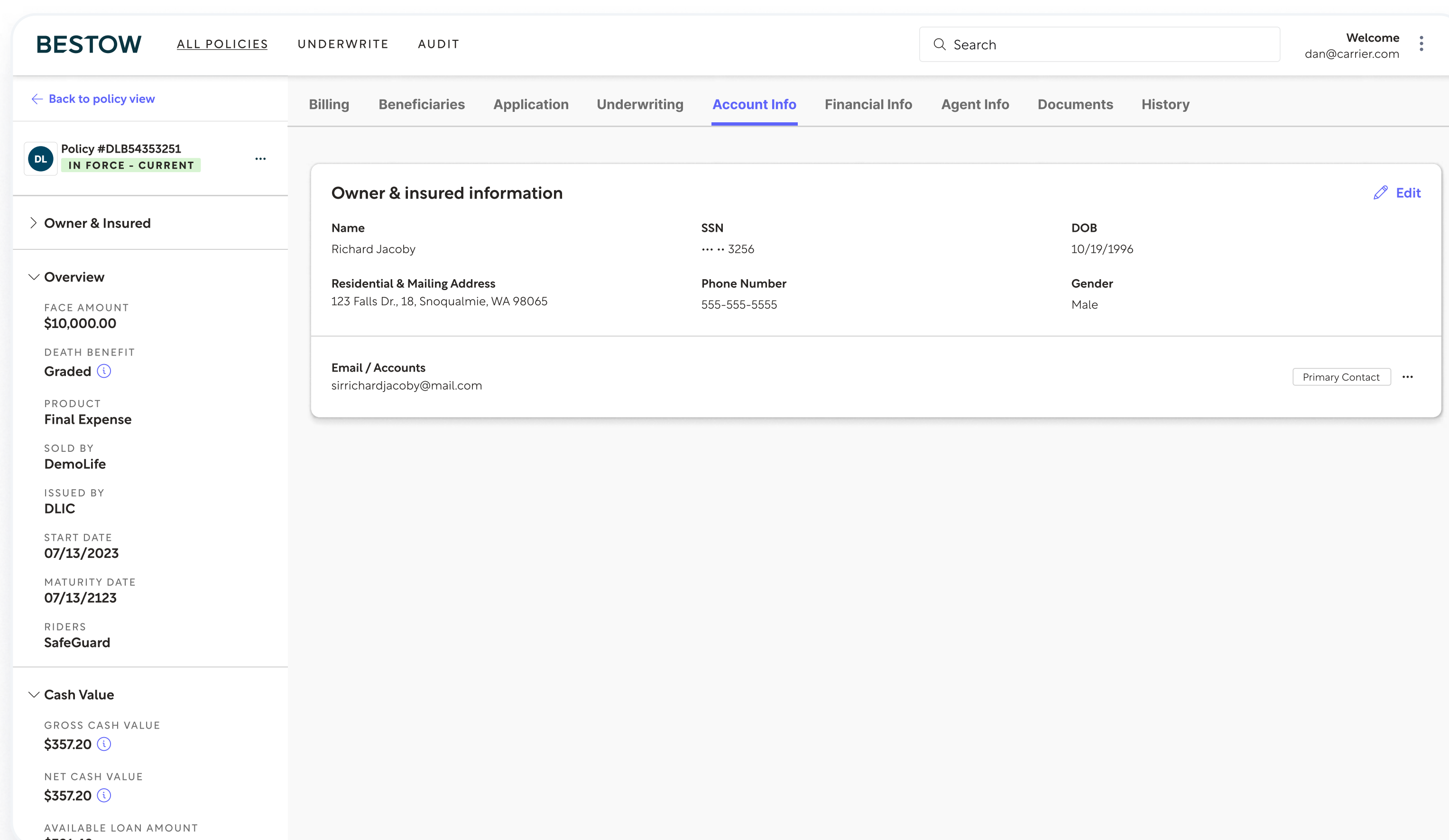
## Financials

Unlock the full financial picture of a given policy, with features to track cash value and loans, and other applicable mechanisms for a variety of product types.



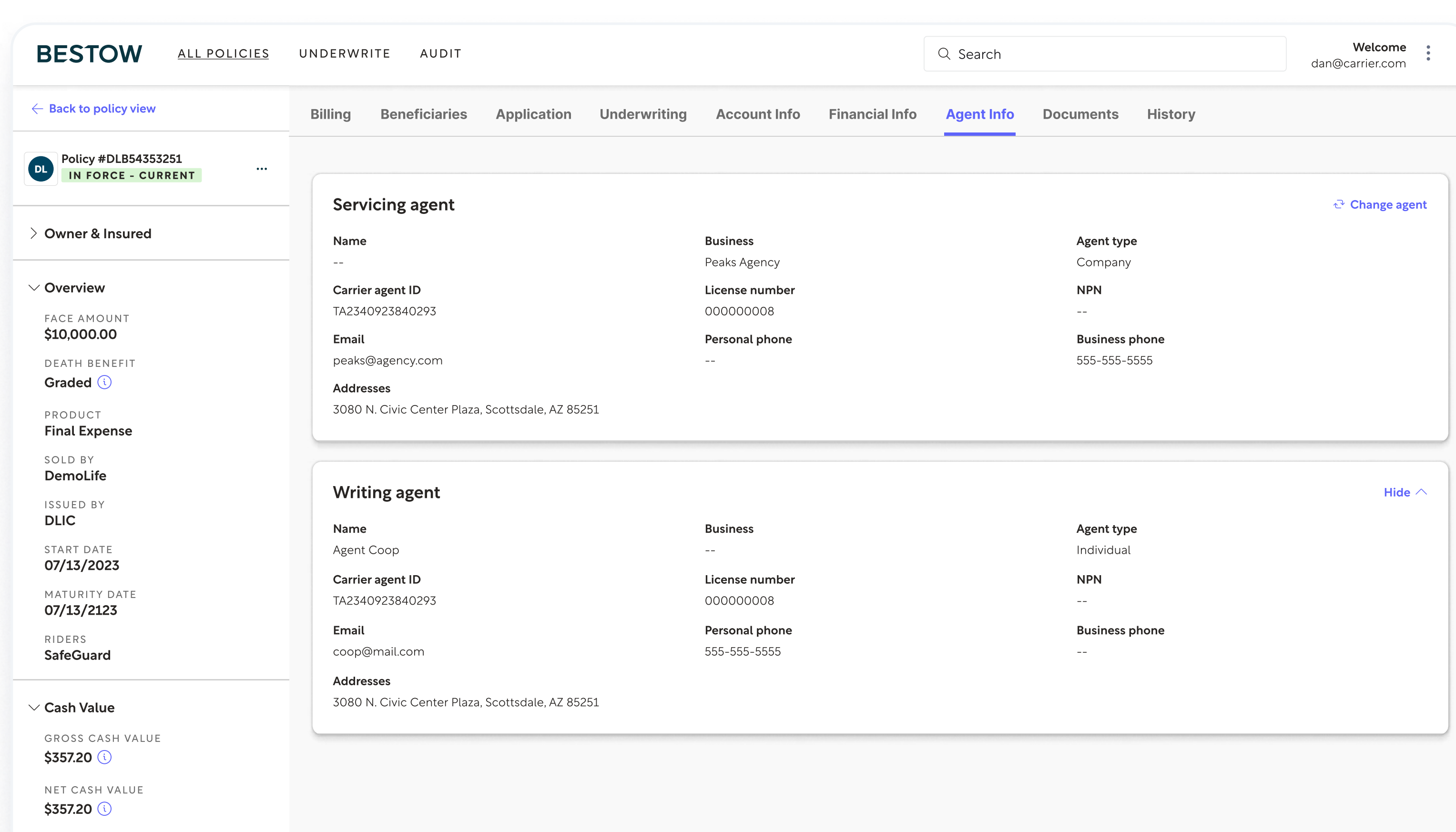

## Account info

Quickly access and make needed updates to personal and contact details for policy owners and insured individuals.




## Agent info

Get lead source agent and servicing agent information, and easily update a policy's servicing agent if needed.

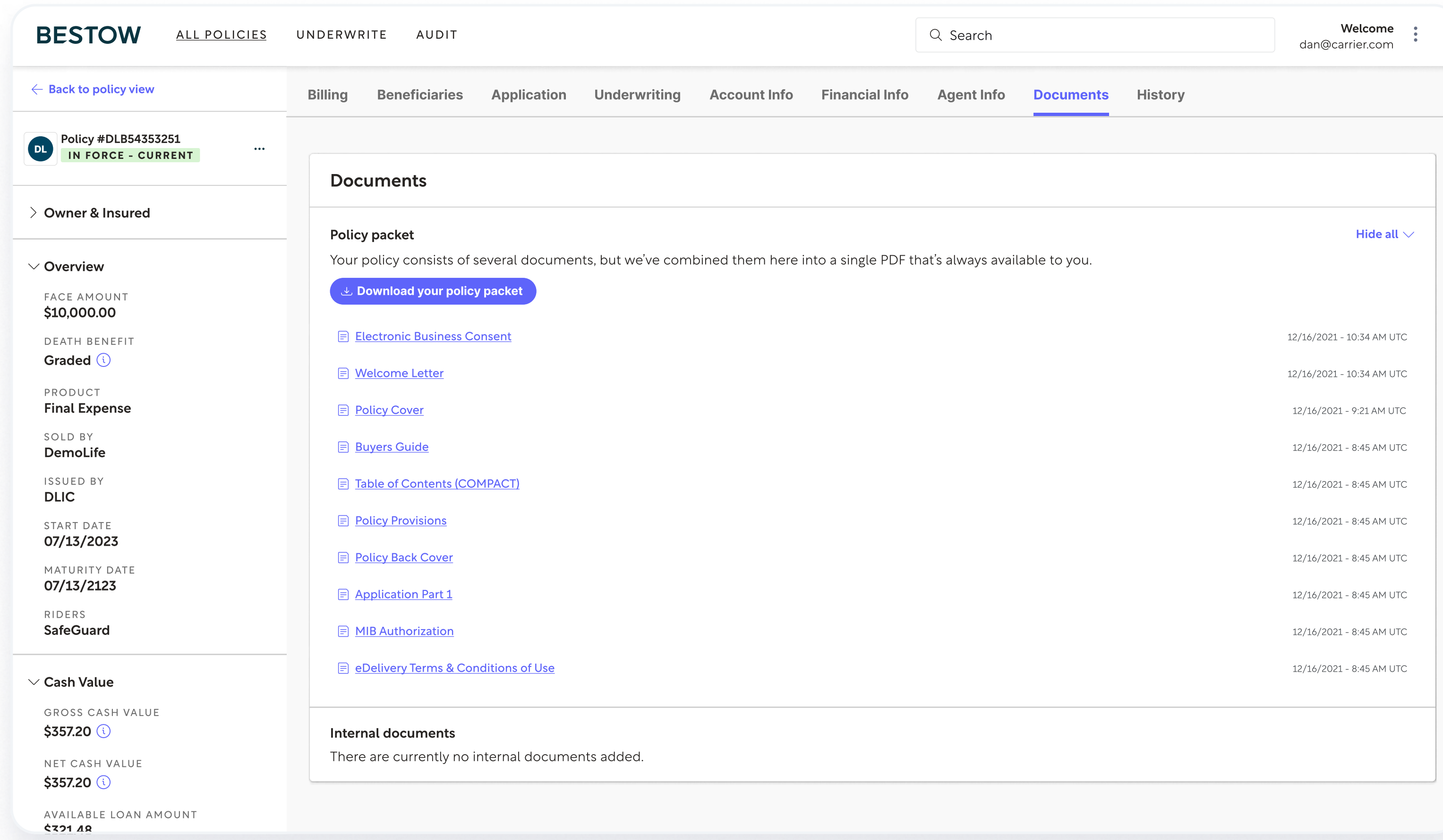


# Individual policy view

Get optimized admin workflows to save time and resources, and improve customer experience.

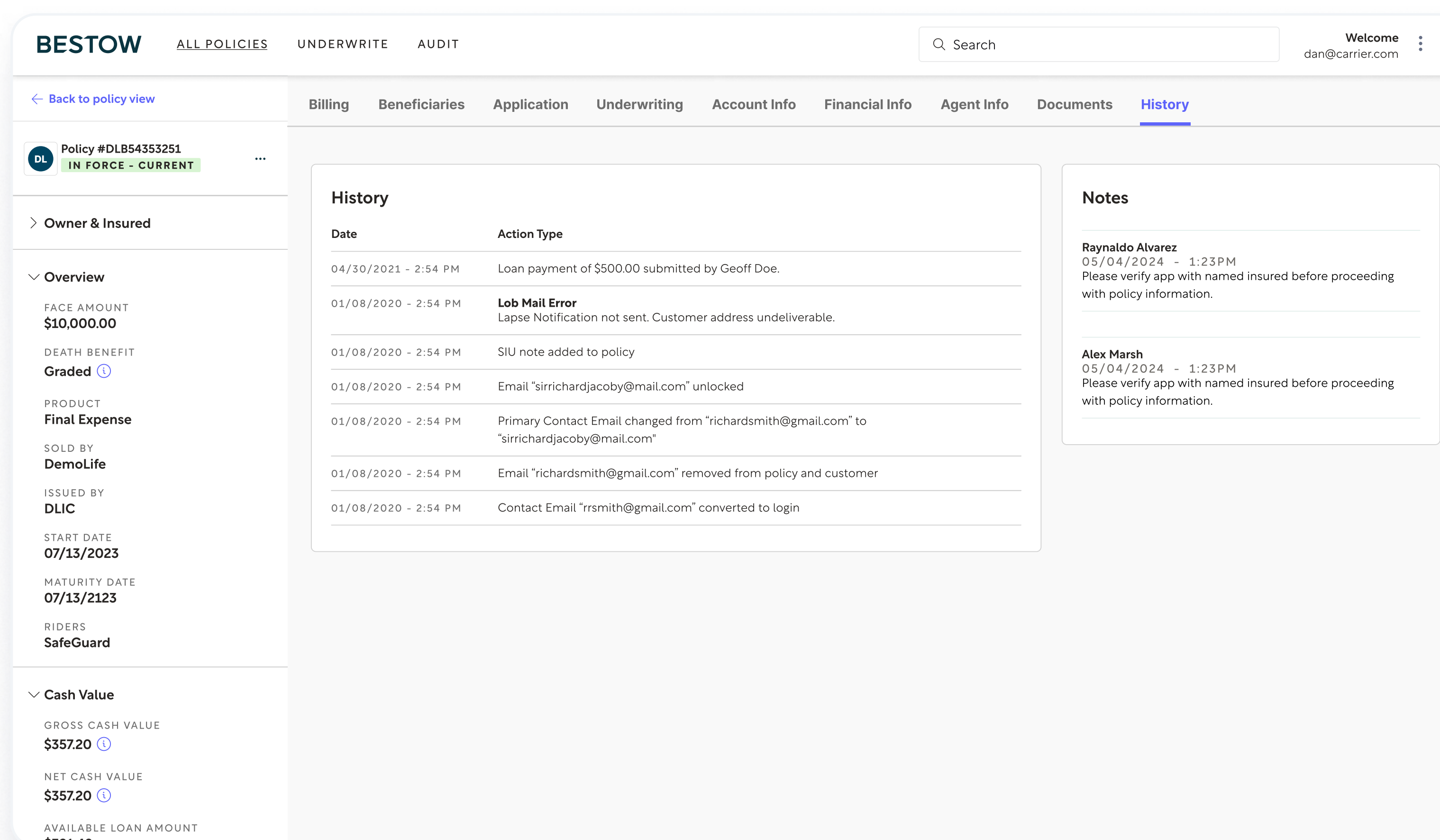
## Documents

Retrieve and share a customer's full digital policy packet as well as component policy documents with the touch of a button.



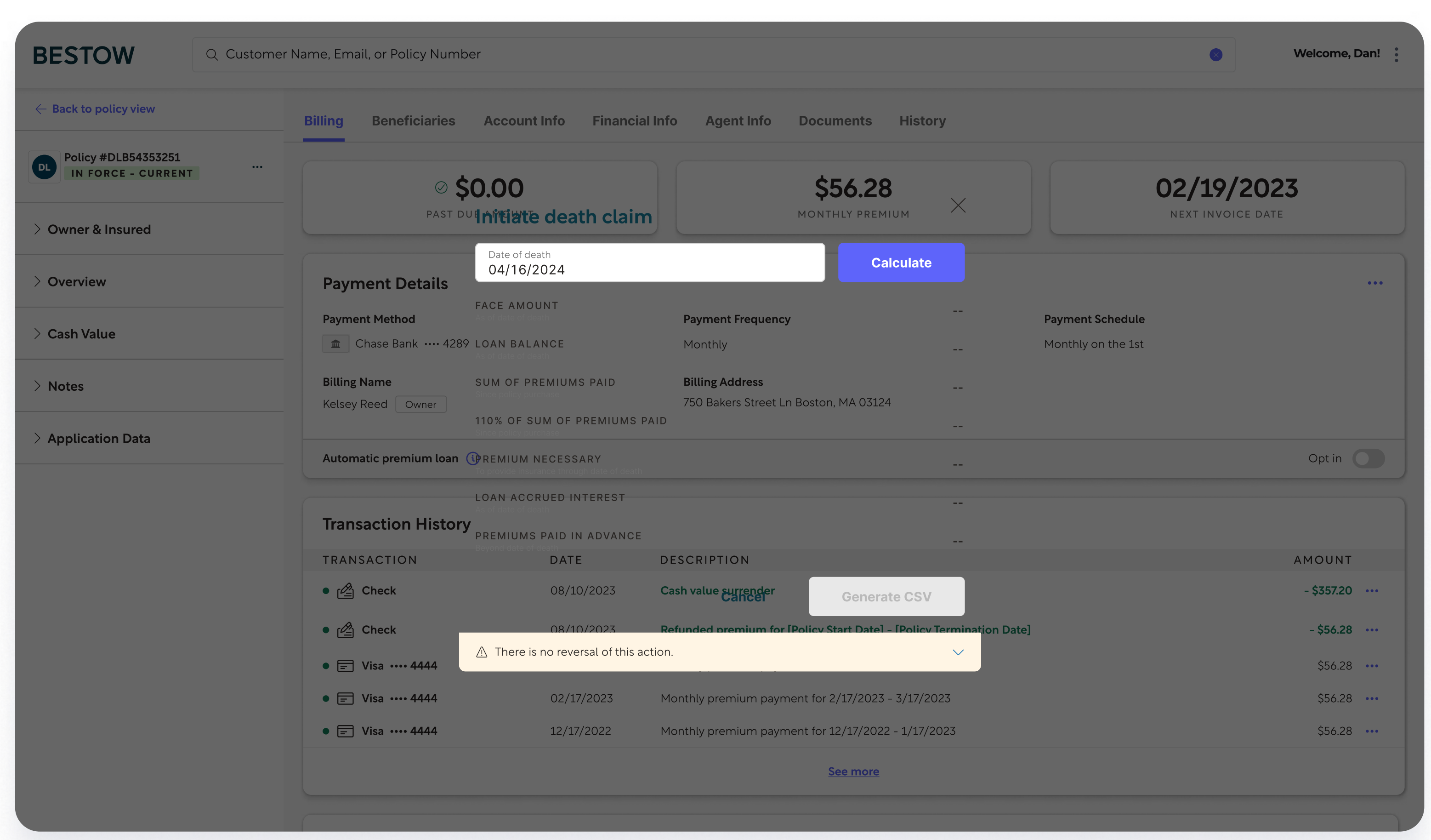

## Policy history

View complete history details including actions taken throughout a policy lifecycle, as well as any administrative notes.




## Claims initiation

Digitally initiate death claims and get real-time status updates.



Administration

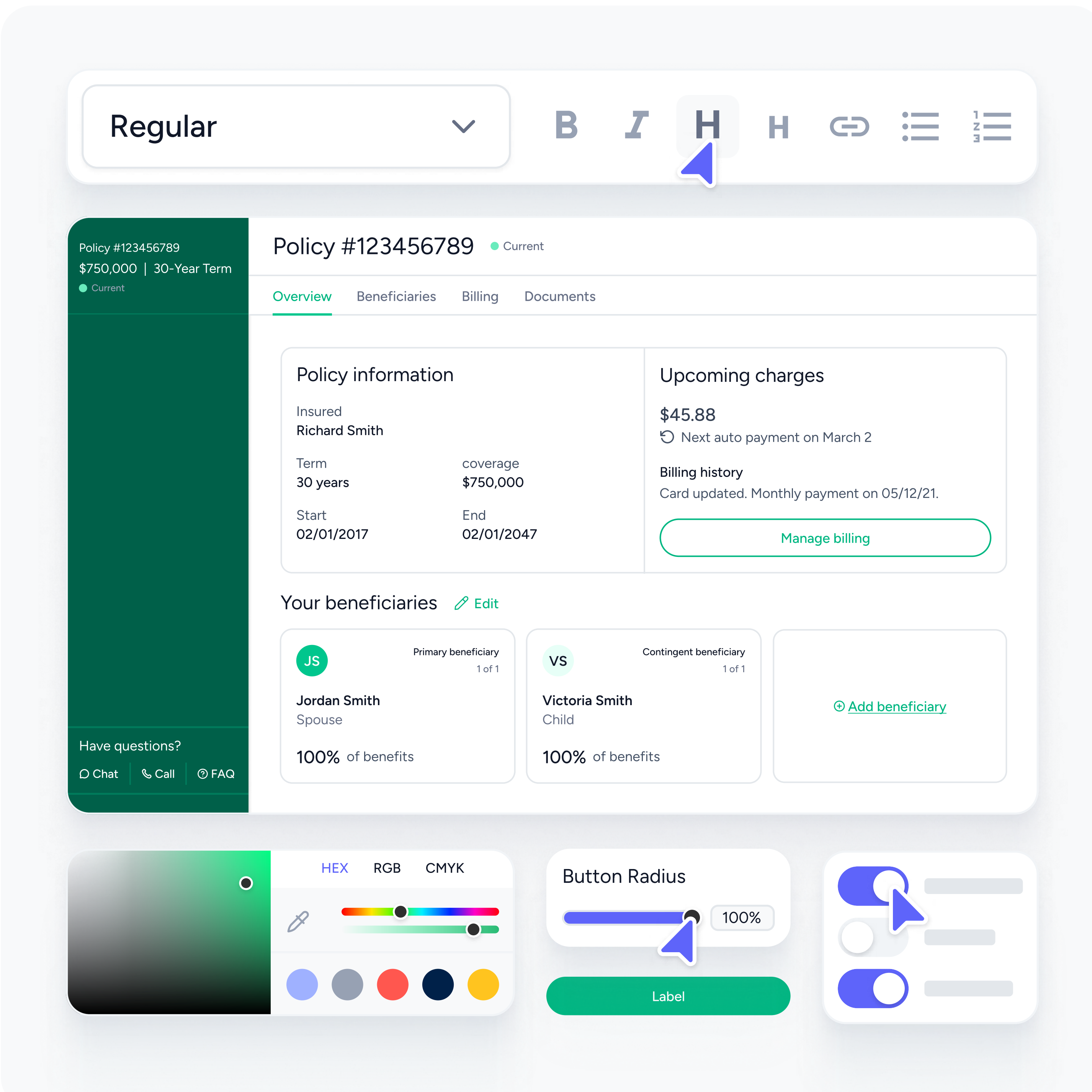
# Service portal

Launch a self-service portal experience that customers love, supporting multiple products and saving valuable time and resources.

# Let customers self-serve 97% of their support needs.

Reduce burden on your CX resources and empower your customers with a digital portal experience to easily self-serve up to 97% of typical support needs, including:

- Making payments and billing adjustments
- Updating and verifying account info
- Retrieving digital policy docs
- Updating beneficiary designations




### Customizable experience

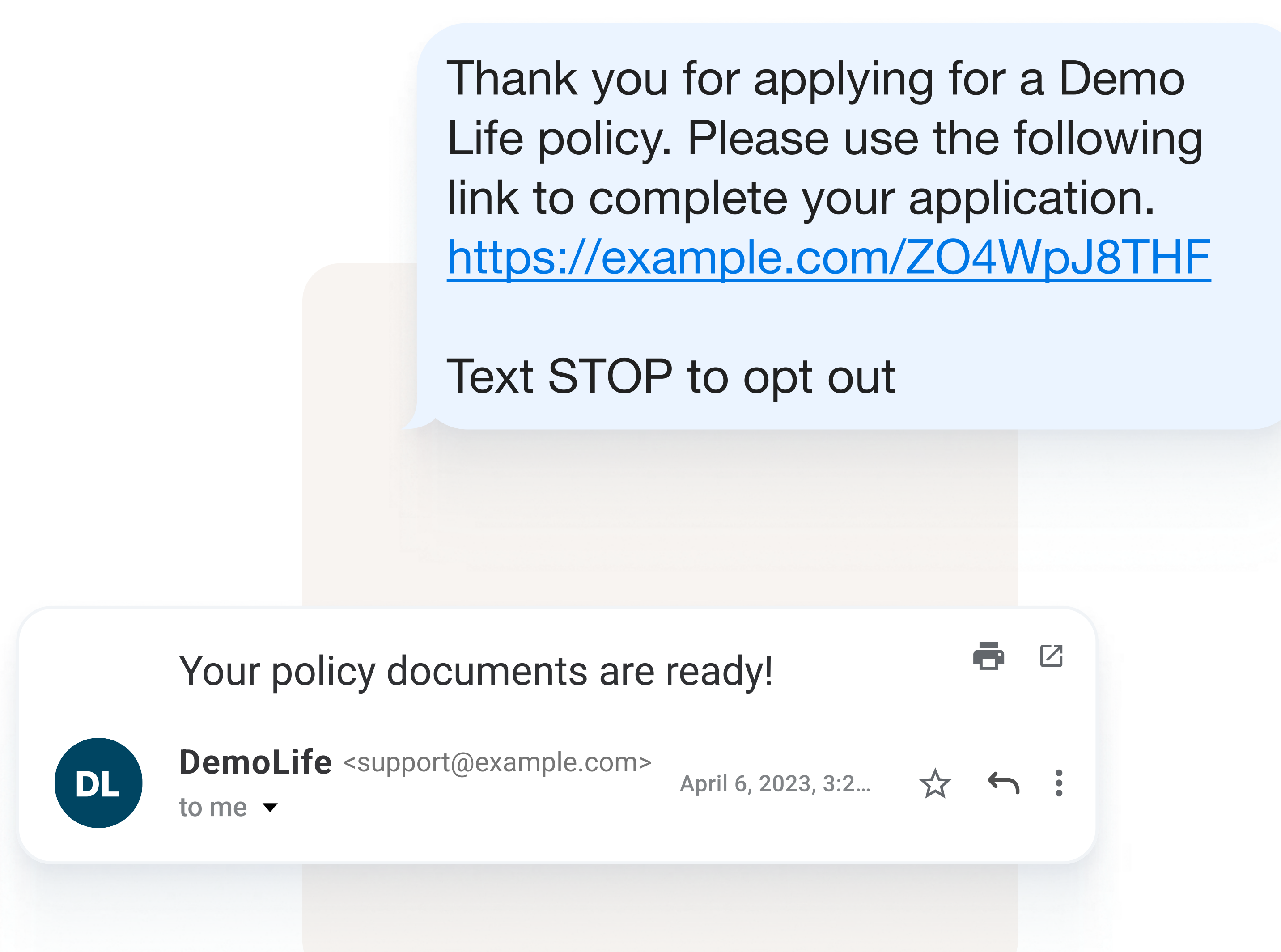
Easily tailor the customer portal look and feel to give your customers an experience consistent with your brand ecosystem.

### Cater to your product needs

Whether supporting simple term or a more complex product, Bestow's portal experience offers features and capabilities that cater to specific product needs (think cash value, loans, premium loans, and more).

### Built-in notifications

Leverage Bestow's built-in notifications system to keep customers up to date on statuses and needed action, prompting them to self-serve and resolve issues or to contact support or an agent.

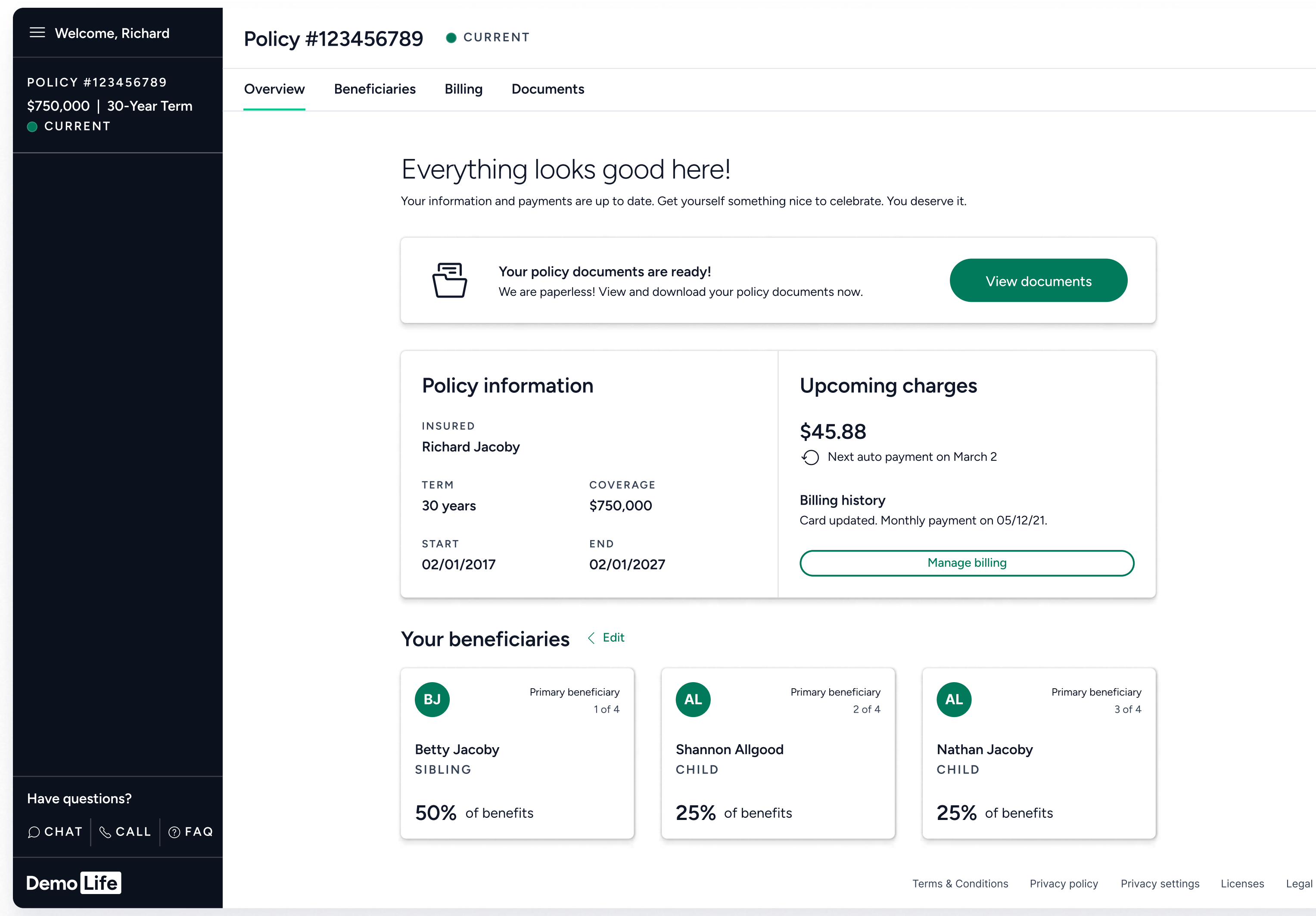


# Service portal capabilities walkthrough

Give customers the seamless, digital self-service tool they expect from any modern company.

## Policy overview

Give customers an instant snapshot of policy details, beneficiaries, upcoming charges and billing and other status-related prompts.

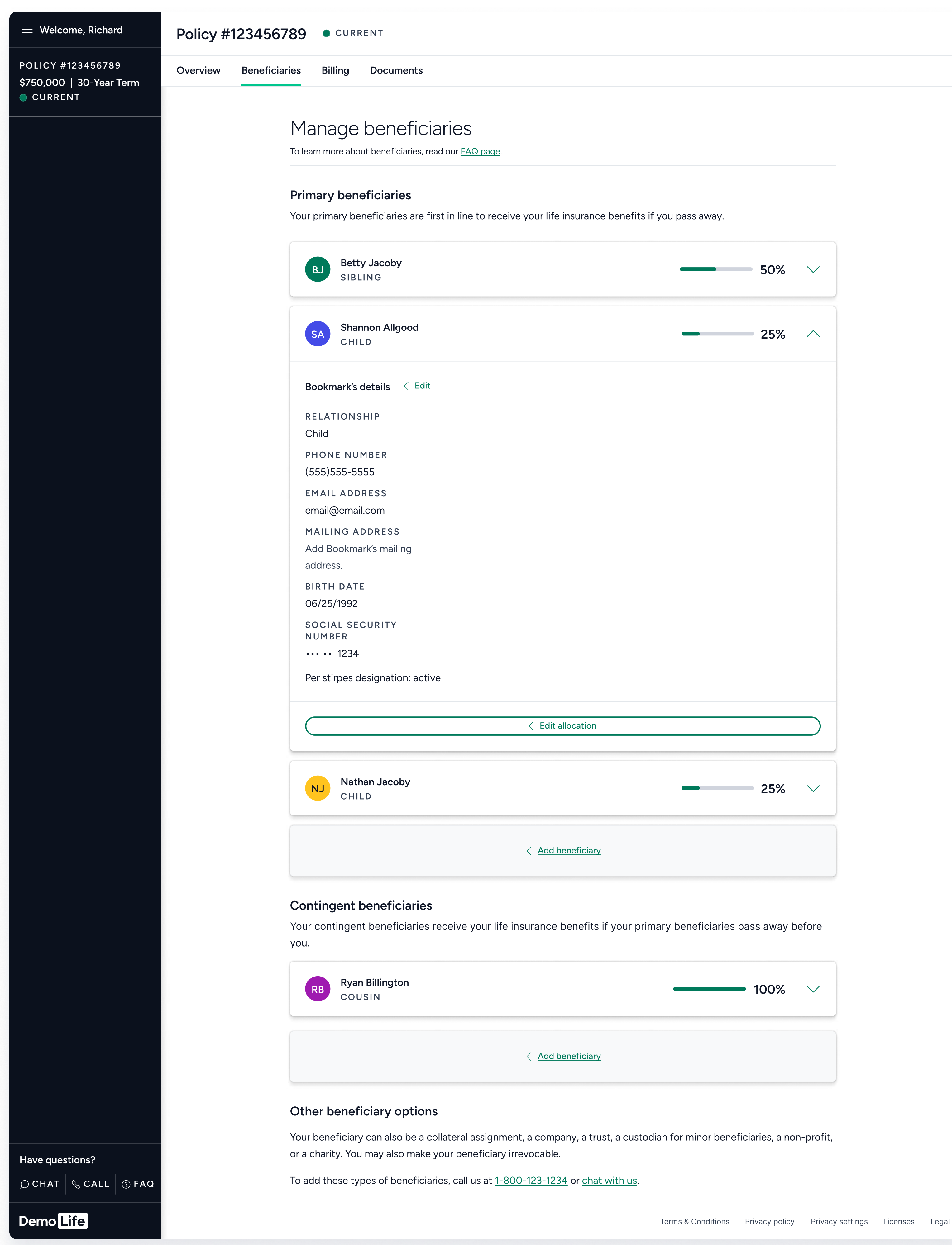



## Update beneficiaries

Let customers verify, update, or change beneficiaries and contingent beneficiaries with ease.

### CX Quick links

Should customers need assistance, phone or chat support is only a click away.

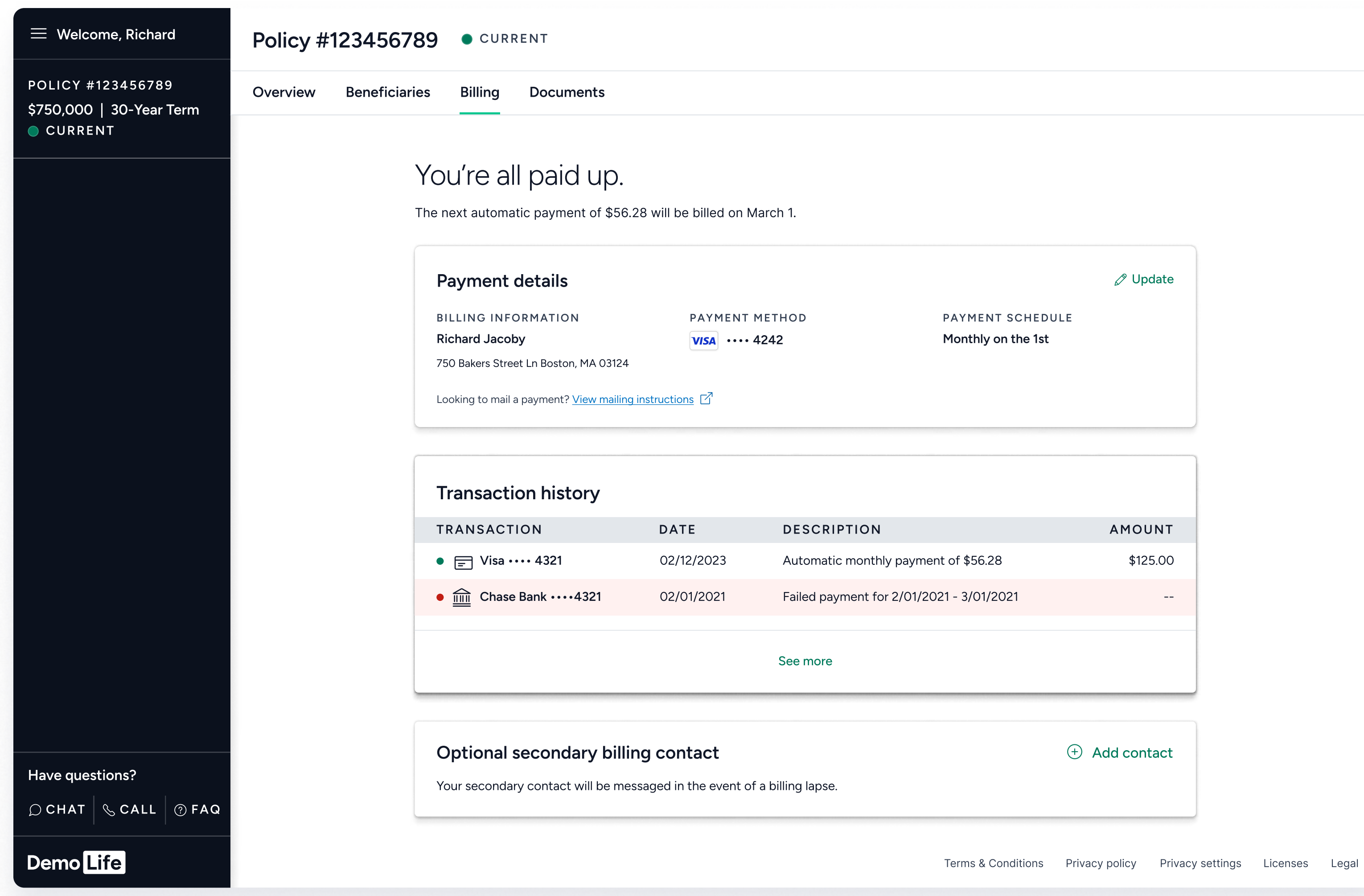


# Service portal capabilities walkthrough

Give customers the seamless, digital self-service tool they expect from any modern company.

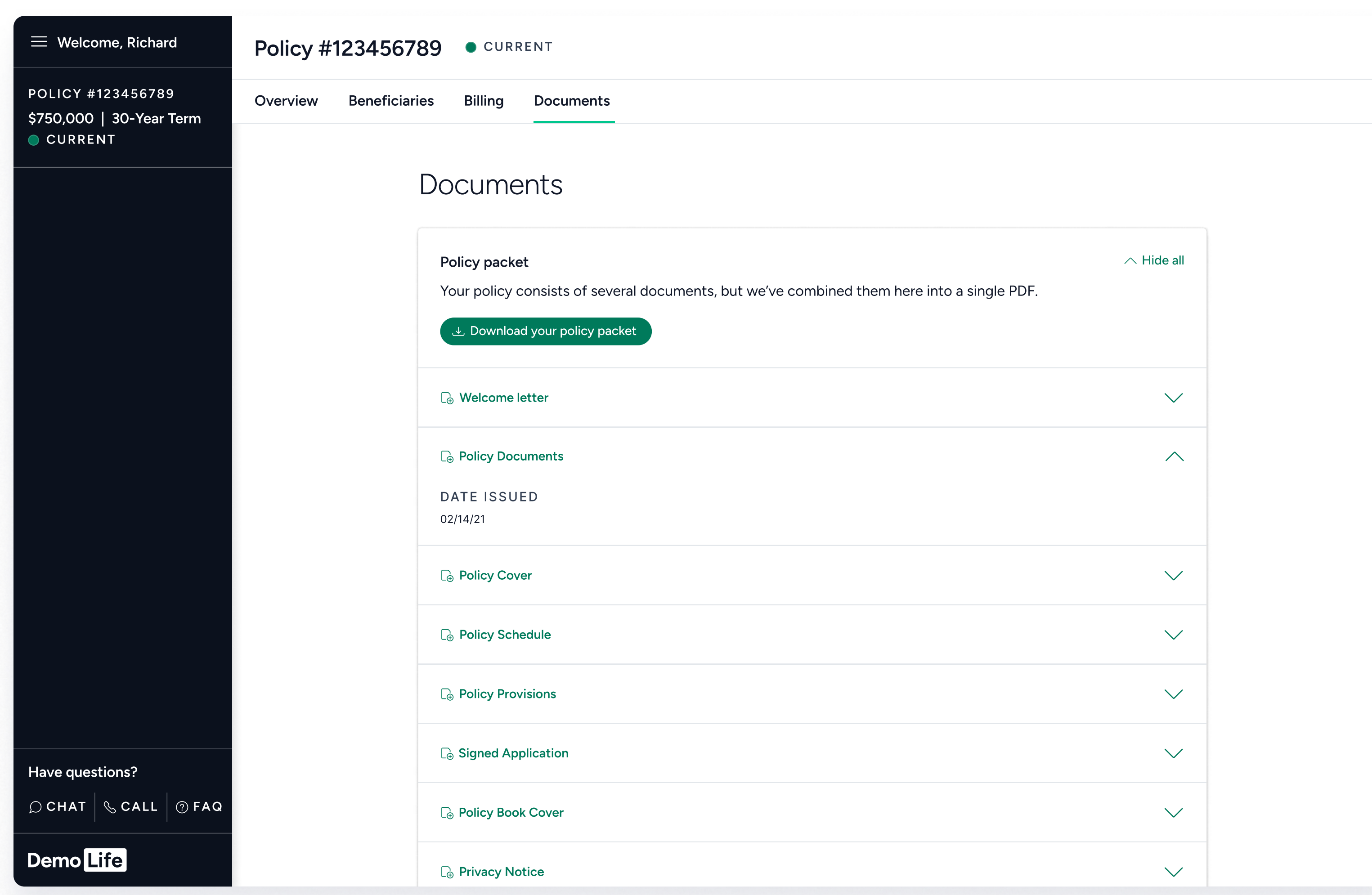
## Payments and billing

Bestow's portal experience makes it easier than ever for customers to resolve their own billing and payment issues, with both ACH and credit card capabilities.



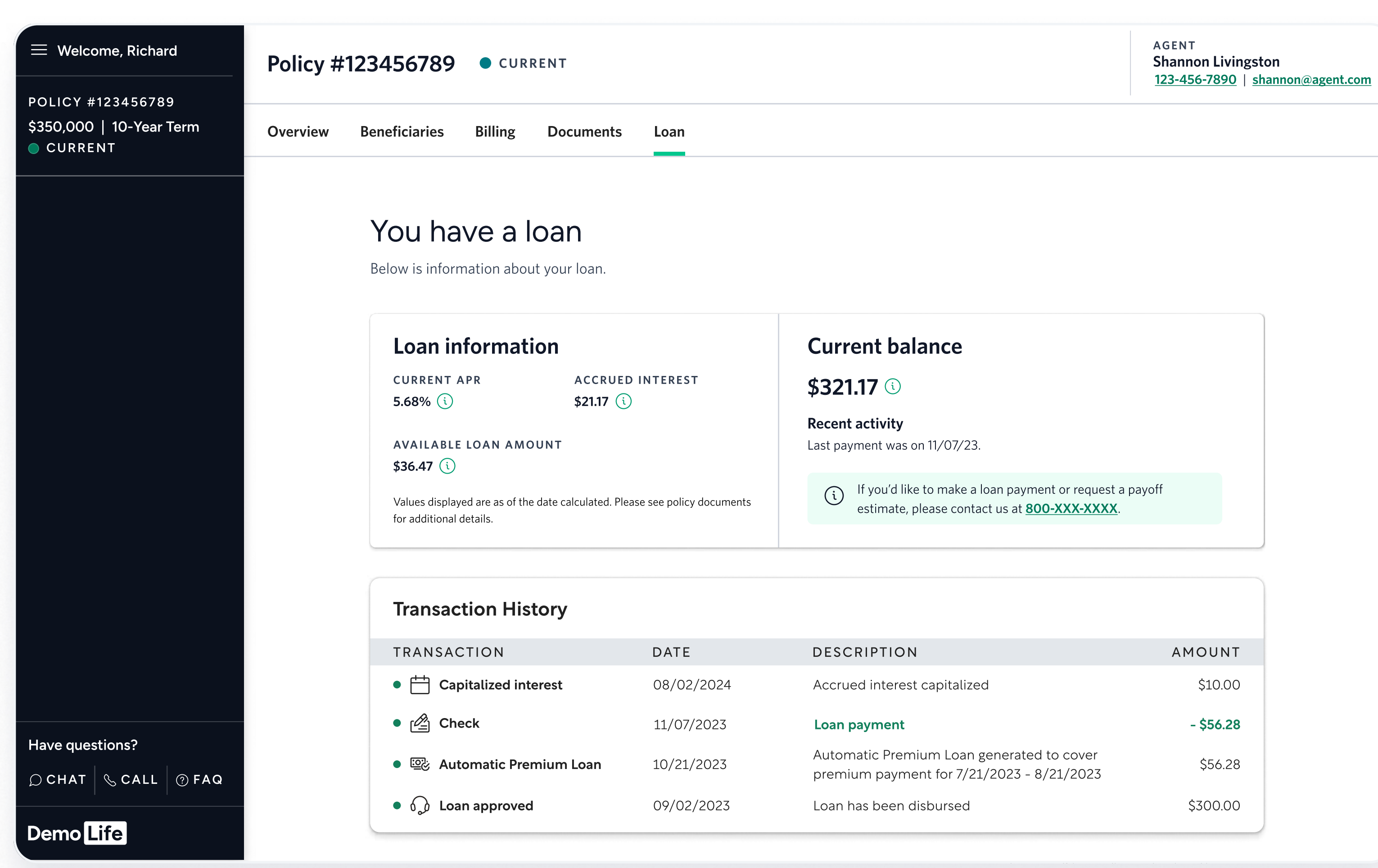

## Policy documents

Customers can retrieve their full digital policy packet as well as component policy documents with the touch of a button.




## Loans & disbursements

Depending on product type, customers can access policy cash value, take out or repay a loan, or even set up an automatic premium loan.



## Tap into ongoing innovation

Bestow's technology isn't static. We're continuously innovating and developing new products, features, tools, and other enhancements. Launching on Bestow's cloud-based platform means seamlessly tapping into that ongoing innovation. Some current feature explorations include:

### Enhanced permissions and capacity controls

We're building out even more robust and nuanced controls to empower carriers with more insights and tools at the team and management level.

### Automated fraud alerting

We're exploring ways AI can help administrators identify potential fraud earlier, faster, and with less strain on vital resources.

## Expertise carriers trust

Top carriers trust Bestow to service thousands of their customers and agents, and it's easy to see why. Our team provides top-tier support that far outperforms industry averages.

### We're there when your customers need us

Across insurance, customers wait on hold an average of over 3 minutes to speak with a representative. Our team answers over 77% of incoming calls in just 30 seconds or less.

### Industry-leading customer satisfaction

NPS, or Net Promoter Score, measures customers' satisfaction with the service they receive. Our TPA services have an NPS of 87%. That's 48% higher than the industry average.

> "Customer care is in our DNA, driving every decision we make. But we're not stopping there. We're building the next generation of TPA services with consultative expertise, AI-assisted workflows & smart automation — all without sacrificing the human touch that sets us apart."

Pete Schiller
VP, TPA Services