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

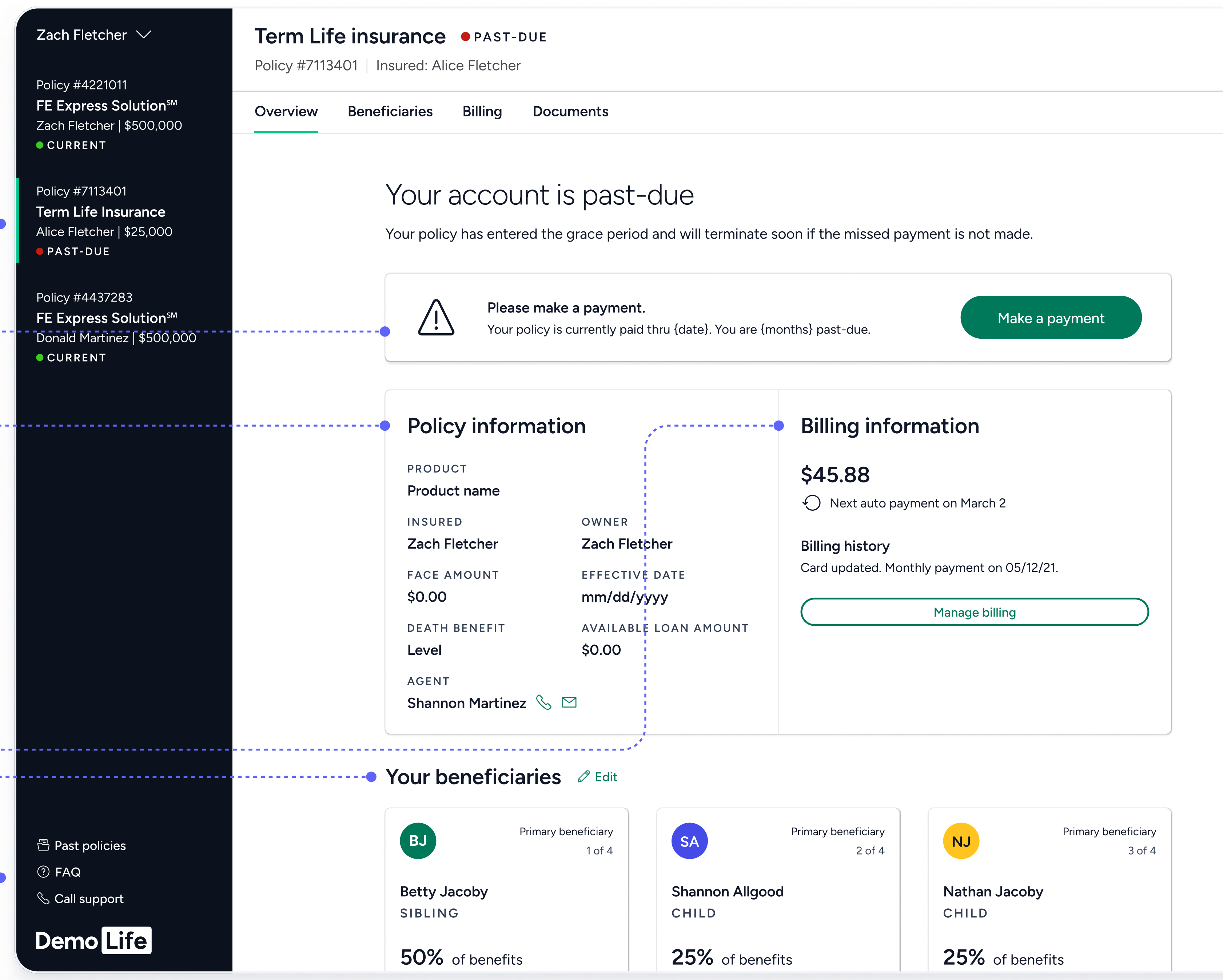
Offer an intuitive billing breakdown, including key details and a link to manage billing.

Record of beneficiaries

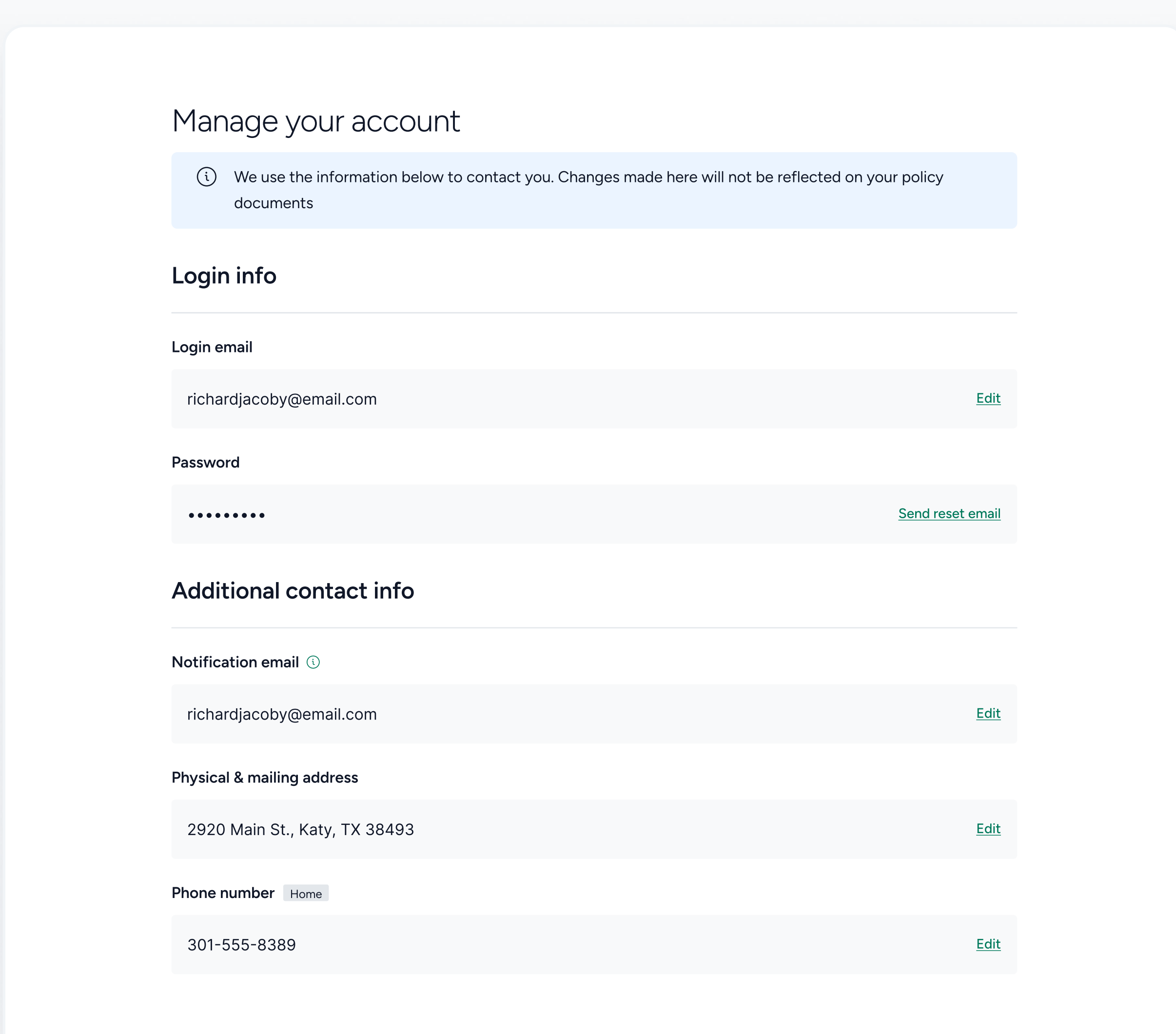
Show beneficiary details and allocations.

Customer Service quick links

Give instant access to phone support and FAQs.



ACCOUNT MANAGEMENT EXAMPLE

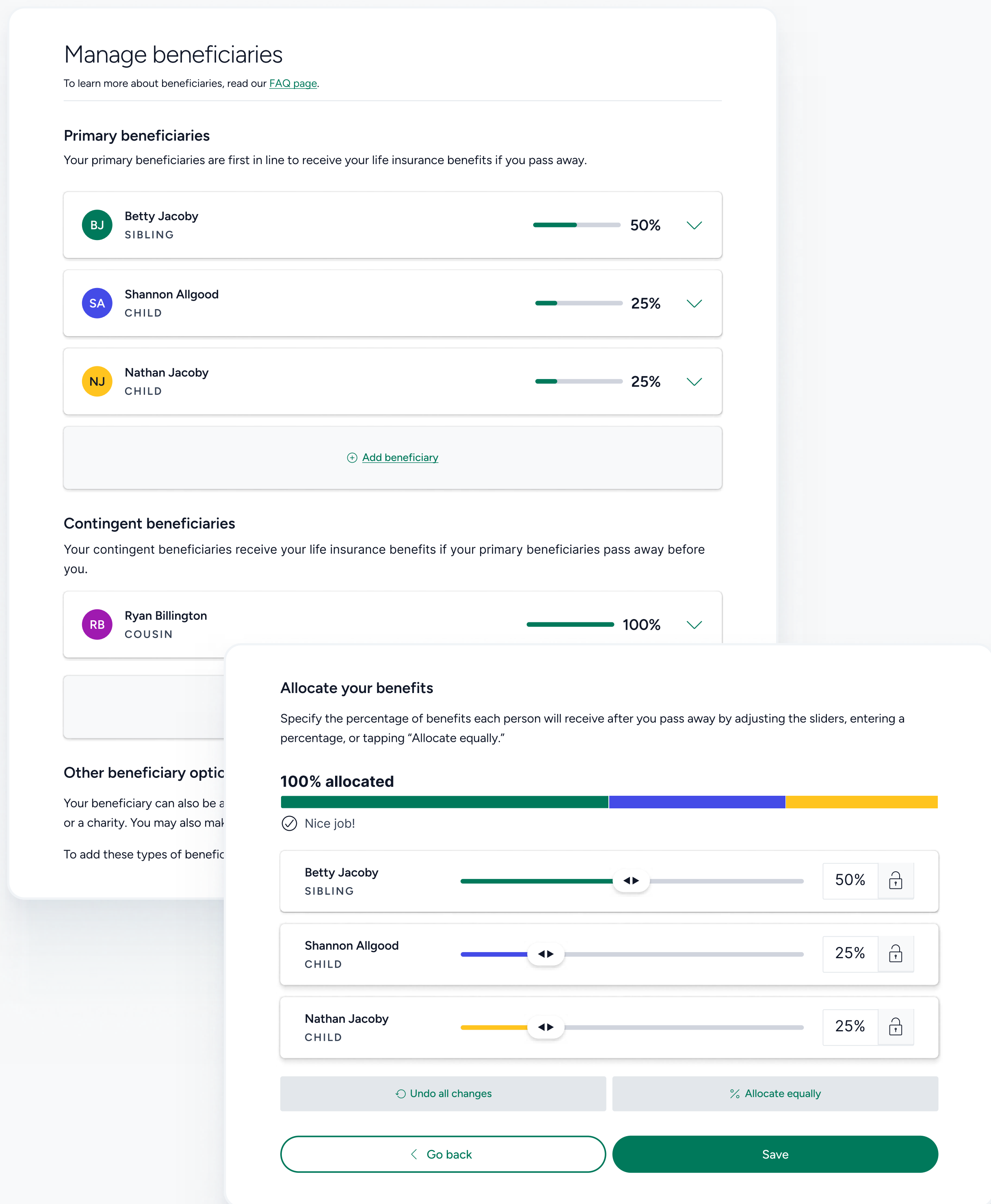


Seamless account management

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

BENEFICIARY MANAGEMENT EXAMPLE



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.

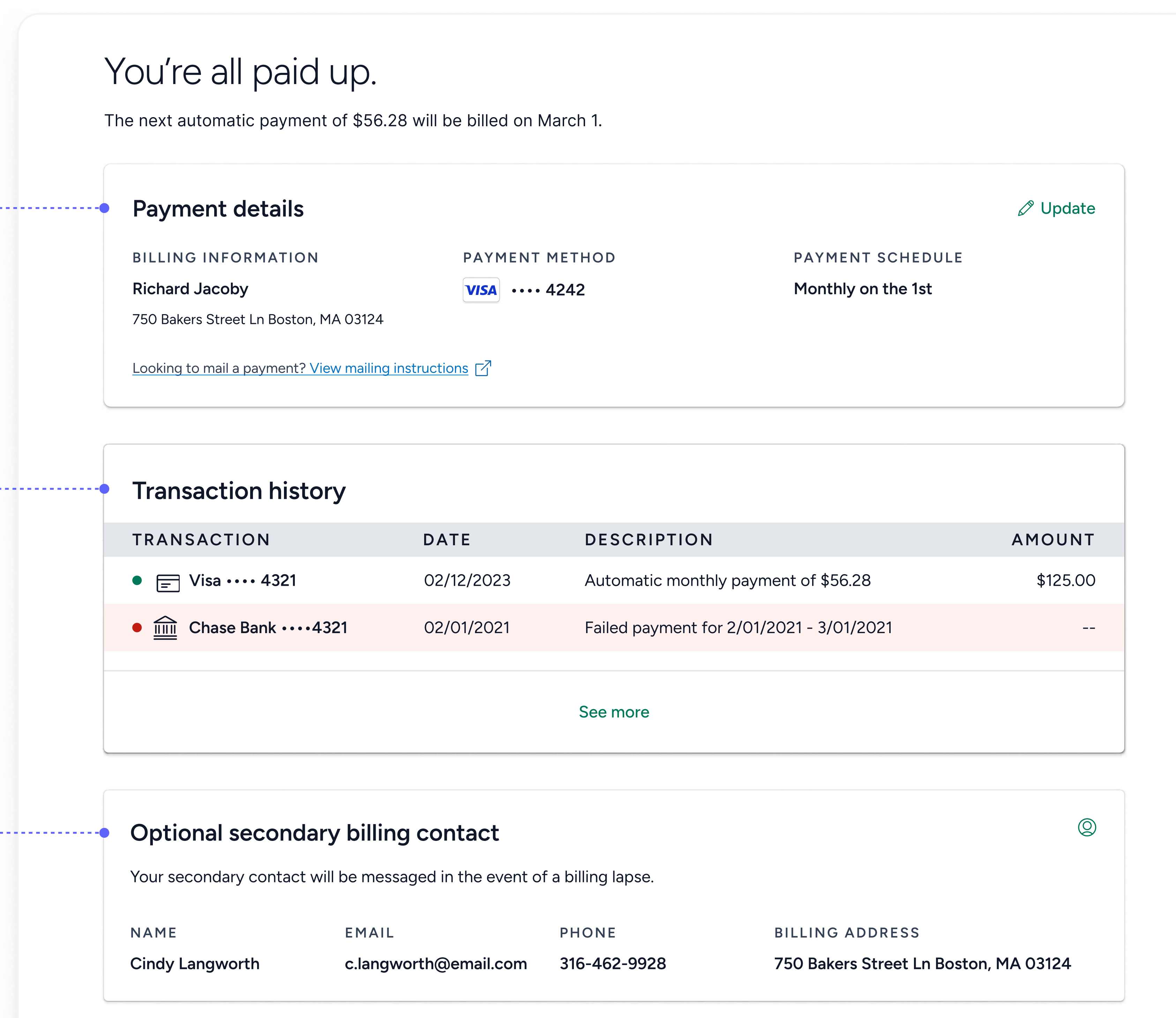
View payment details at a glance
Easily make needed changes, including setting up or adjusting scheduled payments.

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.



Active loan overview

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

Loan information

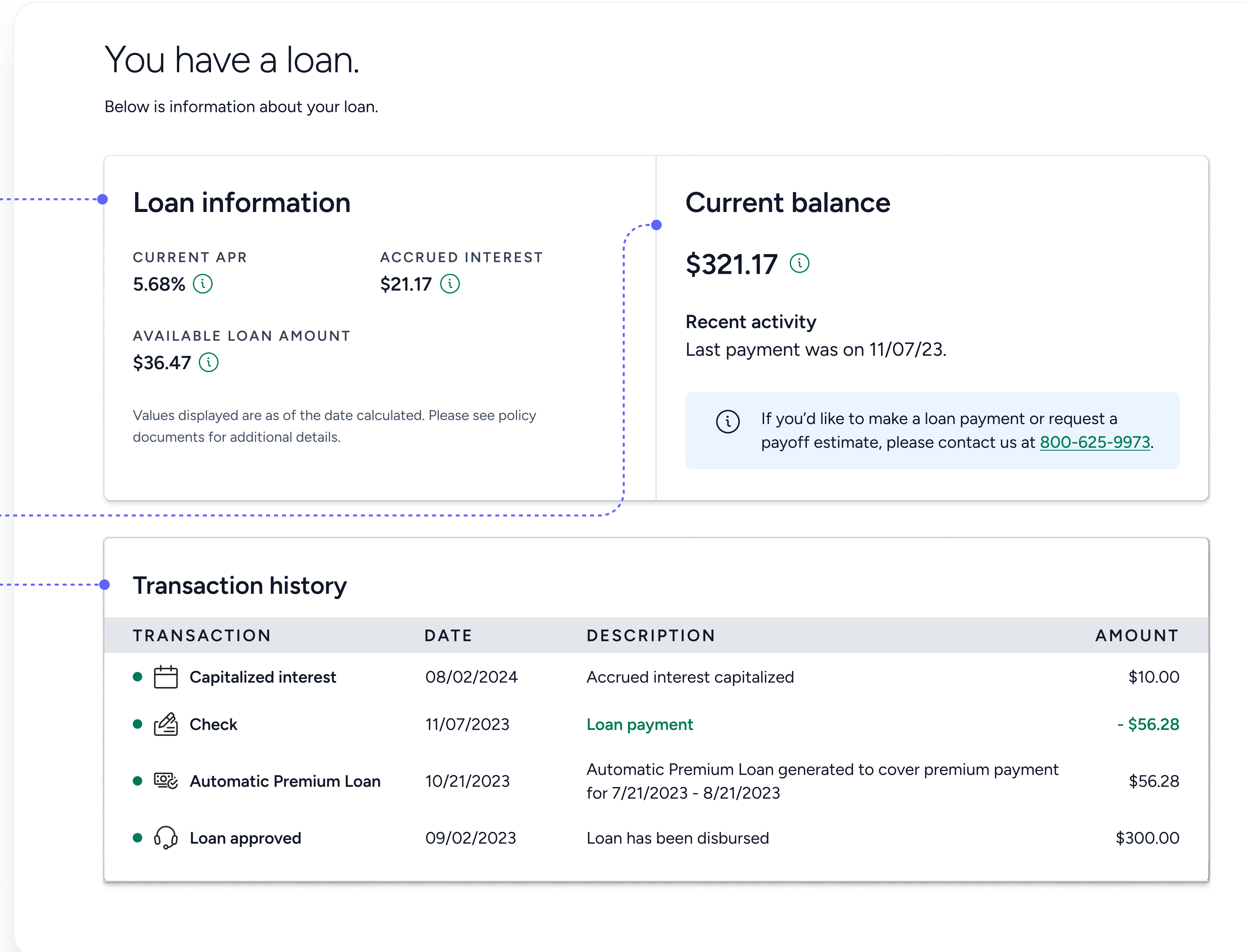
View total accumulated cash value and net cash value along with loan details like APR and total accrued interest.

Current balance

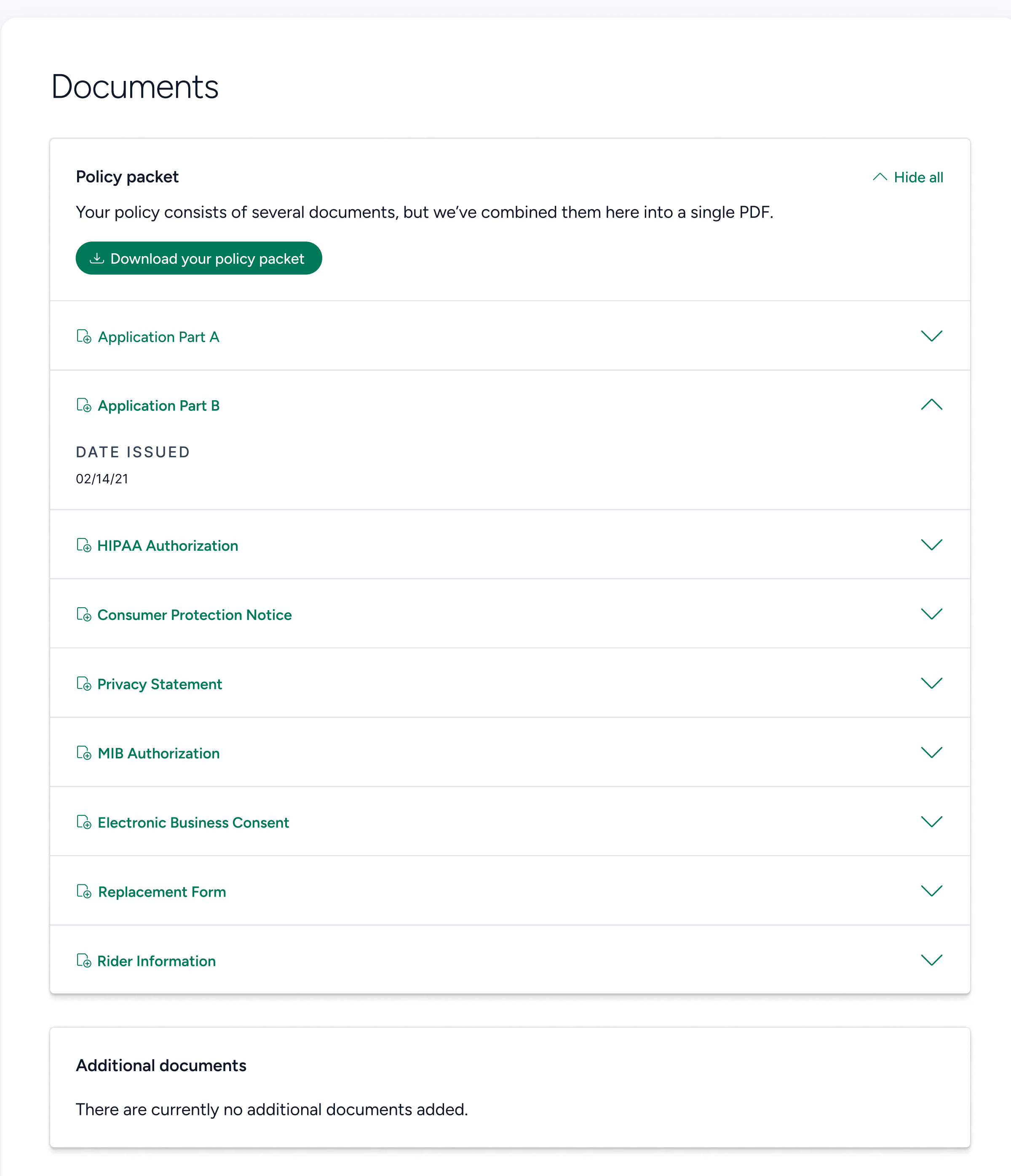
Easily see remaining loan balance due, the most recent action taken, or use the CX prompt to make advanced payments or request payoff.

Transaction history

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



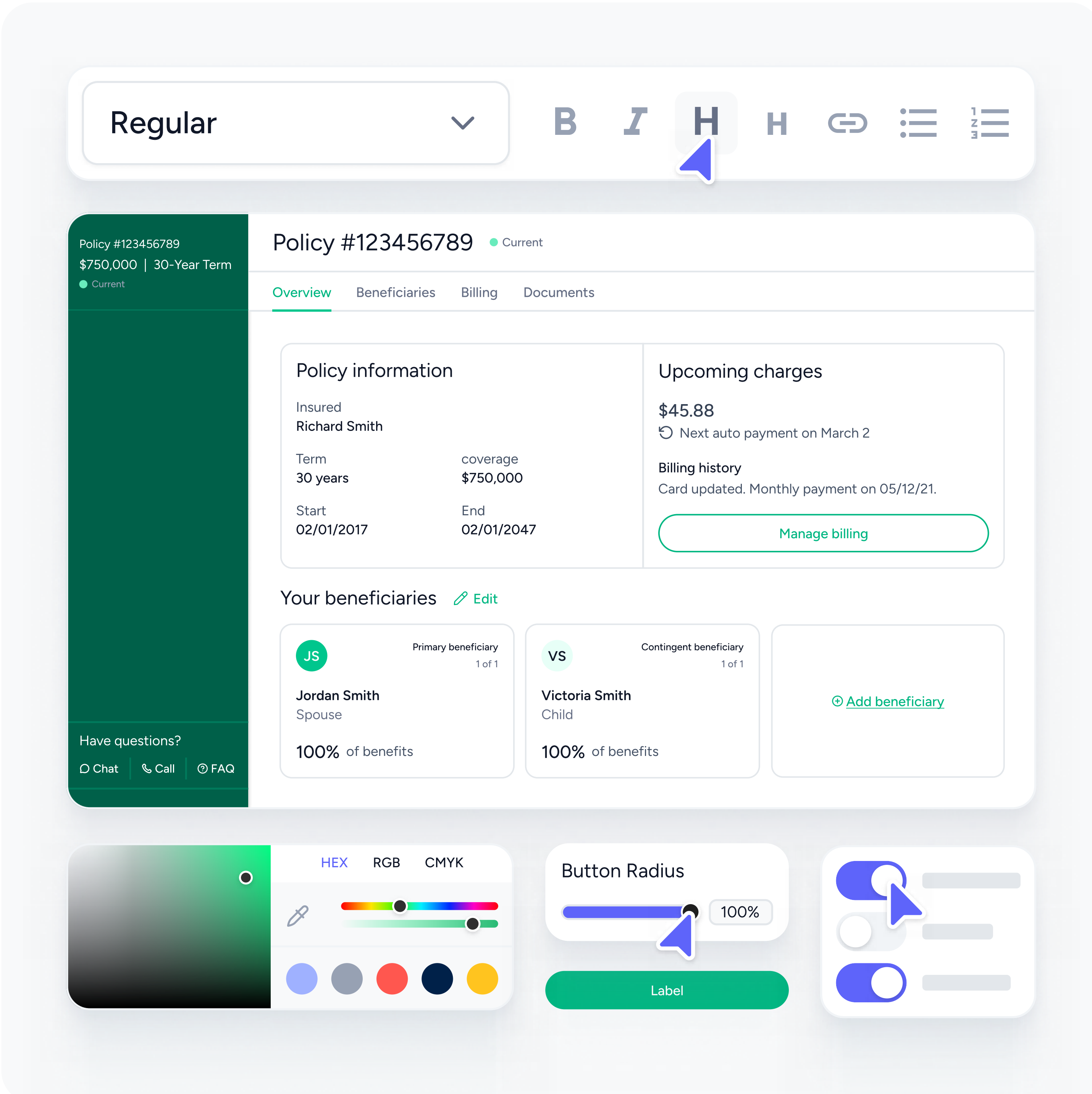
DIGITAL DOCUMENT ACCESS EXAMPLE



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.

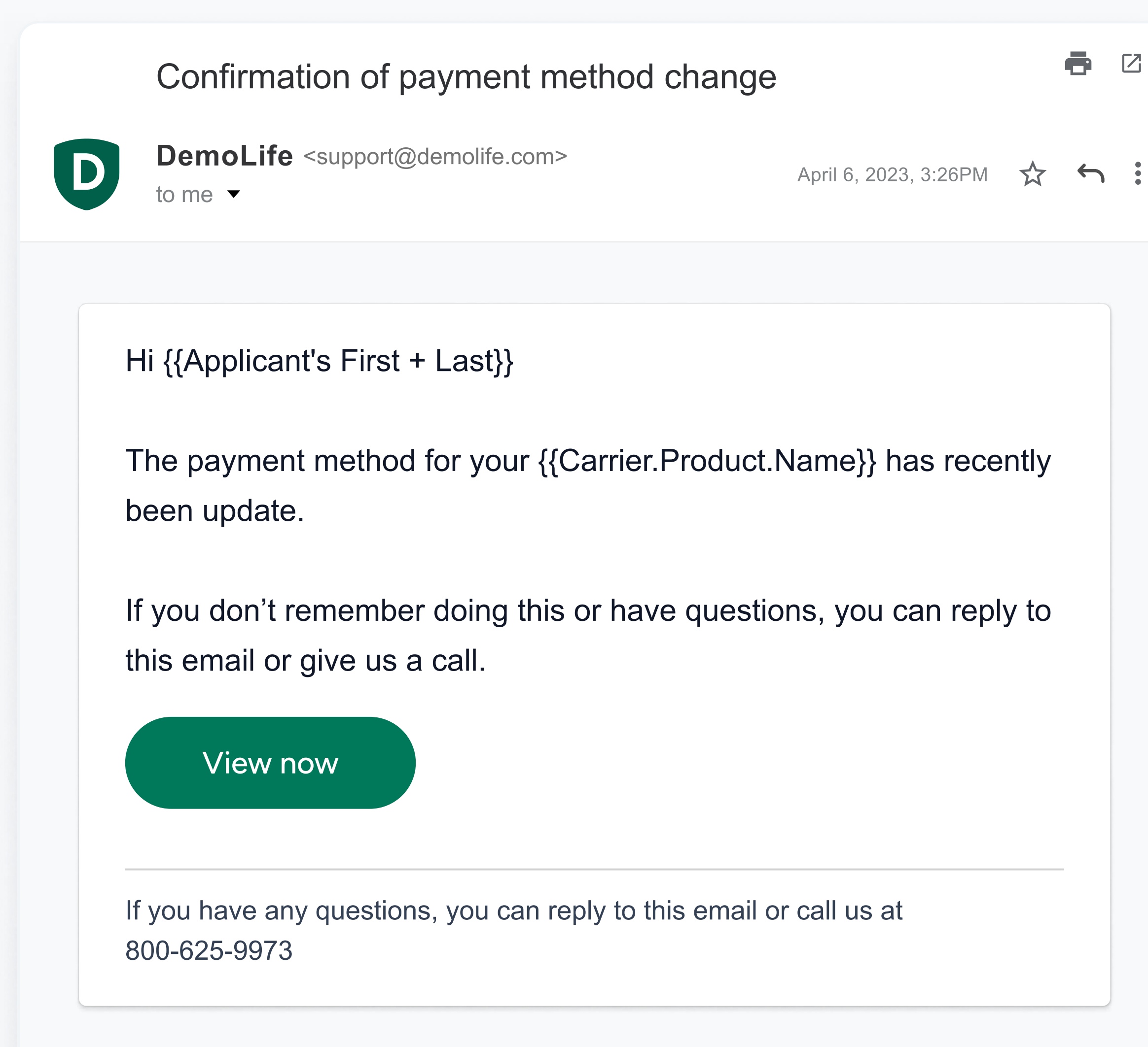
Fully customizable content

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.

EMAIL NOTIFICATION EXAMPLE



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.