

BESTOW



Self-service portal

Self-service portal

Reduce CX burden and empower customers with a powerful, digital self-service portal.

Bestow's customer portal allows policyholders to independently manage their policies, offering a user-friendly, branded experience that meets today's customer expectations.

A modern portal experience

Complete self-service capabilities

Customers can solve up to 97% of typical needs without additional support resources.

Fully branded UI

Tailor the portal's look and feel to create a seamless brand experience for your customers.

Cross-product compatibility

Bestow's portal meets the varied demands of a range of products, like term, final expense, IUL, and more.

Empower your policyholders, with tools that allow them to



View full policy details at a glance



Make payments and billing adjustments



Update and verify account info



Retrieve digital policy docs



Change beneficiary designations



Access cash value features



Portal capabilities

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

Comprehensive account & policy overview

Everything a customer might need is available at a glance.

- Multi-policy support**
Allow customers to toggle between multiple owned products.
- Policy & payment status**
Display a prominent note and quick link for needed actions like making a payment.
- Full policy details**
Provide an overview, including product, face amount, insured, owner, riders, and more.
- Billing details**
Offer an intuitive billing breakdown, including key details and a link to manage billing.
- Record of beneficiaries**
Show beneficiary details and allocations.
- Customer Service quick links**
Give instant access to phone support and FAQs.

Zach Fletcher

Policy #4221011

FE Express Solution™

Zach Fletcher | \$500,000

CURRENT

Policy #7113401

Term Life Insurance

Alice Fletcher | \$25,000

PAST-DUE

Policy #4437283

FE Express Solution™

Donald Martinez | \$500,000

CURRENT

Past policies

FAQ

Call support

Demo Life

Term Life insurance

PAST-DUE

Policy #7113401 | Insured: Alice Fletcher

Overview

Beneficiaries

Billing

Documents

Your account is past-due

Your policy has entered the grace period and will terminate soon if the missed payment is not made.

Please make a payment.

Your policy is currently paid thru (date). You are (months) past-due.

Make a payment

Policy information

PRODUCT

Product name

INSURED

Zach Fletcher

FACE AMOUNT

\$0.00

DEATH BENEFIT

Level

AGENT

Shannon Martinez

OWNER

Zach Fletcher

EFFECTIVE DATE

mm/dd/yyyy

AVAILABLE LOAN AMOUNT

\$0.00

Billing information

\$45.88

Next auto payment on March 2

Billing history

Card updated. Monthly payment on 05/12/21.

Manage billing

Your beneficiaries

BJ

Primary beneficiary

1 of 4

Betty Jacoby

SIBLING

50% of benefits

SA

Primary beneficiary

2 of 4

Shannon Allgood

CHILD

25% of benefits

NJ

Primary beneficiary

3 of 4

Nathan Jacoby

CHILD

25% of benefits

ACCOUNT MANAGEMENT EXAMPLE

Manage your account

We use the information below to contact you. Changes made here will not be reflected on your policy documents

Login info

Login email

richardjacoby@email.com

Edit

Password

.....

Send reset email

Additional contact info

Notification email

richardjacoby@email.com

Edit

Physical & mailing address

2920 Main St., Katy, TX 38493

Edit

Phone number

Home

301-555-8389

Edit

Seamless account management

Allow users to easily manage and update account-level information like:

- ✓ Login email address and password
- ✓ Email address for account or policy notifications
- ✓ Physical and mailing addresses
- ✓ Contact phone number

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BENEFICIARY MANAGEMENT EXAMPLE

Manage beneficiaries

To learn more about beneficiaries, read our [FAQ page](#).

Primary beneficiaries

Your primary beneficiaries are first in line to receive your life insurance benefits if you pass away.

BJ

Betty Jacoby

SIBLING

50%

✓

SA

Shannon Allgood

CHILD

25%

✓

NU

Nathan Jacoby

CHILD

25%

✓

⊕

Add beneficiary

Contingent beneficiaries

Your contingent beneficiaries receive your life insurance benefits if your primary beneficiaries pass away before you.

RB

Ryan Billington

COUSIN

100%

✓

⊕

Add beneficiary

Other beneficiary options

Your beneficiary can also be a trust, a charity, or a charity. You may also make a beneficiary a charity.

To add these types of beneficiaries, contact your agent.

Allocate your benefits

Specify the percentage of benefits each person will receive after you pass away by adjusting the sliders, entering a percentage, or tapping "Allocate equally."

100% allocated

☑ Nice job!

Betty Jacoby

SIBLING

50%

🔒

Shannon Allgood

CHILD

25%

🔒

Nathan Jacoby

CHILD

25%

🔒

⊕ Undo all changes

👉 Allocate equally

< Go back

Save

Beneficiary management

Give customers robust beneficiary management capabilities, including:

- View, add, edit, and remove both primary and contingent beneficiaries.
- Make allocations via interactive slider bars, and access easy-to-understand visual tools to help clarify benefit distribution.

With admin assistance, customers can set up more complex beneficiaries like trusts, businesses, and charities.

Payments and billing

Bestow enables customers to self-serve payment issues with user-friendly and secure processes.

View payment details at a glance

Easily make needed changes, including setting up or adjusting scheduled payments.

View transaction history

See dates, descriptions, and other key details.

Manage secondary billing

Set up secondary billing contacts for payment issue notifications.

Support a wide variety of payment types

Allow customers to pay via credit card, ACH, Social Security, Apple Pay, and Google Pay.

With admin assistance, customers can also designate a third party payor.

You're all paid up.

The next automatic payment of \$56.28 will be billed on March 1.

Payment details

BILLING INFORMATION	PAYMENT METHOD	PAYMENT SCHEDULE
Richard Jacoby 750 Bakers Street Ln Boston, MA 03124	**** 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

Your secondary contact will be messaged in the event of a billing lapse.			
NAME	EMAIL	PHONE	BILLING ADDRESS
Cindy Langworth	c.langworth@email.com	316-462-9928	750 Bakers Street Ln Boston, MA 03124

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Active loan overview

Give customers a complete view of cash value loan details and recent activity.

Loan information

View total accumulated cash value and net cash value along with loan details like APR and total accrued interest.

Current balance

Easily see remaining loan balance due, the most recent action taken, or use the CX prompt to make advanced payments or request payoff.

Transaction history

Track recent transaction history including loan approvals, disbursements, accrued interest, and repayments.

You have a loan.

Below is information about your loan.

Loan information

CURRENT APR	ACCRUED INTEREST
5.68% ⓘ	\$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 [800-625-9973](tel:800-625-9973).

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

DIGITAL DOCUMENT ACCESS EXAMPLE

Documents

Policy packet

Your policy consists of several documents, but we've combined them here into a single PDF.

ⓘ Hide all

ⓘ Download your policy packet

ⓘ Application Part A

ⓘ

ⓘ Application Part B

ⓘ

DATE ISSUED
02/14/21

ⓘ HIPAA Authorization

ⓘ

ⓘ Consumer Protection Notice

ⓘ

ⓘ Privacy Statement

ⓘ

ⓘ MIB Authorization

ⓘ

ⓘ Electronic Business Consent

ⓘ

ⓘ Replacement Form

ⓘ

ⓘ Rider Information

ⓘ

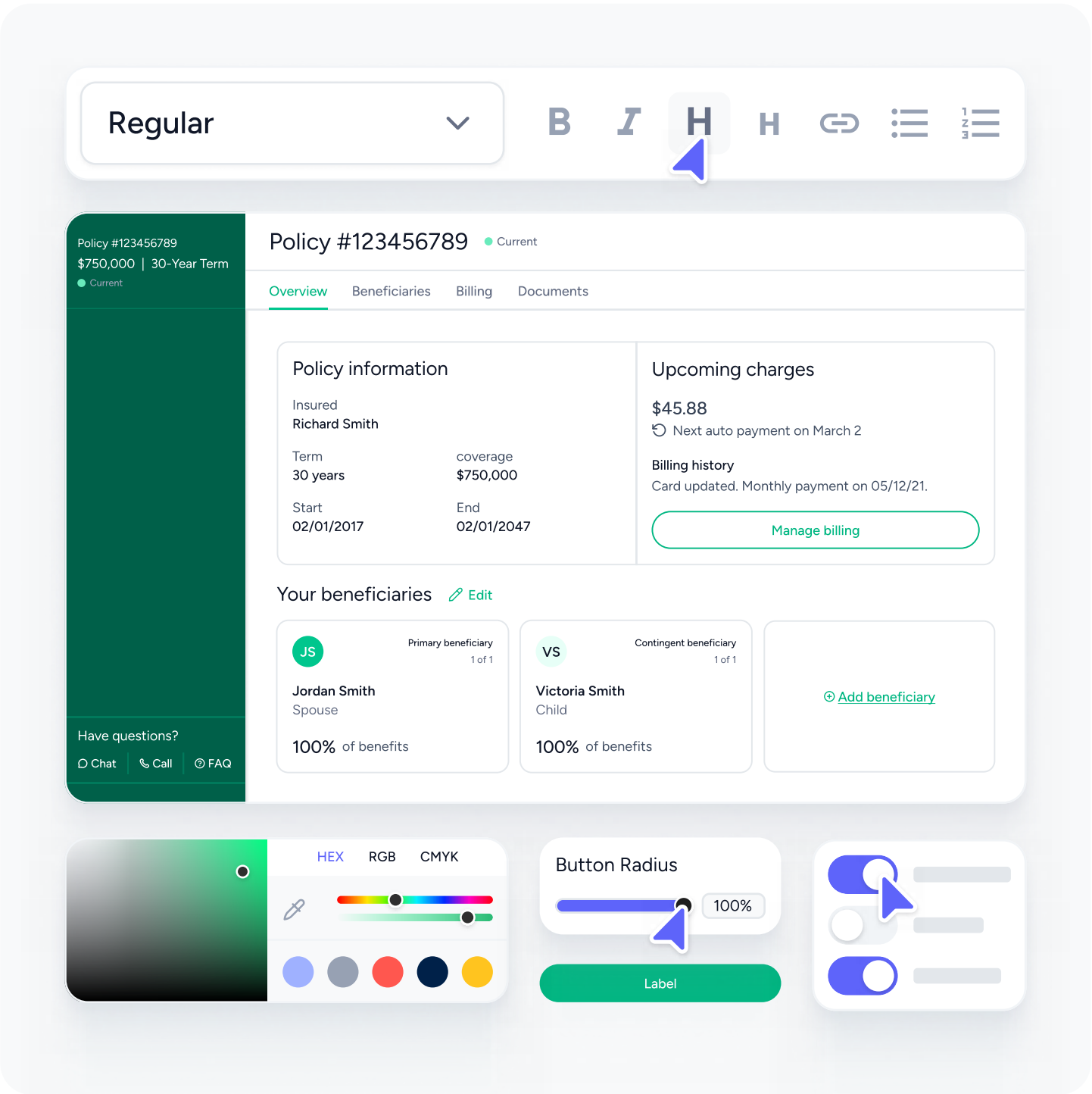
Additional documents

There are currently no additional documents added.

Policy documents

The Bestow platform automatically creates comprehensive policy packets that bundle all required documents into a single, downloadable PDF file, and ensures all regulatory requirements are met for each state and product combination. The portal experience gives customers 24/7 access to their policy packet, and individual documentation, including:

- ✓ Core insurance policy
- ✓ Application forms
- ✓ Disclosure documents
- ✓ Any carrier-specific addendums



Product and brand customizations

Shape the look, feel, and functionality of your portal experience to match brand guidelines and product specifications.

Branded visuals

Easily tailor customer portal design elements to give your customers an experience consistent with your brand ecosystem.

Product-specific components

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

No more stalled applications with uncertain statuses or murky next steps. Leverage Bestow's notifications system to keep customers up to date on statuses and needed action.

Multi-channel support

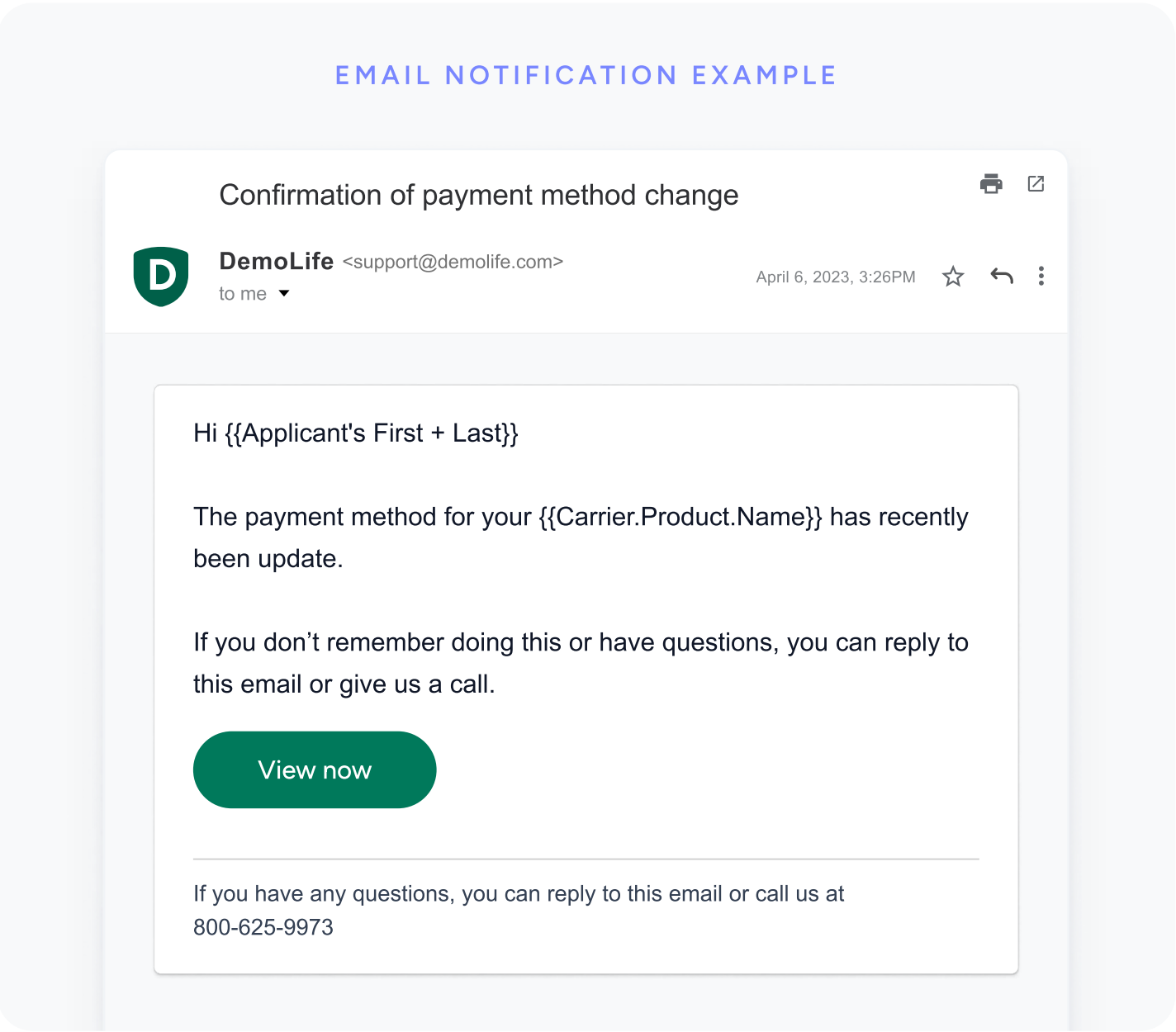
Seamlessly send SMS, email, or physical mail notifications, with options for single or multi-channel delivery based on your needs and regulatory requirements.

Fully customizable content

Completely tailor content to match tone, style, and product needs, with flexible templates for all channel types.

Trigger event configuration

Customize event triggers to automatically send notifications at key event points like underwriting updates, payment alerts, policy anniversaries, and more.



Why it matters

Enabling self-service can reduce CX costs and free up your team to focus resources where they matter most. At the same time, providing a modern, intuitive digital experience for customers increases satisfaction, helps build trust, and can drive loyalty and retention.