

BESTOW



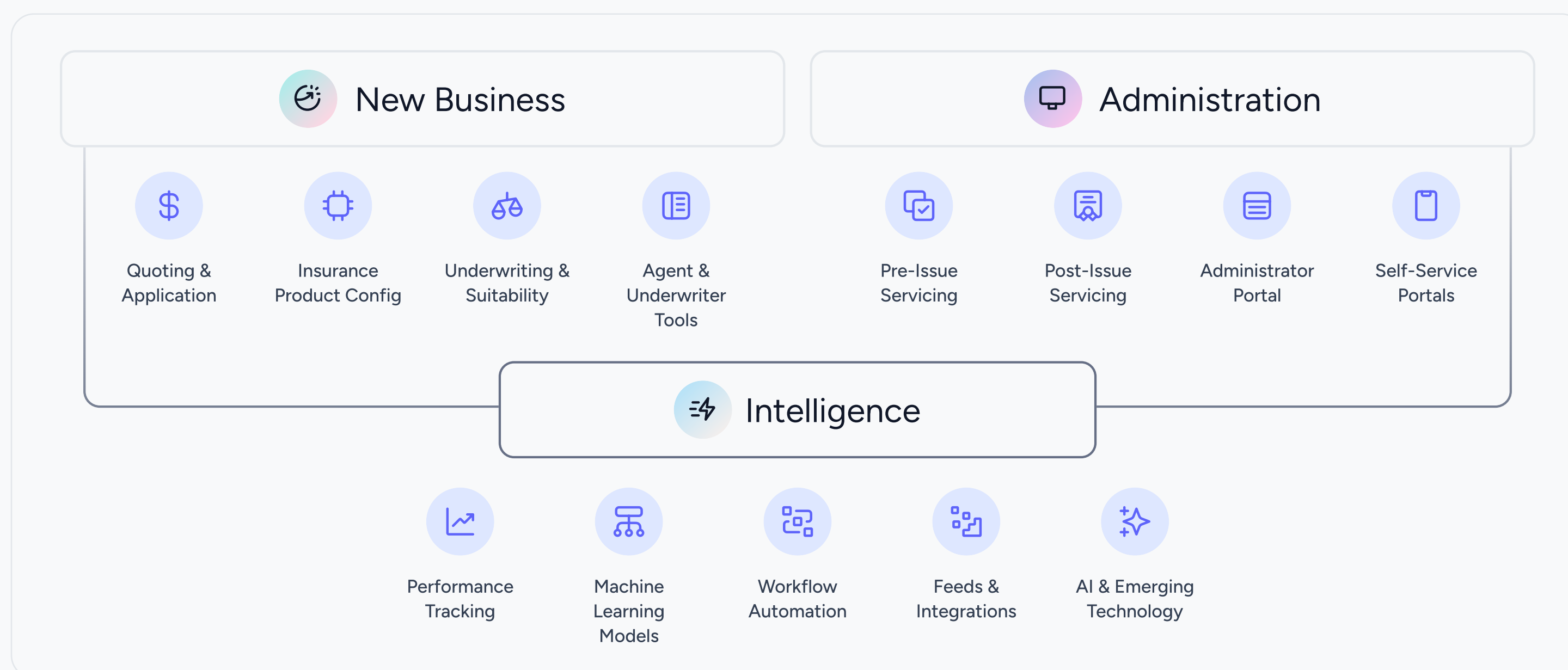
Administration

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

Administration



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

The screenshot shows a filtering sidebar on the left and a table of policies on the right. The sidebar includes sections for STATUS, REPLACEMENT POLICY, POLICY INFO, INSURED RISK CASE, and INSURED BIRTH DATE. The table displays columns for STATUS, POLICY NO., CARRIER, ORGANIZATION, OWNER, EMAIL, DOB, and SSN.

STATUS	POLICY NO.	CARRIER	ORGANIZATION	OWNER	EMAIL	DOB	SSN
Approved - Active	DLB000198	DLIC	DemoLife	Richard Michael Smith	richardsmith@mail.com	05/12/1990	3421
Approved - Active	DLB001234	DLIC	DemoLife	Debbie Betty Rogers	debbie@mail.com	01/23/1975	2765
Approved - Active	DLB046754	DLIC	DemoLife	Sandy Barbara McDaniels	sbarb@mail.com	12/09/1988	8657
Approved - Active	DLB454677	DLIC	DemoLife	Bobbie Roger Tommens	rogerroger@mail.com	06/17/1969	8876
Approved - Active	DLB096756	DLIC	DemoLife	Niel Trutt Summers	itsnielh@mail.com	08/15/1980	5378
Approved - Active	DLB906566	DLIC	DemoLife	Carly Sarah Stouts	c.stouts@mail.com	02/14/1993	7345
Approved - Active	DLB780785	DLIC	DemoLife	Brian Butch Peterman	brian.peterman@mail.com	07/20/1983	8245
Approved - Active	DLB080888	DLIC	DemoLife	Carl Stanely Tuccie	carly@mail.com	10/31/1986	2364
Approved - Active	DLB2278654	DLIC	DemoLife	Barbara Lean Streisan	barbaras@mail.com	11/23/1988	3324
Approved - Active	DL68878886	DLIC	DemoLife	Henry John Strauss	hstrauss@mail.com	09/21/1997	9800
Approved - Active	DLB0787644	DLIC	DemoLife	Jess Michelle Harper	jmharper@mail.com	05/29/1980	7834
Approved - Active	DLB6489765	DLIC	DemoLife	Sandra Parker	sandra.p@mail.com	07/06/1992	3546
Approved - Active	DLB886544	DLIC	DemoLife	Katy Fields	fields@mail.com	01/01/1994	5534
Approved - Active	DLB0565678	DLIC	DemoLife	Kathrine Strickland	strictlystricklandh@mail.com	04/20/1989	4432
Approved - Active	DLB7634377	DLIC	DemoLife	Patricia Sandra Wilcox	tricia@mail.com	05/15/1996	3422
Approved - Active	DLB067888	DLIC	DemoLife	Elliot Thomason	packerstan@mail.com	03/29/1989	4896
Approved - Active	DLB089998	DLIC	DemoLife	Richard Jacoby	sirrichardjacoby@mail.com	10/19/1996	3256



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.

The screenshot shows the BESTOW Billing and Payments page for Policy #LBS4353251. It includes a navigation menu, a summary of key metrics (Past Due Amount, Monthly Premium, Next Invoice Date), and detailed sections for Payment Details, Optional Secondary Addressee, and Transaction History.

TRANSACTION	DATE	DESCRIPTION	AMOUNT
• Visa •••• 4444	03/17/2023	Monthly premium payment for 3/17/2023 - 4/17/2023	\$56.28
• Visa •••• 4444	02/17/2023	Monthly premium payment for 2/17/2023 - 3/17/2023	\$56.28
• Automatic Premium Loan	01/17/2023	Policy premium payment for 1/17/2023 - 2/17/2023	-\$56.28
• Visa •••• 4444	12/17/2022	Monthly premium payment for 12/17/2022 - 1/17/2023	\$56.28

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.

The screenshot shows the 'Beneficiaries' section of the BESTOW interface. On the left, there is a sidebar with policy details: Policy #DLB5453251 (IN FORCE - CURRENT), Face Amount \$10,000.00, Death Benefit Graded, Product DemoLife FE Express Solution, Sold by DemoLife, Issued by DLIC, Start Date 07/13/2023, Maturity Date 07/13/2123, Riders Everest, Cash Value \$357.20, and Available Loan Amount €791.48. The main area displays 'Primary Beneficiaries' in a table:

50	NAME	RELATIONSHIP	EMAIL	PHONE	DOB	SSN	PER STIRPES
50	Sarah Jacoby	Sister	sjacoby@mail.com	123-123-1234	01/01/01	1234	Designated
50	Robert Jacoby	Child	robbie@mail.com	123-123-1234	01/01/01	1234	--

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

The screenshot shows the 'Application' section of the BESTOW interface. The sidebar on the left is identical to the previous screenshot. The main area displays 'Decision summary' (Approved), 'Application' (App ID: audf-awdfafidif-awdfaf), and 'Enrollment data table' with the following data:

QUESTION KEY	ANSWER
Unchangeable State	TX
Gender	male
Birth date	1980-01-01
Height	72
Weight	180
First Name	Richard
Last Name	Jacoby
Phone	512-555-5555
Stateless Address	{city: AUSTIN, country: US, postal_code: 78701, Congress, street, 2, 101}
Weight Loss	false

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.

The screenshot shows the 'Underwriting' section of the BESTOW interface. The sidebar on the left is identical to the previous screenshots. The main area displays 'RTU reasons' (asthma_inhaler_days), 'Risk summary' (BMI Preferred NT, Milliman Overall Result Preferred plus, TBD Result Preferred plus, Decline reason Reason 1, Reason 2, Reason 3), and 'Data vendors' (Milliman, ExamOne LabPIQture, LexisNexis, MIB, Unformatted). A 'More records' section links to the workbench 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.

The screenshot shows the 'Financial Info' tab for a policy. The top navigation bar includes 'Billing', 'Beneficiaries', 'Application', 'Underwriting', 'Account Info', 'Financial Info', 'Agent Info', 'Documents', and 'History'. The main content area displays three key financial metrics: 'FACE AMOUNT' of \$10,000.00, 'GROSS CASH VALUE' of \$357.20, and 'NET CASH VALUE' of \$45.95. Below these are two panels: 'Loan Information' showing a current APR of 5.68%, accrued interest of \$1.25, and an available loan amount of \$45.95; and 'Active Loan' showing a current balance of \$310.00. A 'Transaction History' table at the bottom lists recent transactions such as 'Capitalized interest', 'Check', 'Automatic Premium Loan', and 'Loan approved'.

Account info

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

The screenshot shows the 'Account Info' tab for a policy. The top navigation bar includes 'Billing', 'Beneficiaries', 'Application', 'Underwriting', 'Account Info', 'Financial Info', 'Agent Info', 'Documents', and 'History'. The main content area displays 'Owner & insured information' for Richard Jacoby, including his SSN, DOB, residential address, phone number, gender, and email. A 'Primary Contact' button is visible at the bottom right of the information panel.

Agent info

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

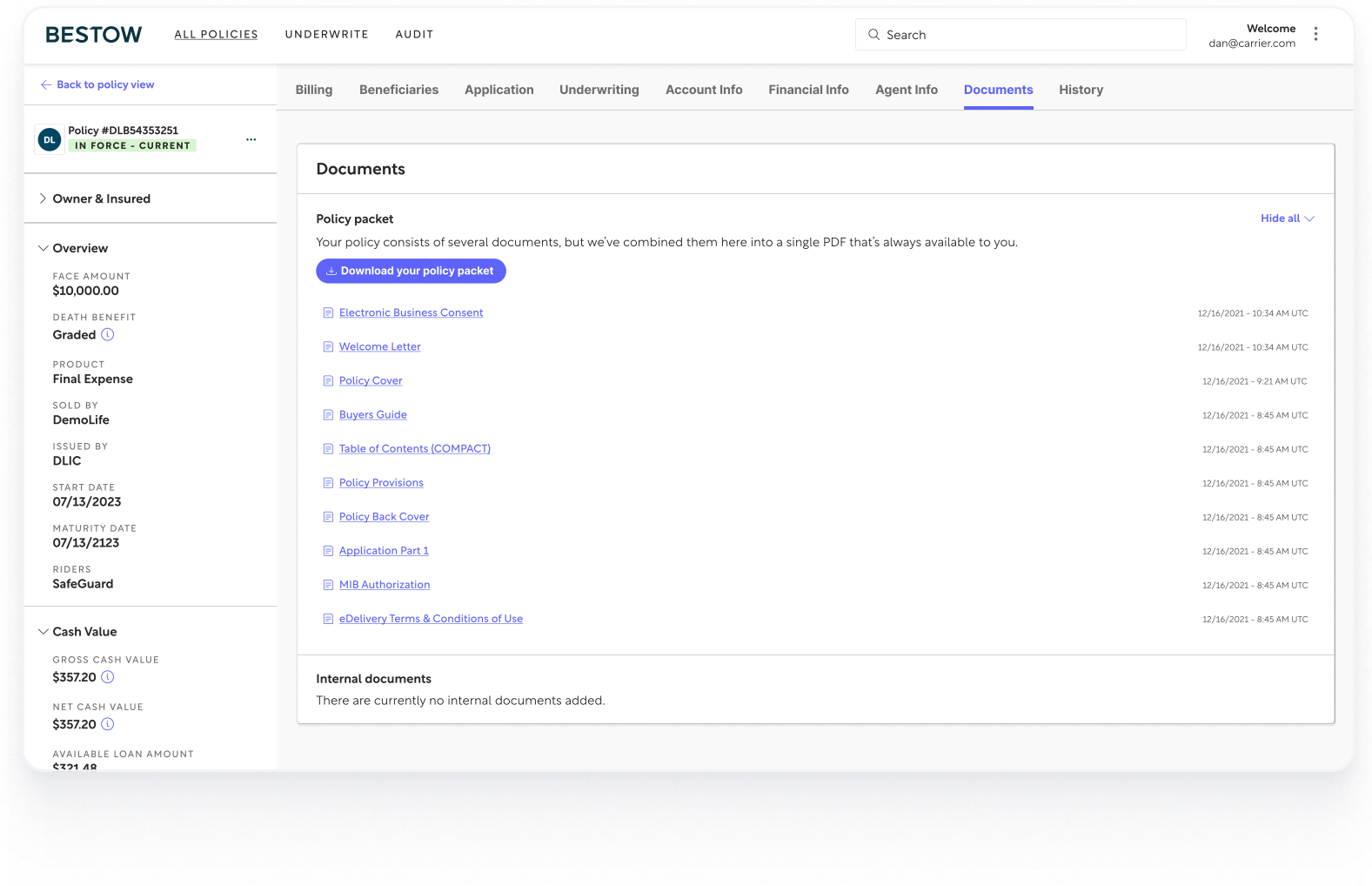
The screenshot shows the 'Agent Info' tab for a policy. The top navigation bar includes 'Billing', 'Beneficiaries', 'Application', 'Underwriting', 'Account Info', 'Financial Info', 'Agent Info', 'Documents', and 'History'. The main content area displays 'Servicing agent' information for Peaks Agency, including their business name, carrier agent ID, license number, personal phone, and address. Below this is the 'Writing agent' information for Coop, including their business name, carrier agent ID, license number, personal phone, and address.

Individual policy view

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

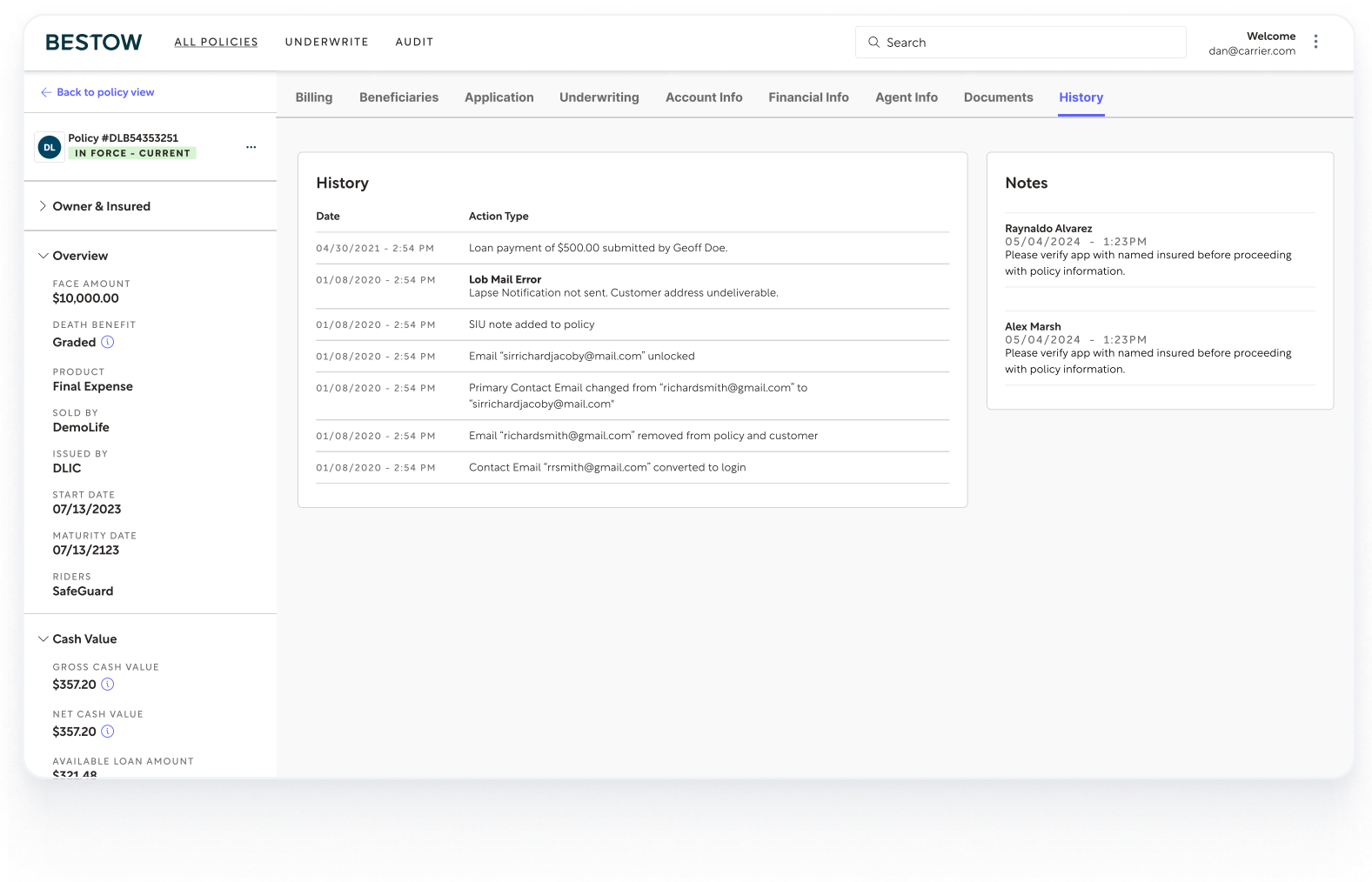
Documents

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



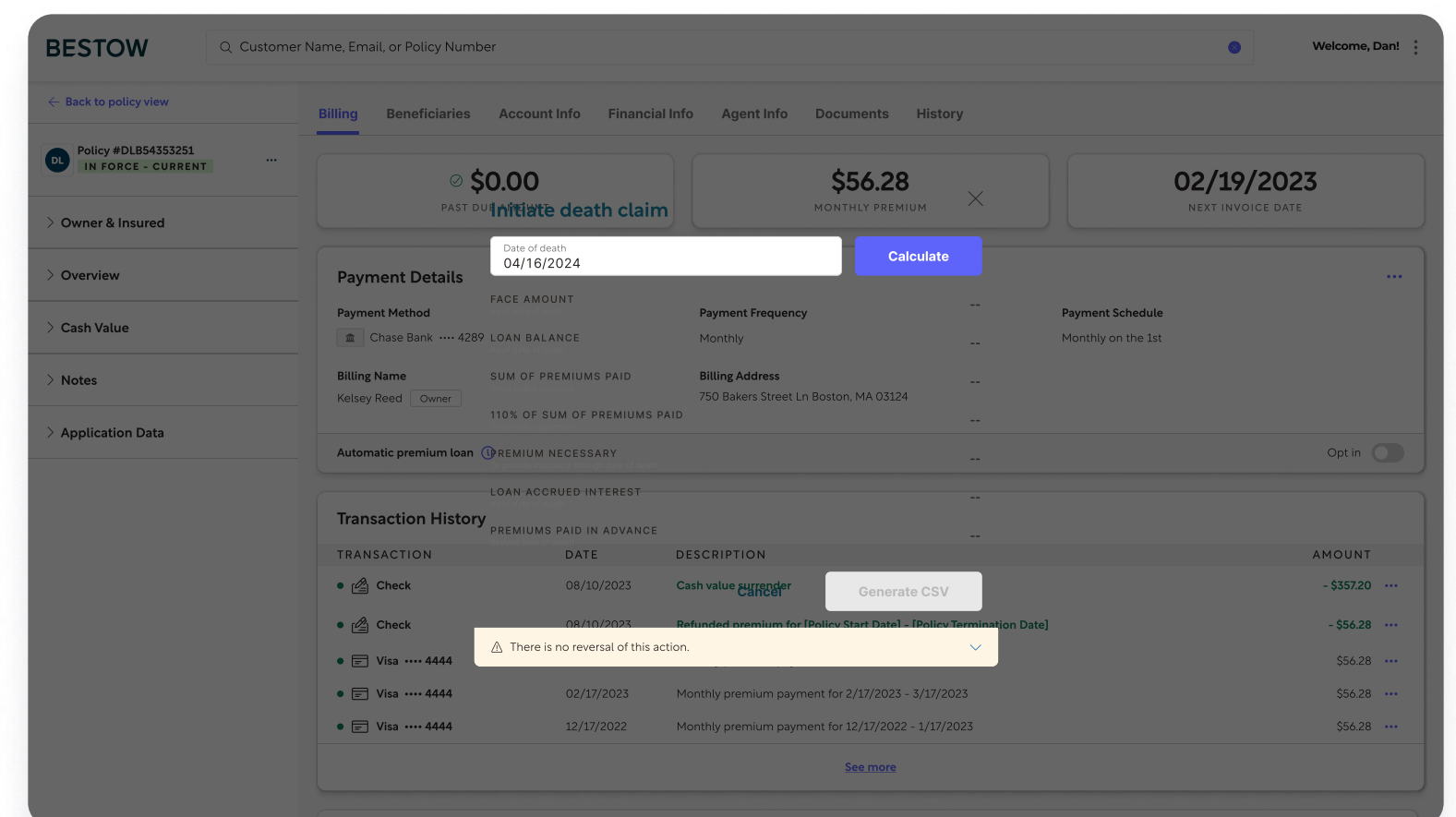
Policy history

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

A decorative graphic consisting of numerous thin, light blue lines that fan out from a central point on the right side of the page towards the top left. A single, thicker black diagonal line is positioned in the upper right corner, pointing downwards and to the left.

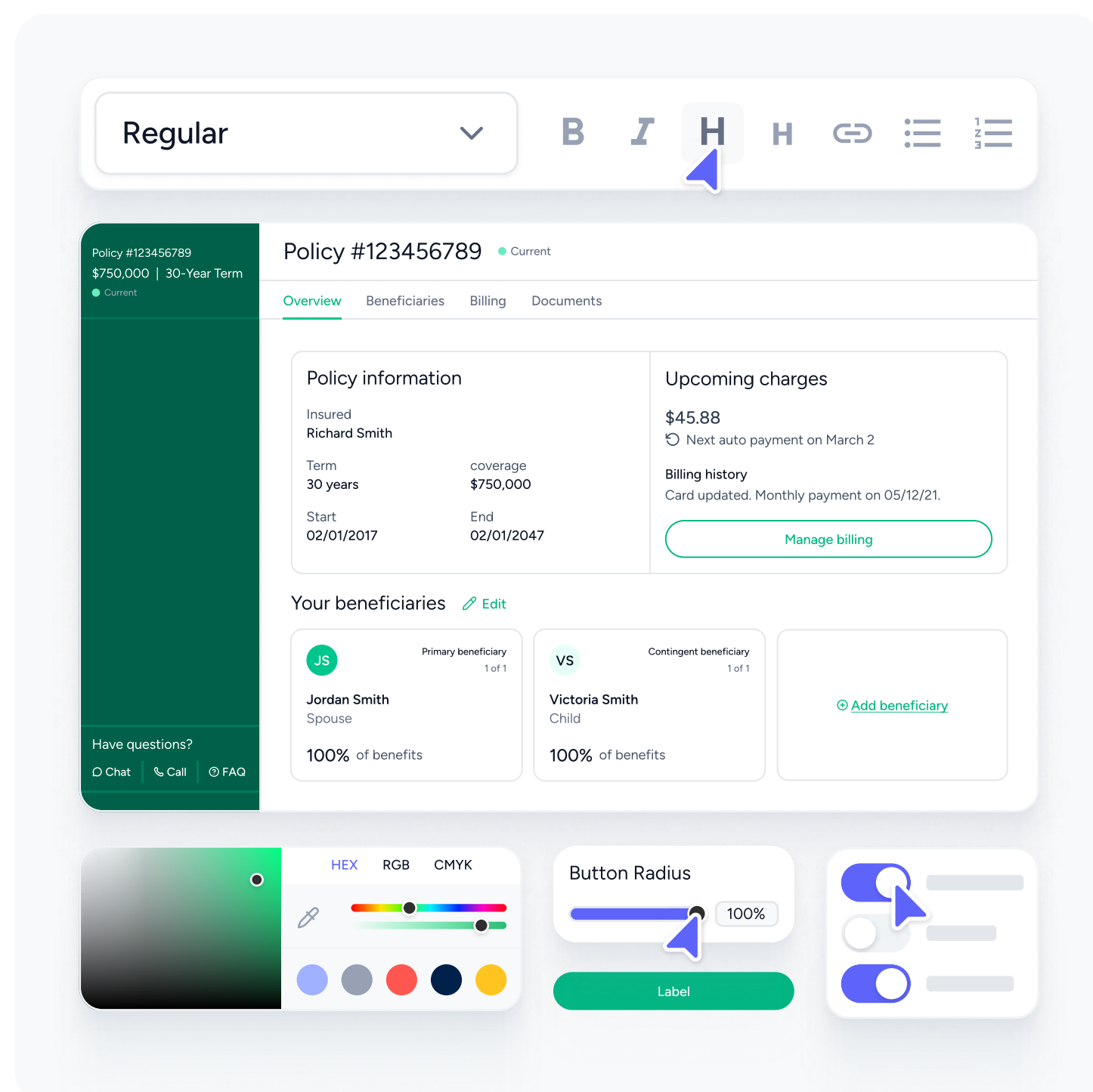
Service portal

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

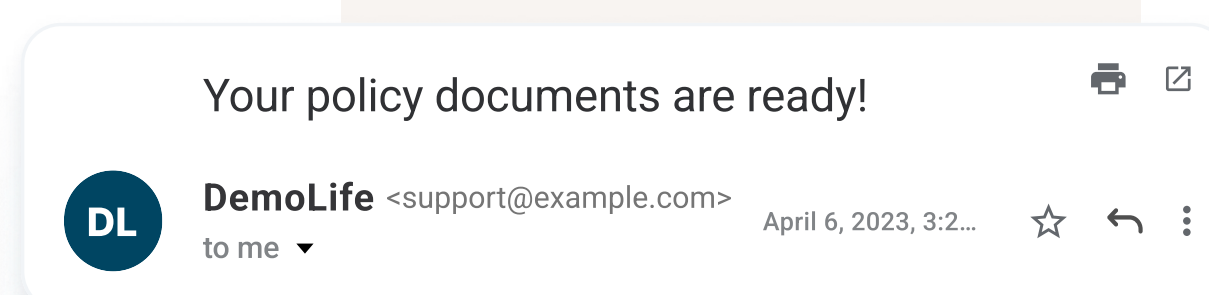
Whether supporting simple term or a more complex product, Bestow's portal experience offers features and capabilities that cater to specific product needs (think cash value, loans, premium loans, and more).

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.

Thank you for applying for a Demo Life policy. Please use the following link to complete your application.
<https://example.com/ZO4WpJ8THF>

Text STOP to opt out

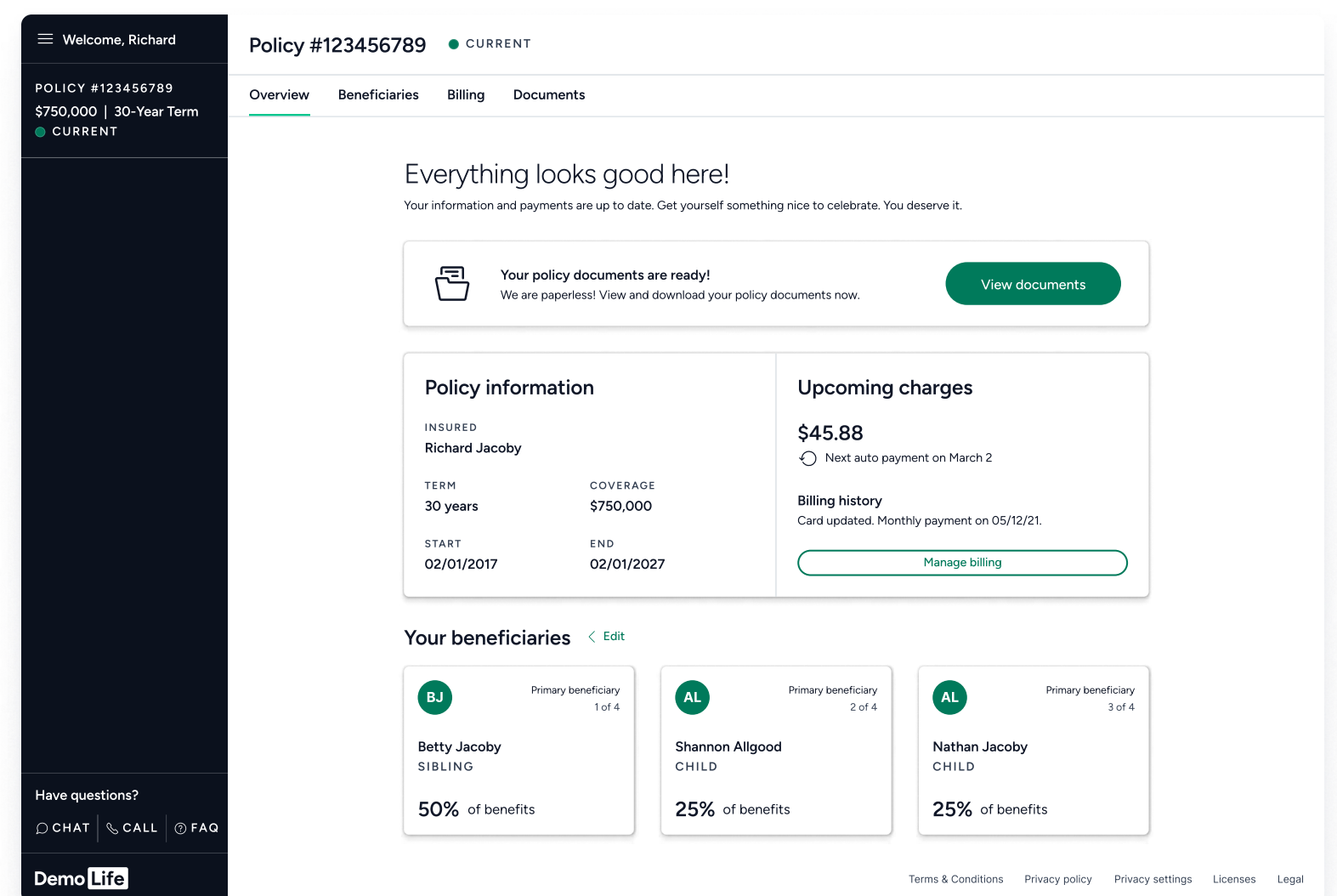


Service portal capabilities walkthrough

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

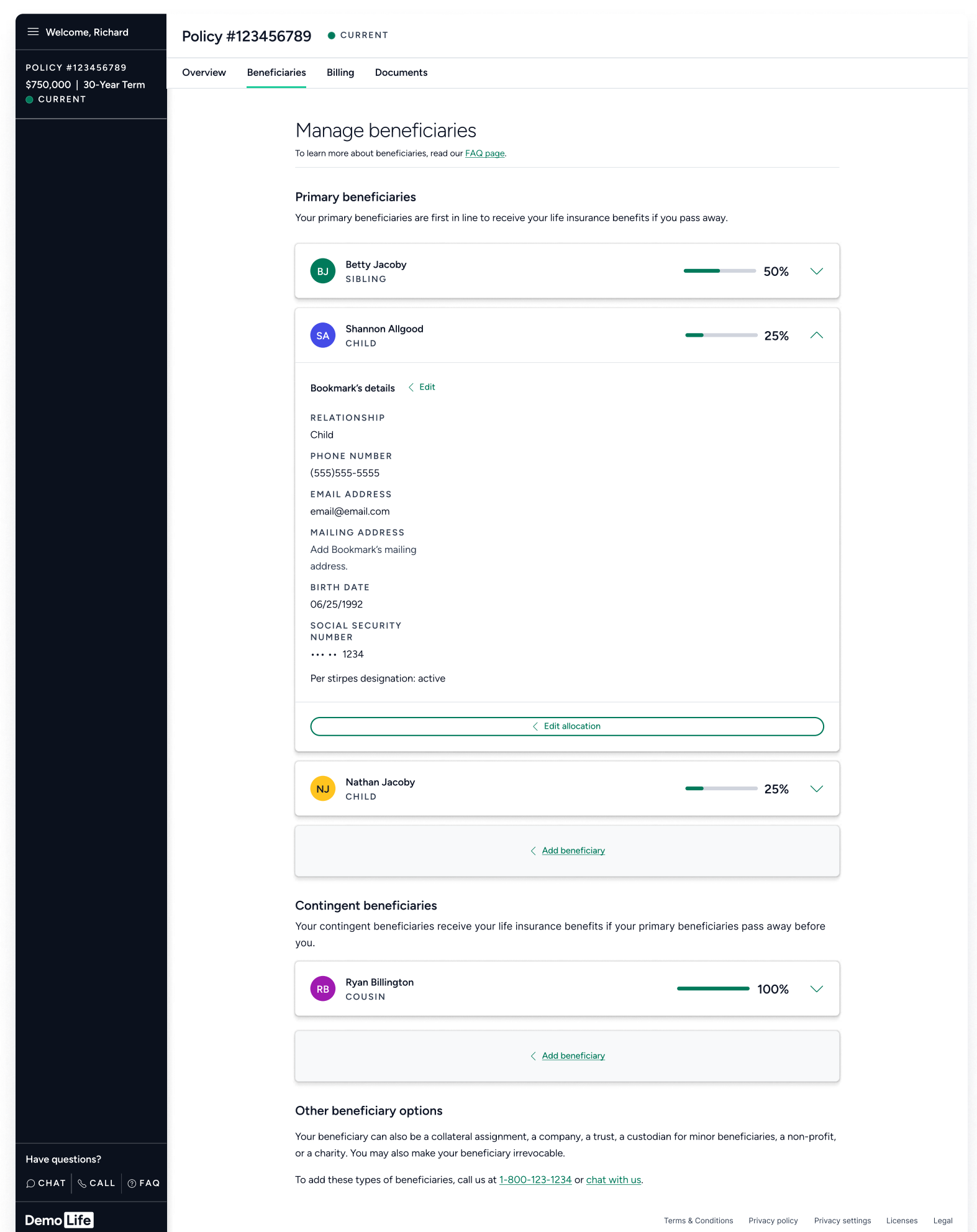
Policy overview

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 #123456789 • CURRENT

Overview Beneficiaries Billing Documents

You're all paid up.
The next automatic payment of \$56.28 will be billed on March 1.

Payment details [Update](#)

BILLING INFORMATION	PAYMENT METHOD	PAYMENT SCHEDULE
Richard Jacoby 750 Bakers Street Ln Boston, MA 03124	VISA **** 4242	Monthly on the 1st

Looking to mail a payment? [View mailing instructions](#)

Transaction history

TRANSACTION	DATE	DESCRIPTION	AMOUNT
Visa **** 4321	02/12/2023	Automatic monthly payment of \$56.28	\$125.00
Chase Bank ****4321	02/01/2021	Failed payment for 2/01/2021 - 3/01/2021	--

[See more](#)

Optional secondary billing contact [Add contact](#)

Your secondary contact will be messaged in the event of a billing lapse.

Terms & Conditions Privacy policy Privacy settings Licenses Legal

Policy documents

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

Policy #123456789 • CURRENT

Overview Beneficiaries Billing Documents

Documents

Policy packet [Hide all](#)
Your policy consists of several documents, but we've combined them here into a single PDF.
[Download your policy packet](#)

- Welcome letter
- Policy Documents
- DATE ISSUED: 02/14/21
- Policy Cover
- Policy Schedule
- Policy Provisions
- Signed Application
- Policy Book Cover
- Privacy Notice

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.

Policy #123456789 • CURRENT

AGENT: Shannon Livingston | 123-456-7890 | shannon@agent.com

Overview Beneficiaries Billing Documents Loan

You have a loan
Below is information about your loan.

Loan information

CURRENT APR: 5.68%	ACCRUED INTEREST: \$21.17
AVAILABLE LOAN AMOUNT: \$36.47	

Values displayed are as of the date calculated. Please see policy documents for additional details.

Current balance **\$321.17**

Recent activity
Last payment was on 11/07/23.

If you'd like to make a loan payment or request a payoff estimate, please contact us at 800-XXX-XXXX.

Transaction History

TRANSACTION	DATE	DESCRIPTION	AMOUNT
Capitalized interest	08/02/2024	Accrued interest capitalized	\$10.00
Check	11/07/2023	Loan payment	-\$56.28
Automatic Premium Loan	10/21/2023	Automatic Premium Loan generated to cover premium payment for 7/21/2023 - 8/21/2023	\$56.28
Loan approved	09/02/2023	Loan has been disbursed	\$300.00

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