

BESTOW



# Application Configuration

# Application Questions

High converting eApps made simple

With Bestow, life insurers can tap into a market-proven digital application experience. Our powerful, cloud-based platform enables a highly configurable, compliant, and digitally optimized application with real market success across a variety of life products.

## The Bestow difference:



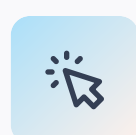
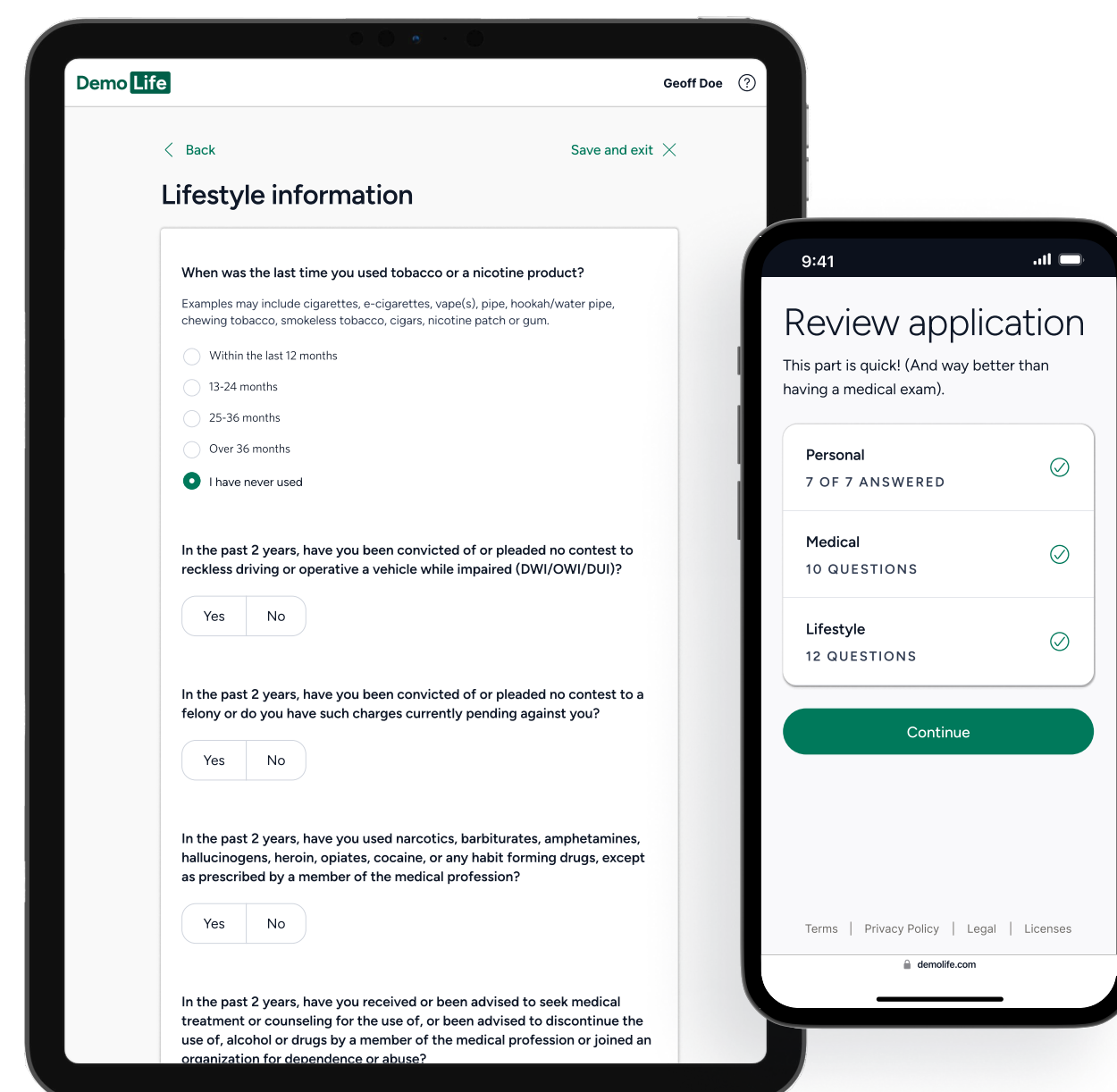
### Smart question design

You control data validation, conditional logic, and question grouping to keep your application clean and dynamic, without overextending your IT resources.



### Trust and verification, built-in

Disclosures, consent capture, and identity verification (like account creation or PIN-to-sign) are seamlessly embedded into the flow, so you can protect your business and your customers without creating friction.



## Configurable to meet your unique needs

### Product types

Configurable across term, final expense, IUL, and other life insurance products.

### User experience

Market tested UI and UX, including customizable options like carrier-specific requirements or even interaction types (e.g. binary, check box, or radio button formats).

### Data vendor integration

Full range of industry standard and custom ad-hoc data vendor input [integrations](#).

### Distribution

Application flows compatible with various user scenarios including agent-led, agent drop ticket, and direct-to-consumer.

### Compliance

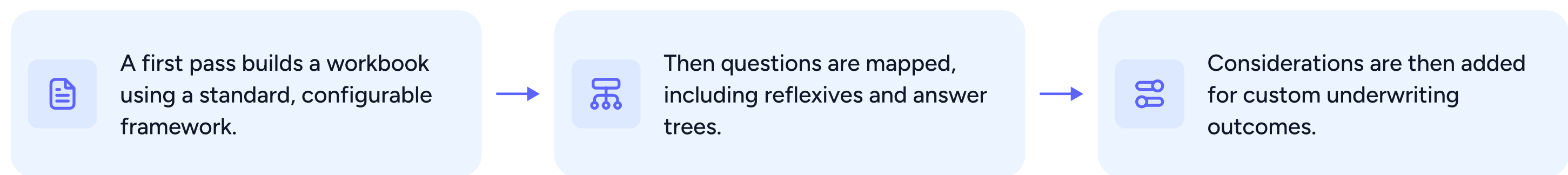
Deep regulatory expertise and rules-based technology enables built-in compliance to variable and evolving regulatory requirements.

### Underwriting

Adherence and alignment to carrier-specific internal underwriting guidelines, with options for instant decision or refer-to-underwriter paths.

# Configuration process

Bestow employs a workbook-based configuration process that optimizes collaboration and speed to market.



## Core components

### Application sections

The application is divided simply into three intuitive sections — personal, health, and lifestyle information.

- **Personal information:** Gather details needed for identity verification and contact information used in the application process.
- **Health:** Includes medical history and questions related to the applicant's health.
- **Lifestyle:** This section contains questions related to tobacco usage, criminal history, driving history, drug use, etc.

Depending on the flow option selected, both health and lifestyle portions may be completed by the agent, or directly by the customer.

### Application questions

We can provide a proven, compliant template, as well as the ability to configure the following elements:

- **Question text and helper copy:** Customize the wording and any supporting guidance shown to users.
- **Question order:** Use Bestow's standard flow or set your own.
- **Page split:** Apply Bestow's layout recommendations or define your preferred page structure.

### Answer options

Each question can be configured with the input type that best fits the answer — yes/no, checkbox, number or text field, radio button, or drop-down — ensuring a clear and seamless experience for applicants.

# Advanced components

## Reflexive questions

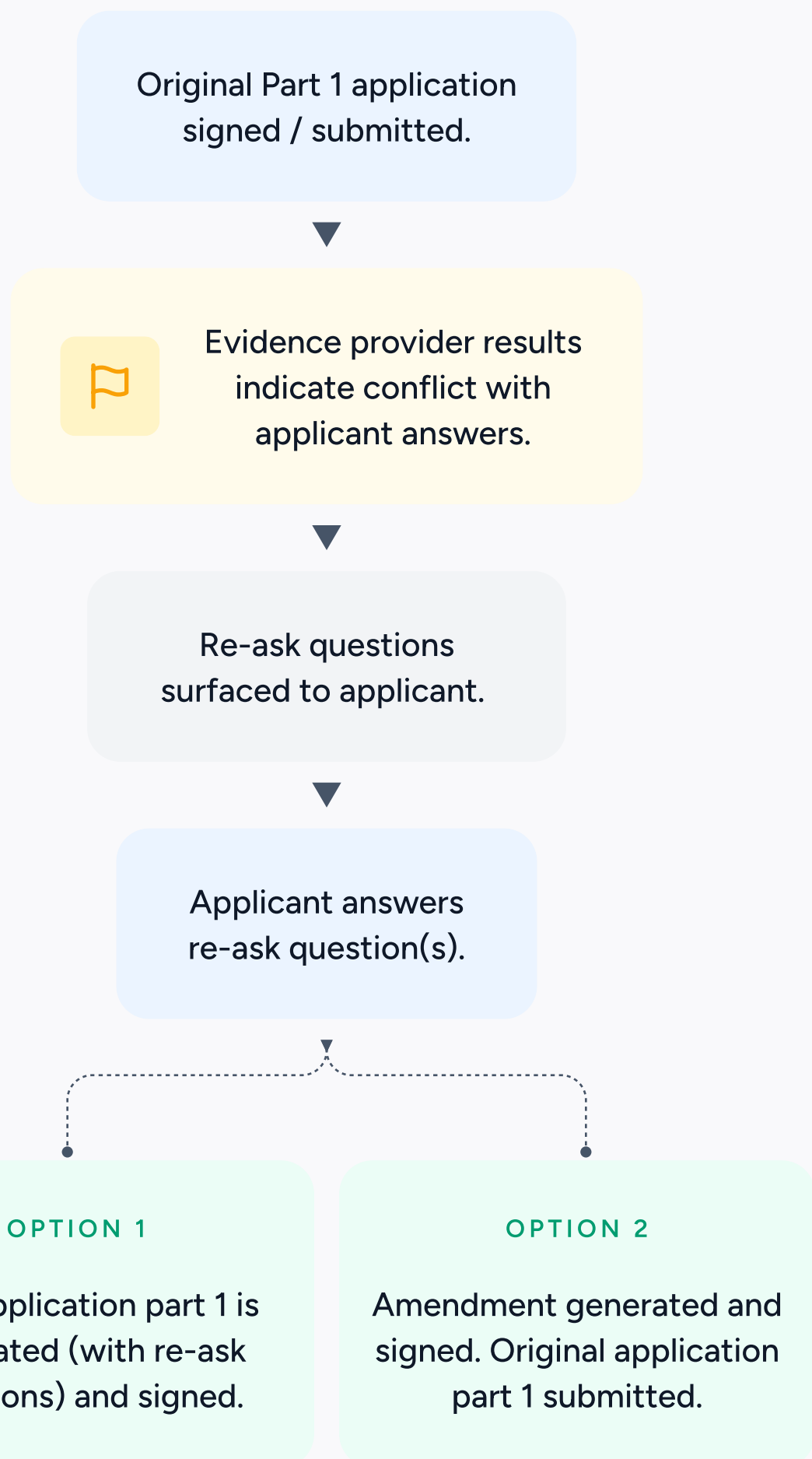
Dynamic question formats are linked to trigger relevant follow-up questions. (e.g. to explore medical indicators or jurisdictional compliance issues)

## Dynamic reconciliation

As part of the underwriting process, applicants may be prompted to review or update answers if data checks reveal inconsistencies. This ensures the information provided is accurate and compliant, without interrupting the overall experience.

### Amendment process

If the applicant is presented with a re-ask question, there are two options for how the new answer can be applied to the application.



### REFLEXIVE QUESTION EXAMPLE

[Return to overview](#)

## Lifestyle information

### Are you employed

Yes No

↳ FOLLOW UP TO "YES"

### What is your occupation?

Occupation

### As part of your occupation, do you participate in any of the following activities:

(Select all that apply)

- Active duty military or Reservist
- Manufacturing, storing, or handling of explosives
- Forestry fire fighting

### VENDOR REFLEXIVE EXAMPLE - RE-ASK

## Verify your answers

Please double check the following information as it differs from our third-party sources.

**In the past 90 days, have you seen a medical professional for something other than allergies or a routine physical?**

Yes No

### When did you last visit your primary care doctor?

- 0-3 months ago
- 4-6 months ago
- 7-12 months ago

# Advanced components (continued)

## Application pre-fill

If application information has already been provided, either within or outside the Bestow experience, a carrier can choose to employ one of three pre-fill options: no pre-fill, unlocked pre-fill, or locked pre-fill (examples below).

NO PRE-FILL	UNLOCKED PRE-FILL	LOCKED PRE-FILL
<p><b>Child's Full Name</b></p> <input type="text" value="Full Name"/>	<p><b>Child's Full Name</b></p> <input type="text" value="Full Name&lt;br/&gt;Angela Olson"/>	<p><b>Child's Full Name</b></p> <input type="text" value="Full Name&lt;br/&gt;Angela Olson"/>
<p><b>Relationship to the insured</b></p> <input type="text" value="Relationship"/>	<p><b>Relationship to the insured</b></p> <input type="text" value="Relationship&lt;br/&gt;Daughter"/>	<p><b>Relationship to the insured</b></p> <input type="text" value="Relationship&lt;br/&gt;Daughter"/>
<p><b>Date of birth</b></p> <input type="text" value="Date of birth"/>	<p><b>Date of birth</b></p> <input type="text" value="Date of birth&lt;br/&gt;03/24/2012"/>	<p><b>Date of birth</b></p> <input type="text" value="Date of birth&lt;br/&gt;03/24/2012"/>
<p><b>Social Security Number</b></p> <input type="text" value="SSN"/>	<p><b>Social Security Number</b></p> <input type="text" value="SSN&lt;br/&gt;.....-2222"/>	<p><b>Social Security Number</b></p> <input type="text" value="SSN&lt;br/&gt;.....-2222"/>

All application fields begin blank when no quote data or external information is available to populate fields in advance.

Relevant fields are automatically populated from external sources but remain editable. This option offers a faster, more streamlined experience for applicants when there are no dependencies on external systems.

Data from external sources automatically populates select fields, creating a faster, more guided experience. These fields remain locked to maintain consistency with the original data source, which continues to serve as the system of record.

Configure for today,  
prepare for tomorrow.

With Bestow, you can tap into highly configurable eApplication experiences right away, while also establishing the flexible infrastructure needed to innovate at speed for the next generation of life insurance offerings. Have a vision for your next product? We'd love to partner to help you meet your goals.