

BESTOW



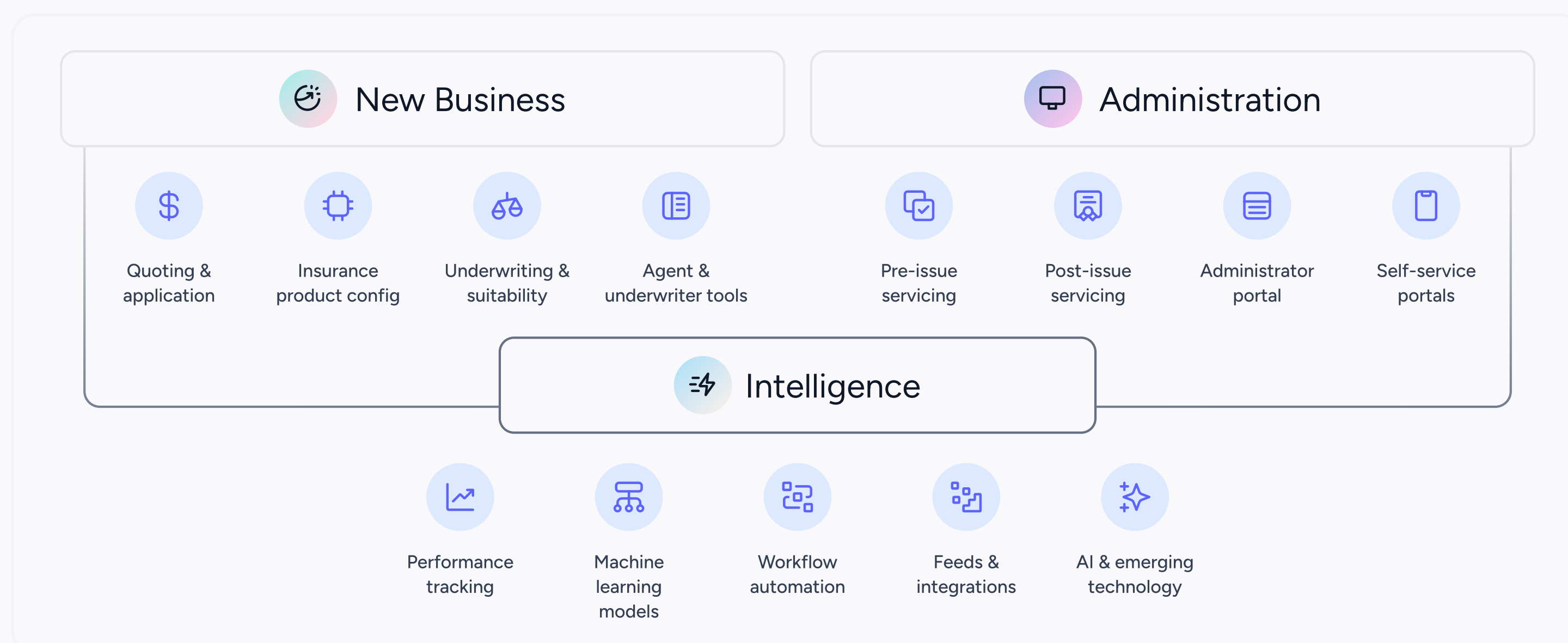
New Business

Digital-first new business experiences
for customers and agents.

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Bestow Platform



Supercharge your new business with seamless, digital-first experiences.



Eliminate friction

Make life easier on both applicants and agents with clean, intuitive digital experiences tailored to your brand.



Increase performance

Boost conversion and improve customer-product fit with best-in-class e-app technology and data modeling.



Reduce costs

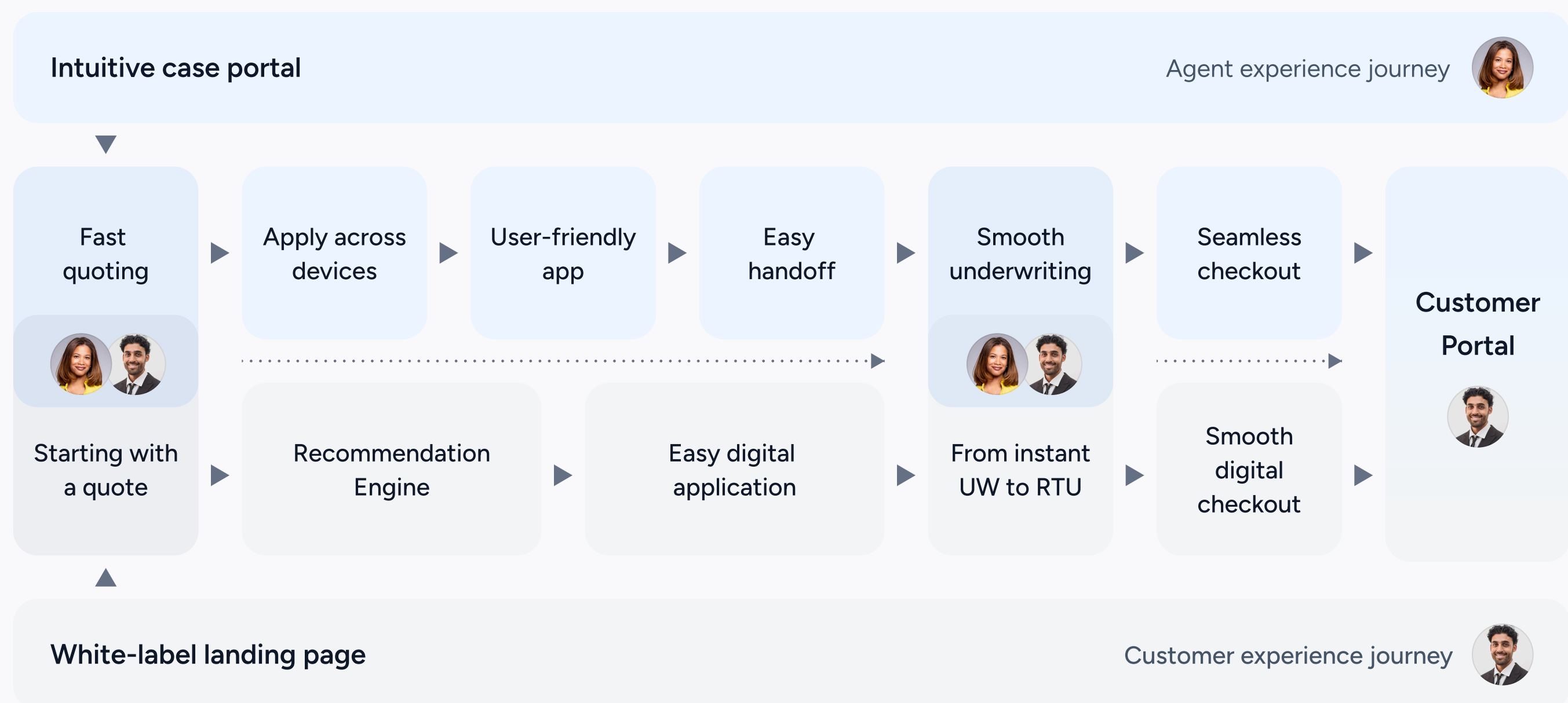
Leverage digital processes, a sophisticated underwriting engine, and powerful data tools to reduce costs and increase efficiency — all at a fraction of the cost of an in-house build.

Supported products

Our platform supports a range of products, including:

- Term Life
- Whole Life (Final Expense, IUL)
- Annuities

Integrated experiences for customers and agents



New Business



Application Suite

Launch white-labeled digital insurance products, from application through policy delivery, in months, not years.

Components

Quoting, illustration, and application

Give customers and agents access to instant quotes, dynamic illustrations, and seamless, digital applications. Consumers get the online experience they expect, while the agent-assisted application works across devices (laptop, tablet, phone, etc.) for a smooth sales process in person, virtually, or over the phone.

Signature & ID authorization

Help reduce fraud and protect both consumers and carriers with modern identity verification protocols, PIN-to-sign, and eSignature functionality for applications, policy documents, and any digital consent agreements required for your product or business.

Payments and billing

Eliminate friction and empower customers, agents, and administrators with flexible options for billing and payments, including support for credit card/ACH payments, payment scheduling via Social Security benefits, and even the ability for customers to make post-issue adjustments on their own.

Policy delivery

Upon purchase, policy documents are generated instantaneously and then automatically sent electronically to the policyholder and other appropriate parties — an experience that leaves customers happy while saving carriers time and money.

Integrations

You've got legacy systems — maybe a number of them. We make integration a breeze.

Seamless APIs

Our flexible platform easily connects to existing systems, lightening the load on internal technical resources.

Underwriting

Our enhanced underwriting engine is powered by your rules and your pricing, with all the data vendor integrations you'd expect, and the ability to add more as needs evolve.

Single sign-on

We integrate with existing login systems so customers can keep the same simple and secure login experience they're used to.

Agent licensing

Easily integrate with appointments platforms to collect and validate agent licenses against your database.

Built-in intelligence

Power smarter product, marketing, and financial decisions thanks to powerful data insights from across the entire customer and policy lifecycle.

Customized for your business

Branding

Quickly launch a digital experience using templates that can be tailored to fit seamlessly within your brand ecosystem.

Content

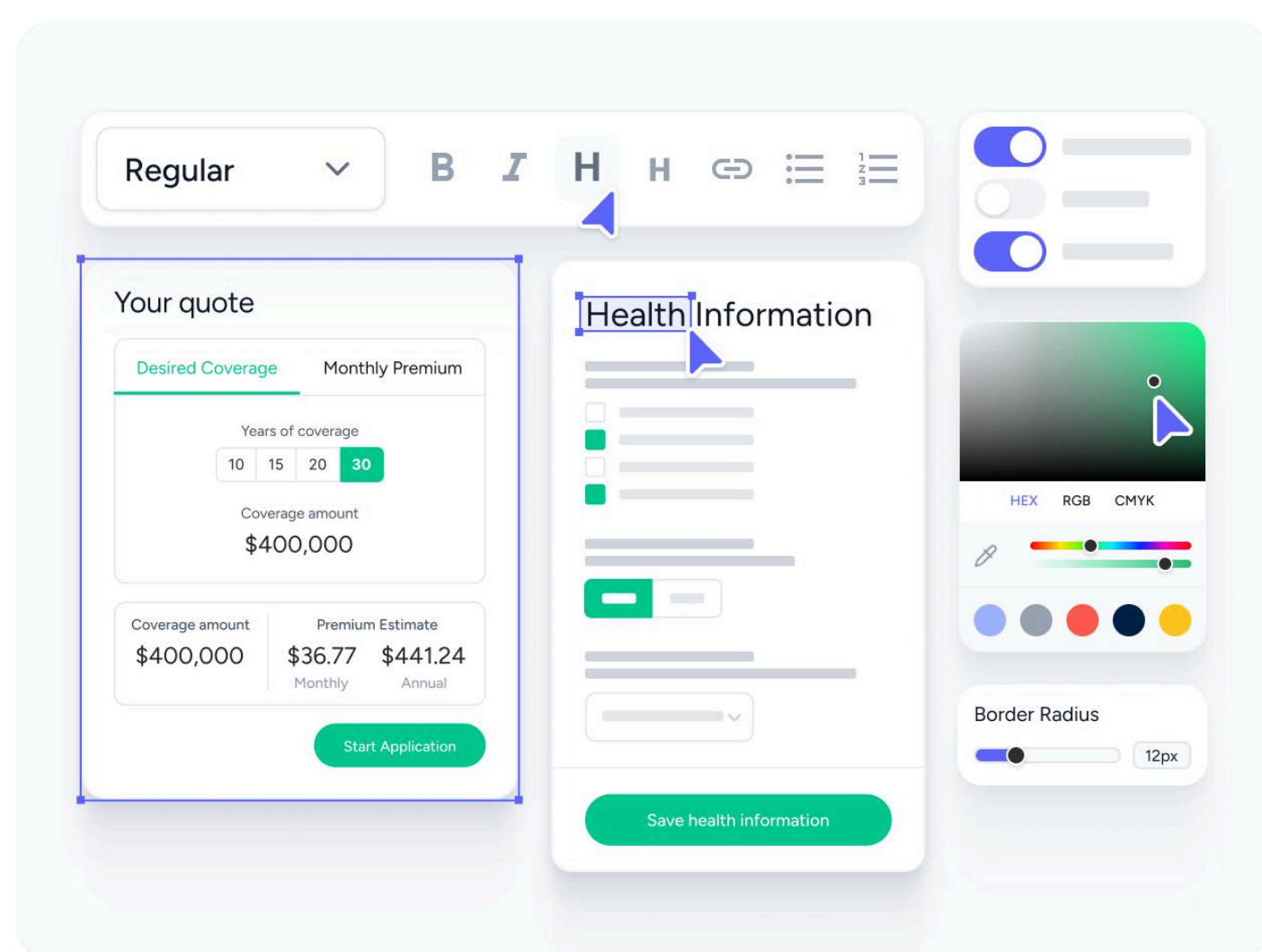
Power your content with our templates for landing pages, emails, SMS, and other customer touch points.

Rules & questions

Customize application questions to meet business- and state-specific product and underwriting requirements.

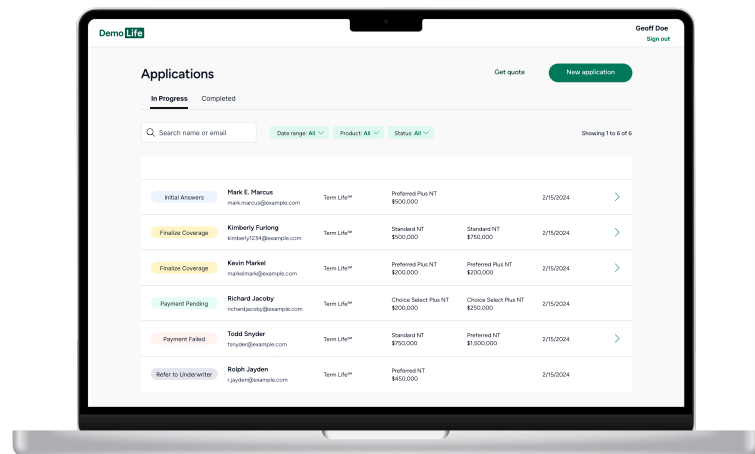
Products

Bestow supports an ever-growing menu of life products, including instant issue and RTU term, final expense, and more.



Agent-led and drop ticket sales flow

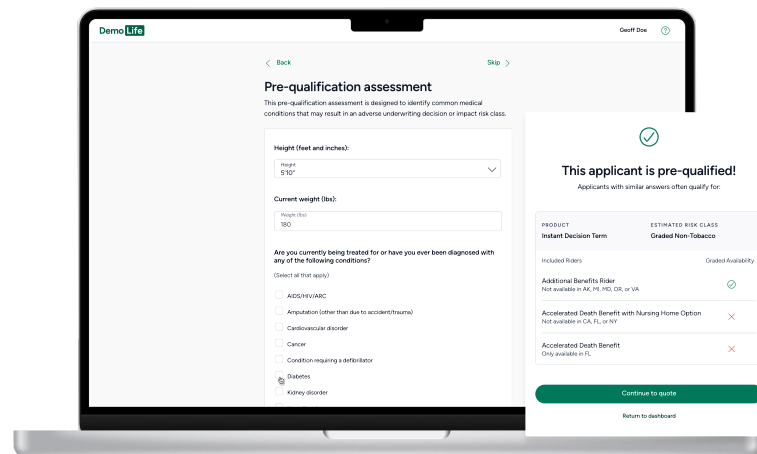
Help agents work smarter, not harder, with an easy-to-use digital experience that's consistent across devices and sales settings.



Intuitive case portal

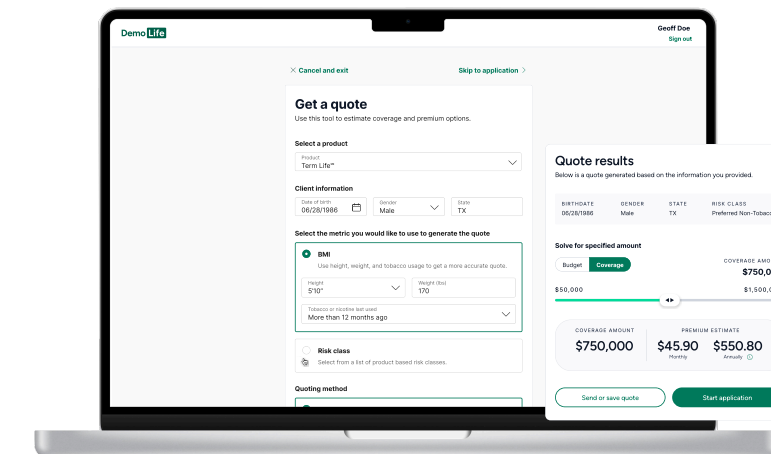
Agents can easily manage in-progress business in their personal case support portal.

- View and manage cases all in one place.
- Easily search and sort in-progress apps.
- Make client follow-up a breeze.



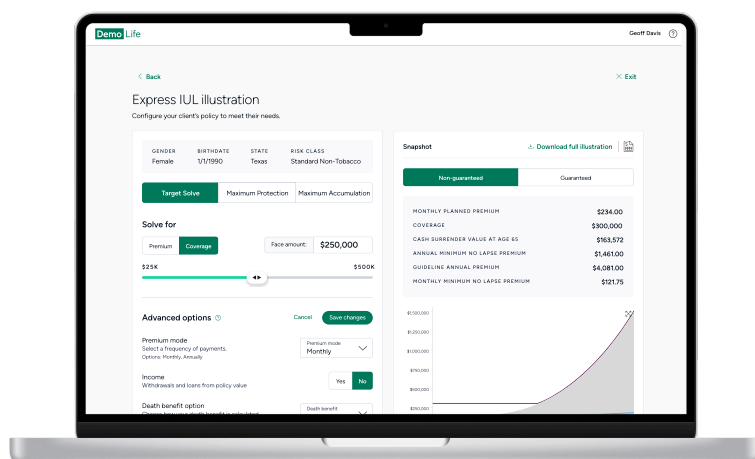
Optional pre-qualification

A built-in digital pre-qualification questionnaire gives agents the option to perform streamlined field underwriting. This helps agents quickly assess product-applicant fit, and can be particularly useful when multiple product options are on offer.



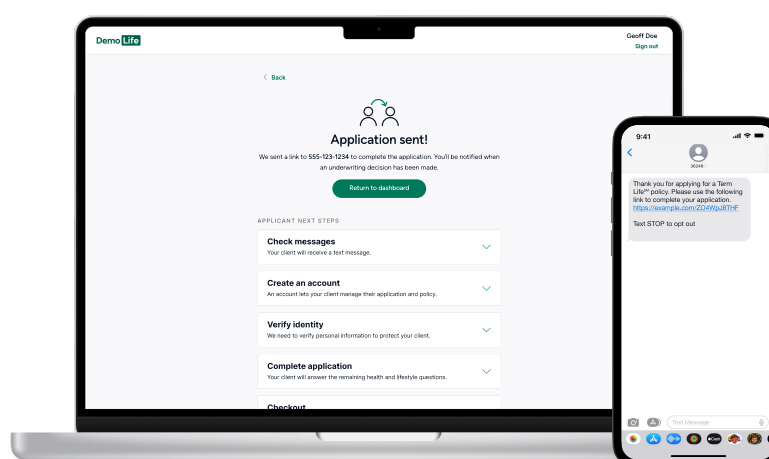
Fast quoting

Our digital quote tool lets agents easily generate quotes for customers in real time, with flexible design features like the ability to solve for specific coverage amounts or budgetary restrictions.



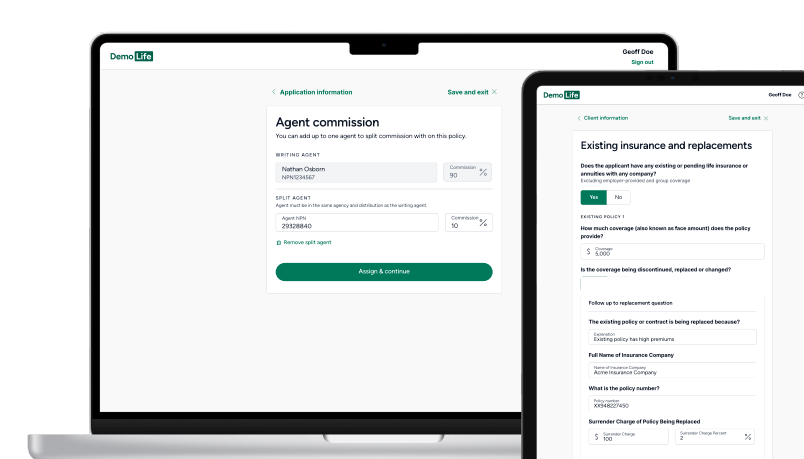
Illustrations

Empower agents and customers with illustration visualizations for applicable products, including dynamic, real-time performance forecasting for product features like cash value growth, death benefits, and more.



Optional hand-off (drop-ticket)

Our drop-ticket experience allows agents to quickly start the application process before digitally handing it off to the applicant for easy and seamless completion.

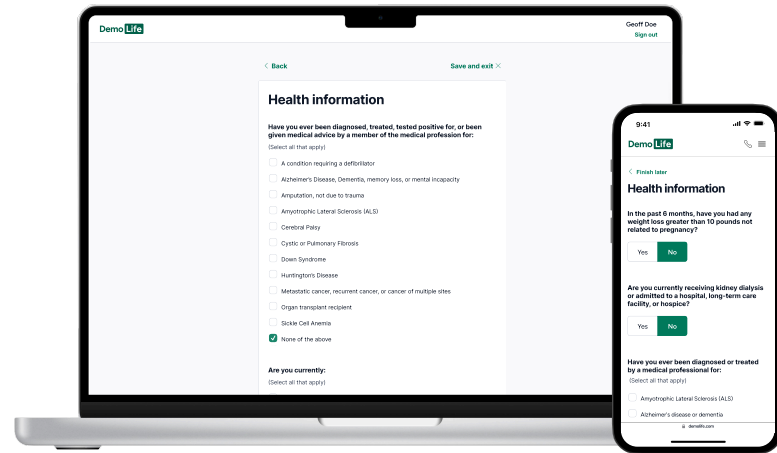


Commission and replacements

Get commissions support (and split-commissions support for multiple-agent sales), and built-in replacement policy processes, including outbound 1035 exchanges.

Agent-led and drop ticket sales flow

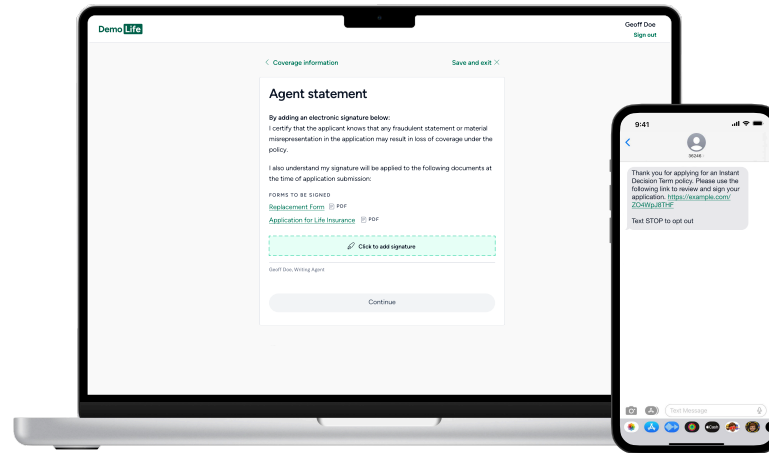
The Bestow platform enables a simple, smooth agent sales process across term life, final expense, and IUL products.



Flexible, user-friendly application

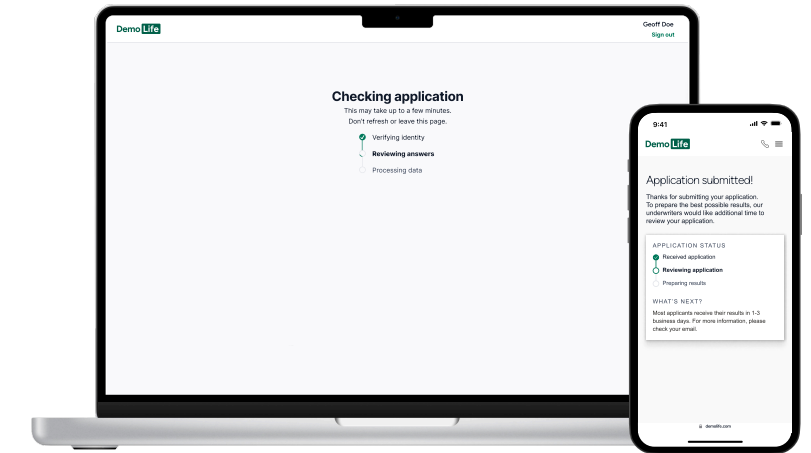
The cross-platform application experience works across phone, in-person, and remote scenarios.

- Streamlined digital application takes just a few minutes to complete.
- Save, pause, and resume anytime.
- Utilize well-marked handoff points that work seamlessly across devices or in-person.



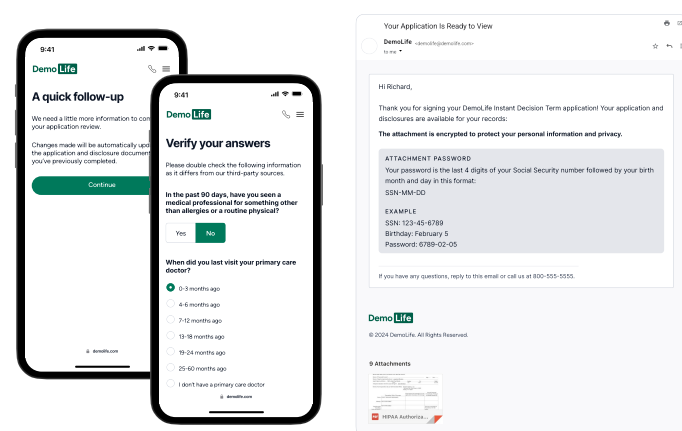
Signatures

Keep the process moving swiftly with built-in agent attestation, consent compliance, and document eSignature flows that are seamless and consistent regardless of sales method or scenario.



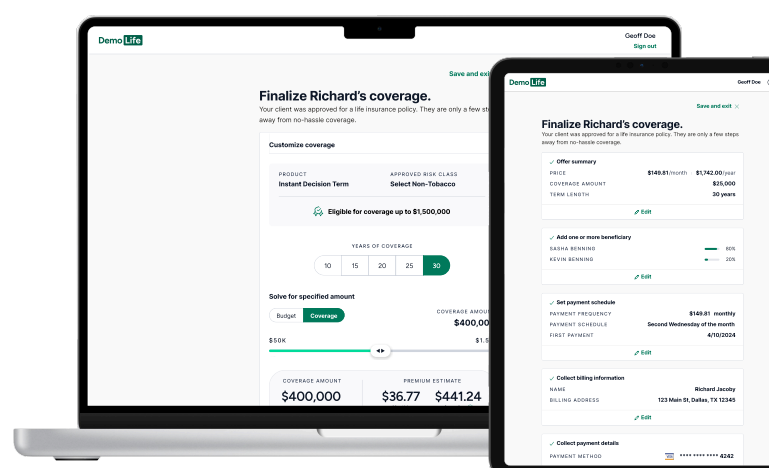
Multi-path UW

Bestow's platform supports multiple underwriting paths, including the ability to issue instant digital decisions or to refer more complex applications to a human underwriter for review in our workbench interface.



Follow-ups and notifications

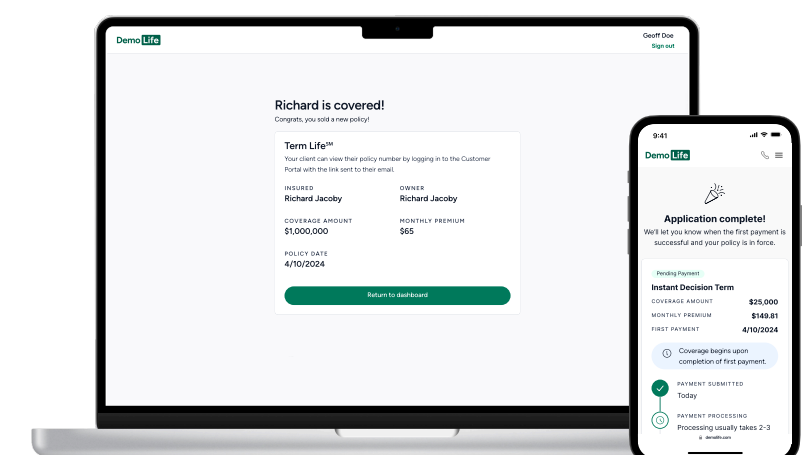
Need additional information or documentation from an applicant? Bestow's digital platform unifies the agent work stream with an in-app digital notification flow for seamless customer follow-up.



Checkout

Our clear and simple checkout process makes it easy for agents or customers to:

- Sign and pay in-person or remotely.
- Designate beneficiaries.
- Set up payment (CC, ACH, Social Security, future scheduling, and monthly/annual premium mode).

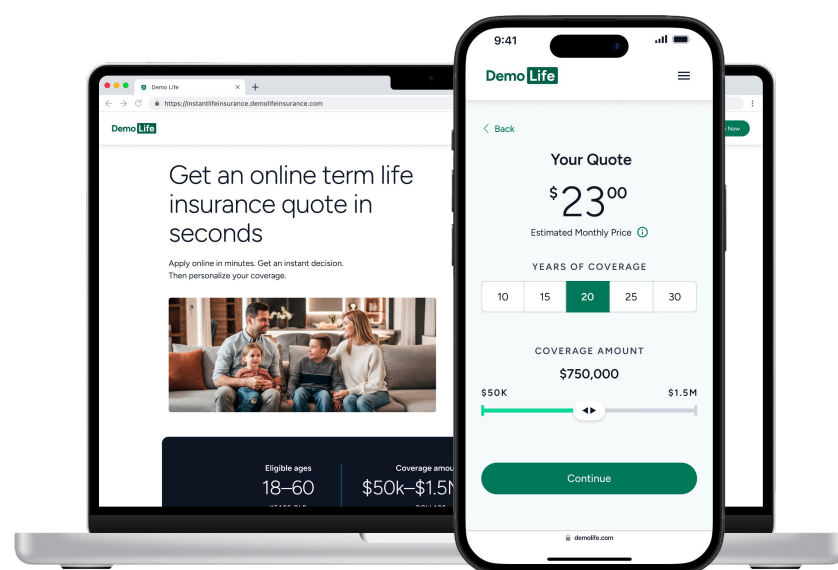


Policy delivery

Once issued, a digital policy packet is automatically sent to the policyholder and made available via our intuitive customer portal. Processes are also in place for states that require physical policy documents to be mailed.

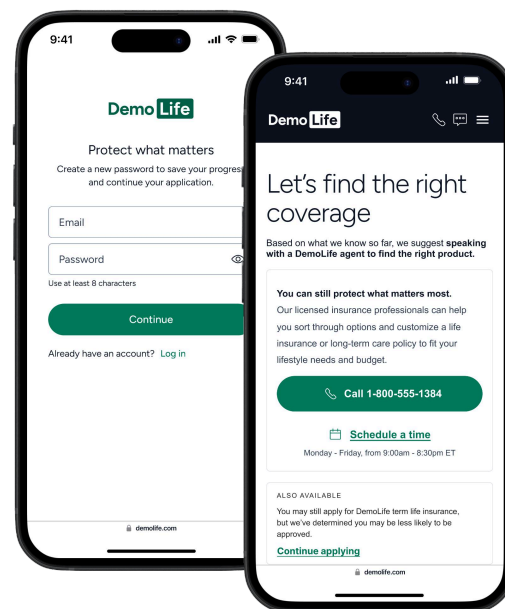
Direct consumer sales flow

Give customers a digital experience with optional agent touch points. Applicants can apply, sign, and pay in minutes.



Starting with a quote

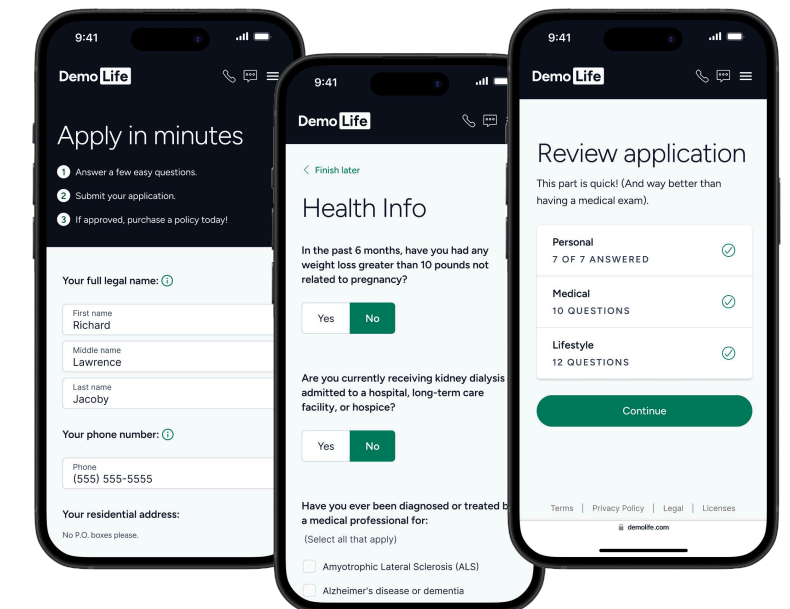
Customers input a few simple data points to get an instantly generated quote. Our quote tool is interactive, allowing customers to toggle and adjust product-specific features like coverage amount or term length, for example.



Seamless offboarding

Our Recommendation Engine uses data and analytics to provide real-time customer pipelining.

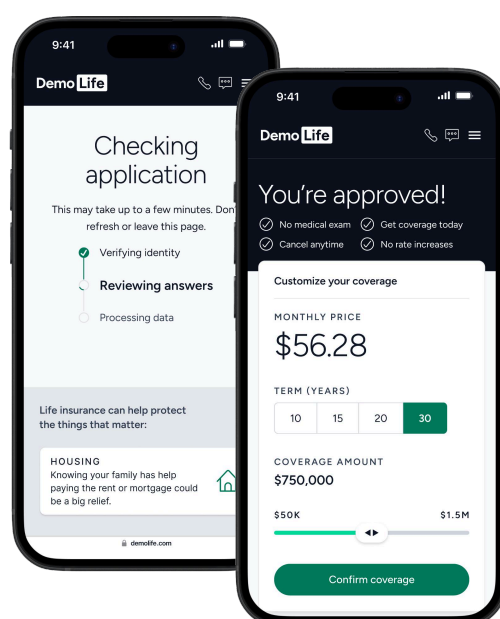
- Help guide customers to their best product fit.
- Connect customers to trusted agents.
- Increase customer retention.
- Reduce underwriting costs.



Easy digital application

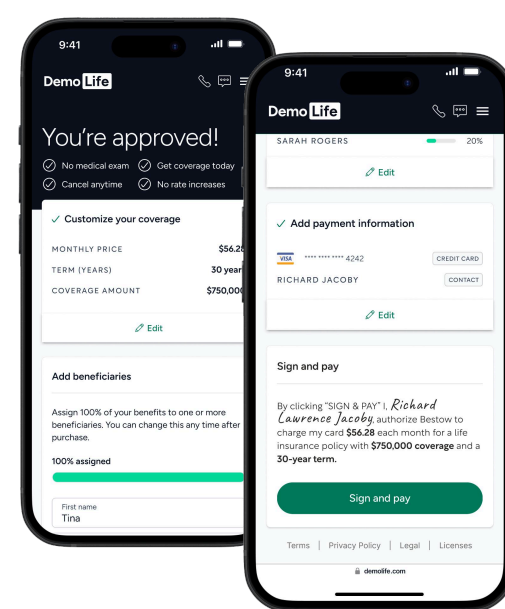
Provide an effortless experience for customers, with features and customizations top carriers expect.

- Customized questions & rules
- Save application progress
- Secure verification process



From instant decision to refer to underwriter

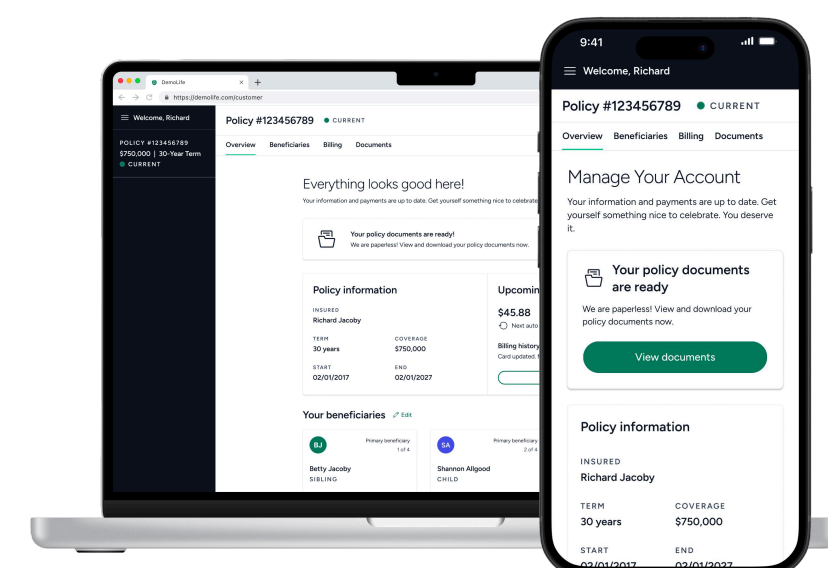
Tailor your underwriting program to meet your specific needs and goals. Bestow's underwriting engine supports both instant digital issue and the ability to refer to an underwriter via our workbench experience.



Smooth digital checkout

Digitize every step of the checkout process, including:

- Customizing coverage
- Assigning beneficiaries
- CC or ACH payments
- Simple eSignature
- Digital document delivery



Simple self-service

Reduce the burden on customer support staff with our customer portal experience that lets customers self-serve.

- Access policy documents.
- Change beneficiaries.
- Update billing and make payments.

New Business



Recommendation Engine

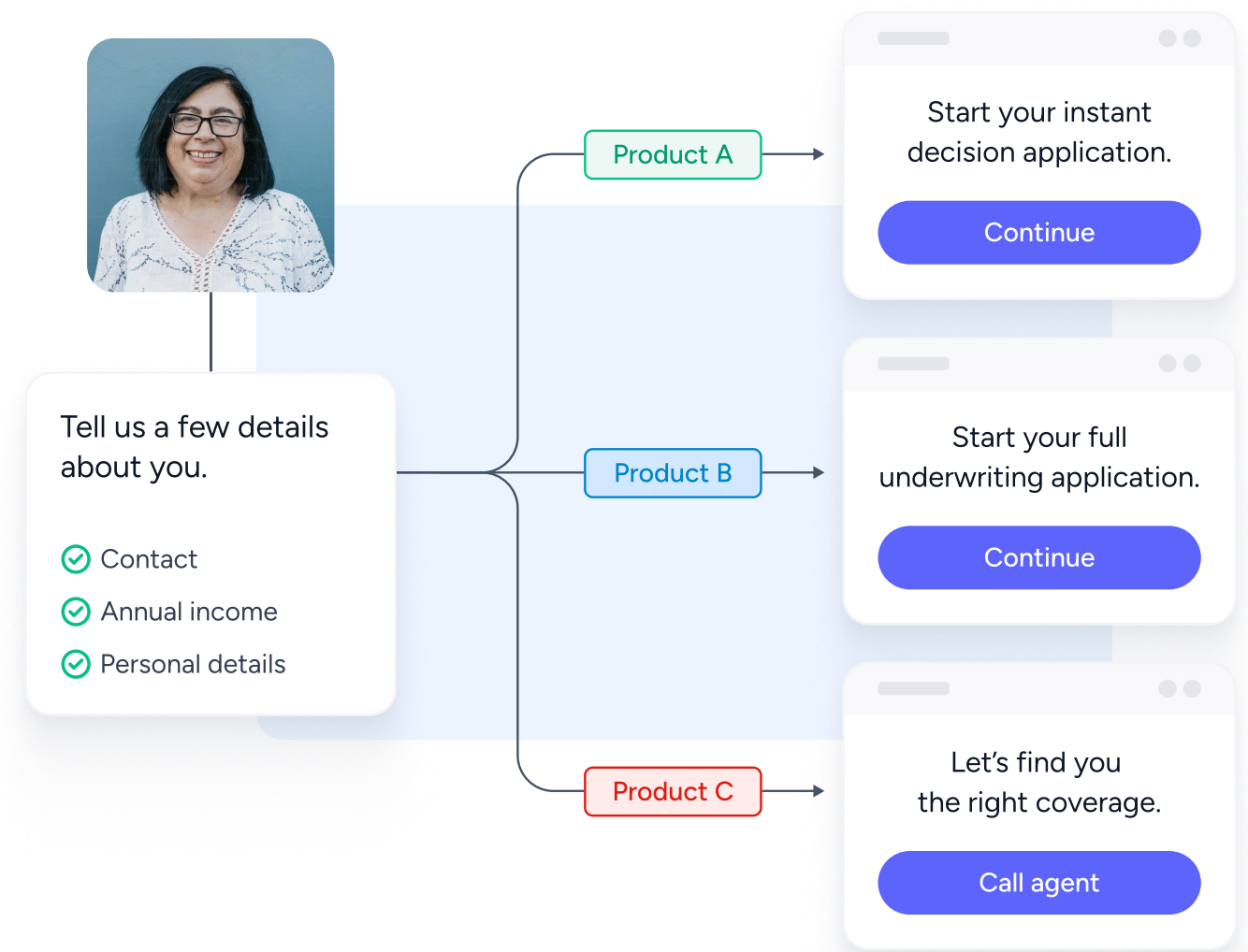
Provide customers with real-time differentiated product paths based on their likelihood to be approved for or buy a product.

Recommendation Engine

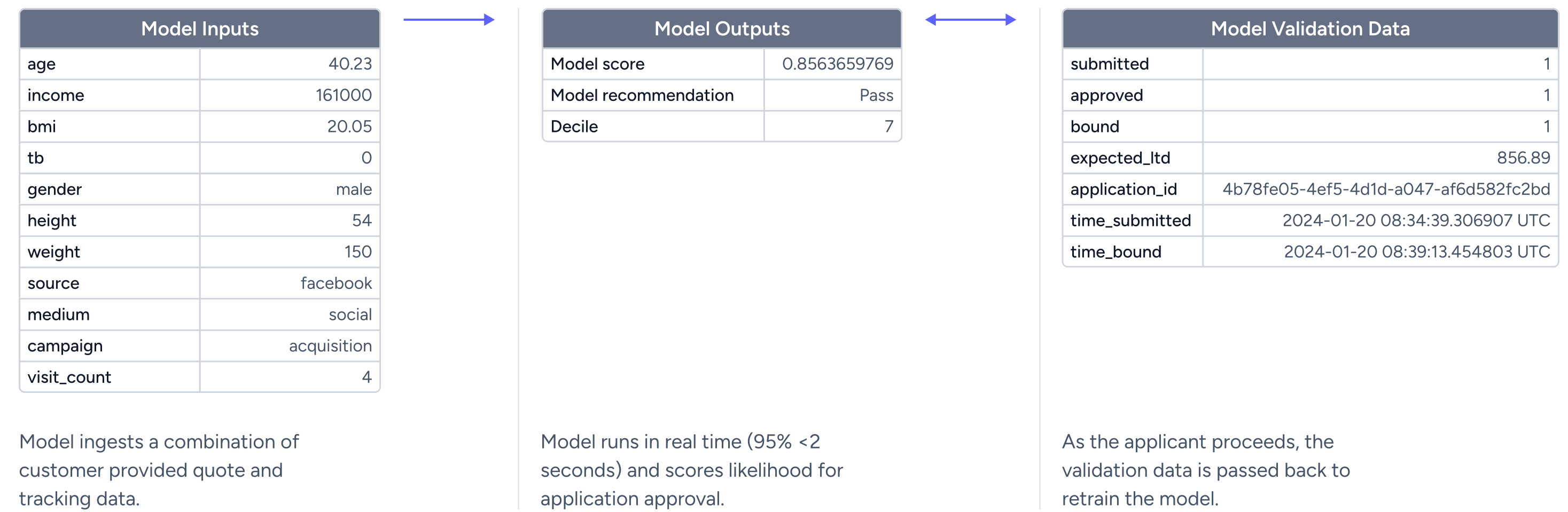
Leverage sophisticated data modeling to help guide the right customers to the right products, saving time and reducing underwriting and customer acquisition costs.

Bestow's Recommendation Engine employs automated backend processes to:

- Pre-sort and tier customers.
- Determine likelihood of approval.
- Determine likelihood of purchase.
- Route customers to best product fit, including 3rd party off-boarding.



Real-time models drive differentiated customer experiences.



New Business



Agent Tools

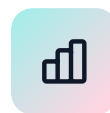
Boost efficiency and conversion with a cross-channel portal experience for agents that supports multiple products.

Best-in-class agent support tools



Increase funnel efficiency

Bestow's platform is optimized for speed, with intuitive tools that help agents work smarter not harder, including an application experience that takes an average of 10 minutes to complete.



Boost conversion rates

Leverage a smooth, simple application process and built-in customer follow-up flows to achieve up to a 95% submit rate for agent-led applications.



Support multiple products and channels

Get market tested tools that agents love. Easily integrate into various captive or independent agent workflows, with support for multiple product types and in-person or remote sales.

Agent portal tour

Get a clean, modern portal experience that offers speed and efficiency to your distribution team.

Search & filtering

Agents can easily search and filter their sales queue by:

- Application status or start date
- Product type
- Applicant name or email address

New business overview

Get an at-a-glance view of the entire sales pipeline.

APPLICANT	PRODUCT	QUOTED COVERAGE	SELECTED COVERAGE	START DATE	STATUS
Mark E. Marcus markymark@hotmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		11/5/2025	Initial Answers
Sarah Jane sarah.jane@hotmail.com	Indexed Universal Life	Preferred NT \$500,000		11/5/2025	Edits Needed
Julia Olson julia.olson@hotmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		11/5/2025	Agent Signature
Kimberly Furlong kimberly.furlong@gmail.com	Guaranteed Level Term	Preferred NT \$500,000 20 years	Preferred Plus NT \$400,000 10 years	11/3/2025	Finalize Coverage
Todd Snyder toddsnyder@gmail.com	Guaranteed Level Term	No coverage selected		10/31/2025	Refer to Underwriter
Jane Doe janedoe@example.com	Guaranteed Level Term	Preferred NT \$500,000 20 years		10/22/2025	Declined
John Doe jdoesthings@example.com	Indexed Universal Life	Preferred NT \$500,000	Preferred Plus NT \$500,000	10/22/2025	Payment Scheduled
Richie Simmons rsimmons@yahoo.com	Guaranteed Level Term	Preferred NT \$500,000 20 years	Preferred Plus NT \$500,000 20 years	10/22/2025	Payment Pending
Beth Anne bethanneray@example.com	Indexed Universal Life	Preferred NT \$500,000 20 years	Preferred Plus NT \$500,000 20 years	10/22/2025	Policy Issued

Applications & quotes

View in-progress sales or start a quote or new application instantly with the touch of a button.

Real-time statusing

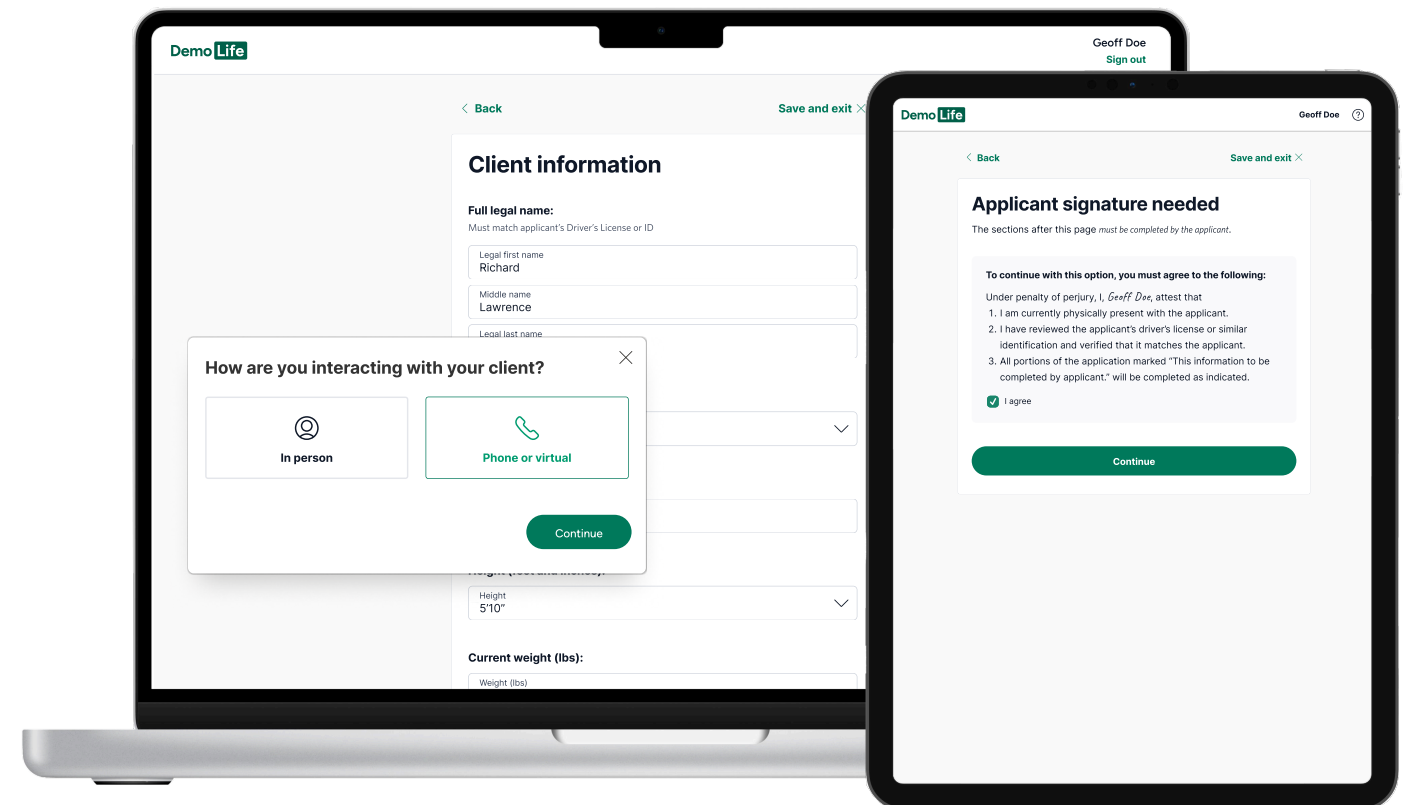
See up-to-the-minute status updates on in-progress sales and applications.

Features agents love

Bestow's agent portal was built in collaboration with real field agents to deliver unique and powerful features.

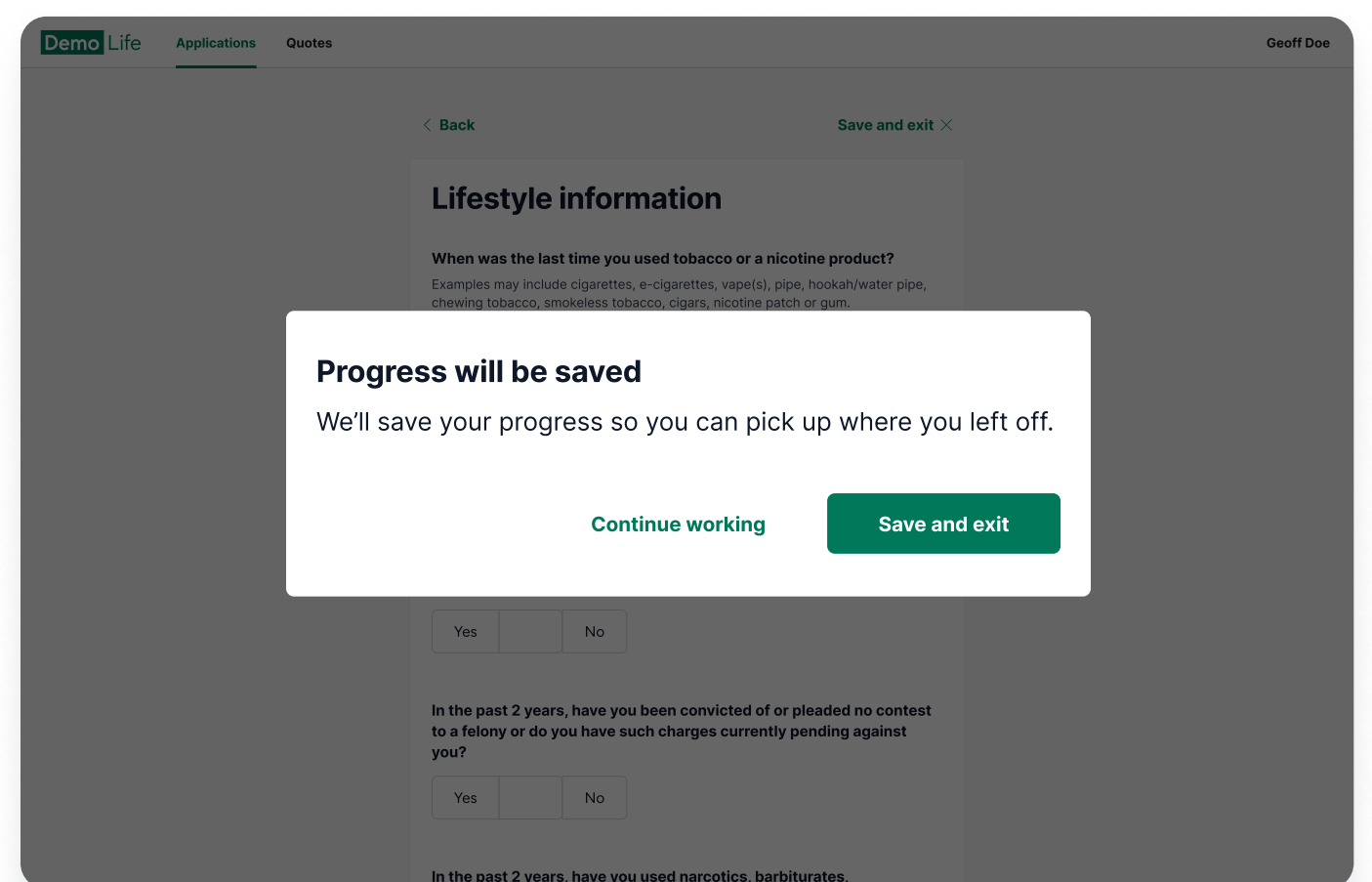
Cross-device consistency

Bestow's portal and application experience is consistent across smartphone, tablet, and desktop use cases, with built-in digital flows to accommodate in-person or remote sales scenarios.



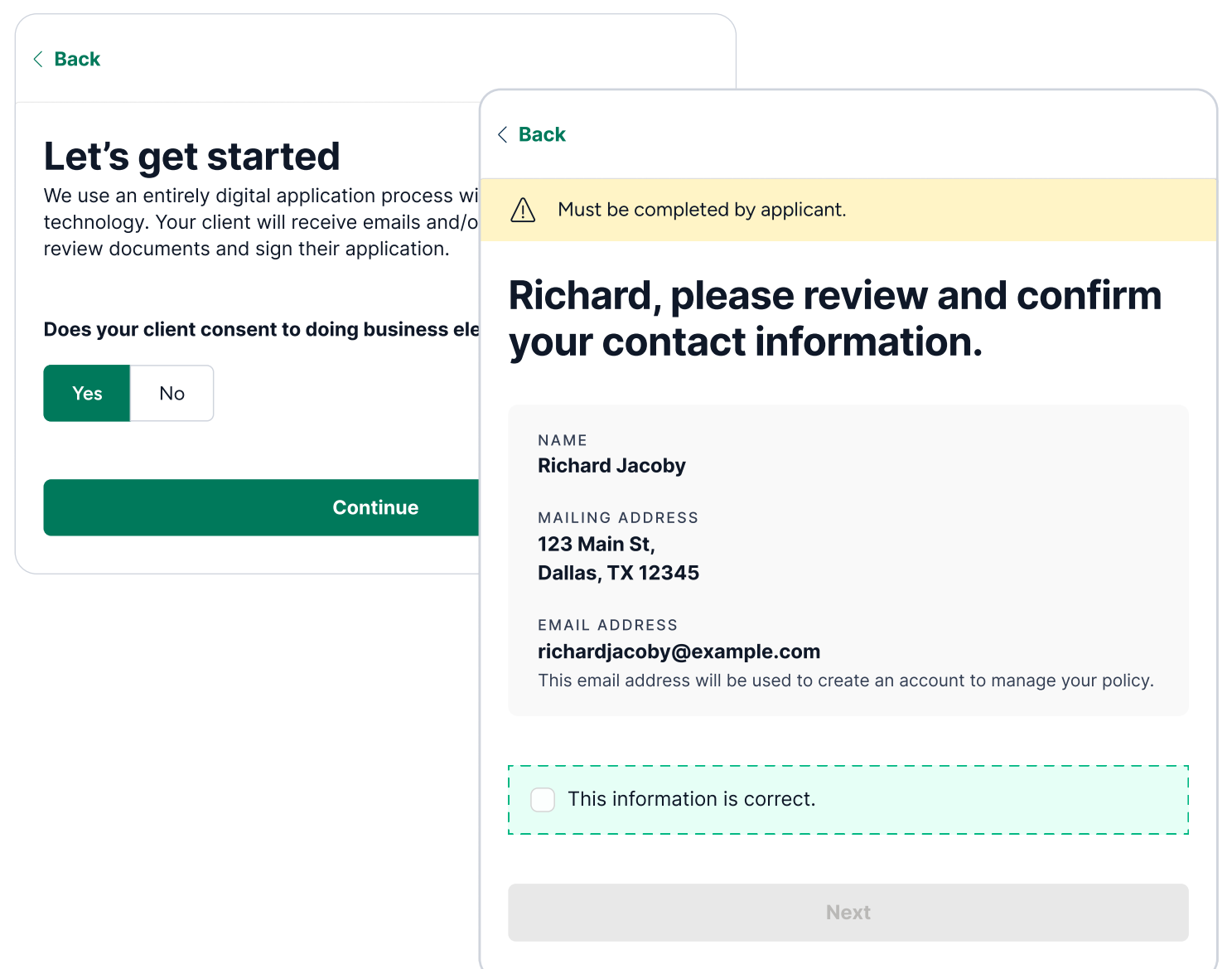
Application pause and resume

Not only can agents pause and resume in-progress applications, but Bestow makes it possible to start an application on one channel, pause progress, and then resume on a different channel. For example, an agent can start an application in person, and then continue it later virtually or over the phone — all staying within the same digital experience.



Built-in attestations and compliance

Our digital application flow includes built-in compliance backstops like consent to do business digitally, application signing, and any needed agent attestations.



New Business



Underwriting

Build, test, and launch data-backed underwriting programs.

The future of underwriting is here.



Build and launch quickly

Create, test, and launch underwriting programs in just months. Utilize Bestow's out-of-the-box underwriting templates, or partner to build fully customized programs that meet your specific objectives, from instant issue to fully underwritten products.



Improve risk decisions

Make more accurate long term risk decisions with access to Bestow's intelligence tools and data integrations. For program development, run models with historical data to test against business objectives. For existing programs, get powerful audit tools to evaluate program and underwriter performance.

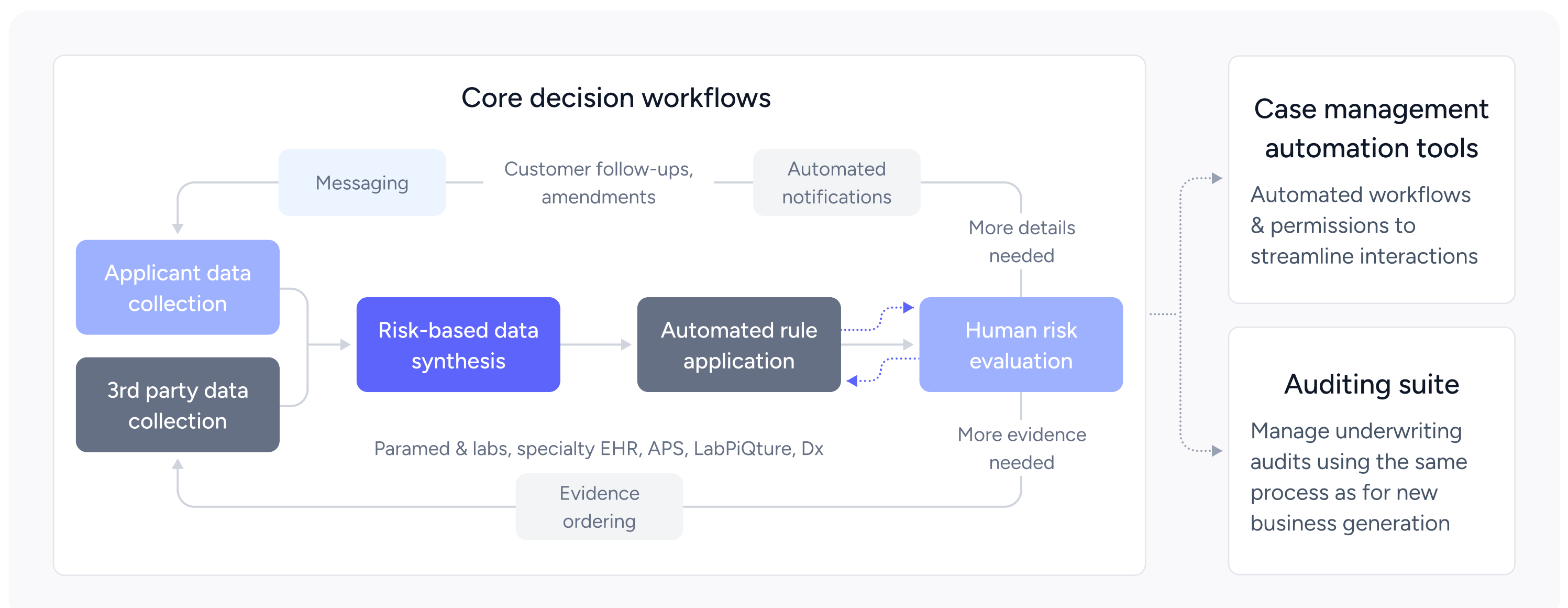


Leverage built-in compliance

Eliminate blockers with built-in, state-by-state compliance settings. Bestow's industry expertise helps carriers stay ahead of the ever-changing regulatory landscape, with technology that's flexible enough to make changes in days, not months.

Optimized workflows, better decisions.

Bestow pairs industry leading data sources (prescription history, medical claims data, clinical labs data) with human decision making to optimize the entire workflow, helping you build smarter automated programs, drive protective value, and help underwriters make better decisions.



New Business

Underwriting

Product configuration

Quickly build, test, and launch an underwriting program that meets your unique business needs.

Build a balanced program

Get everything you need to build and launch from-scratch underwriting programs that balance goals like eligibility, mortality, and expenses.



Program design

Design and implementation of risk evaluation philosophy to achieve your unique business objectives

Workflow

Automated sequencing of data calls, human triage, and decisioning activities from application submit to decision

Rules engine

Automated evaluation of data points from self-disclosure and third-party data calls

Compliance & security

Built-in compliance and data security that's flexible enough to keep up with changing regulations and technology

A data-backed design cycle

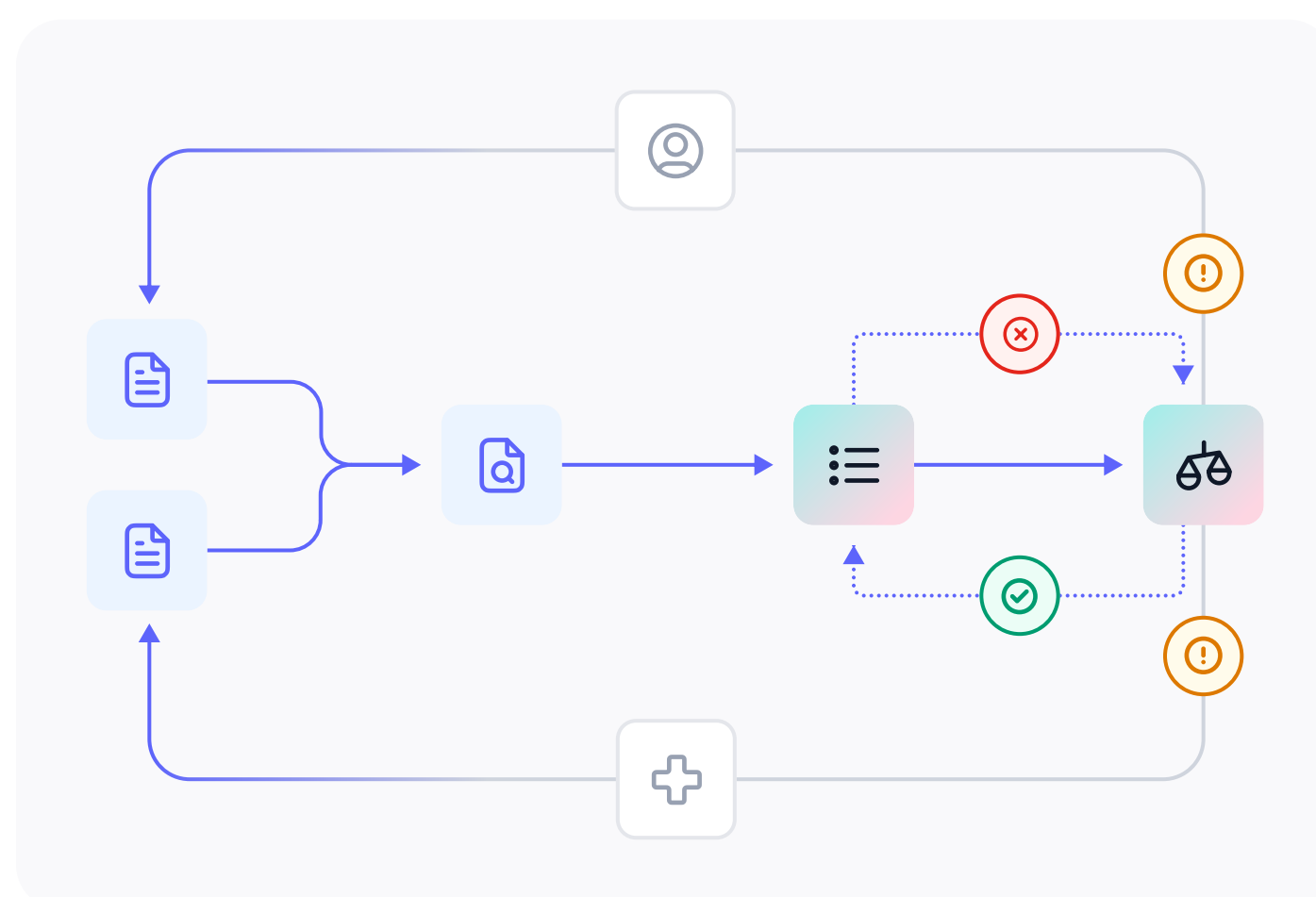
We employ a rigorous cycle to construct, test, and analyze underwriting programs with an eye toward optimizing operations and driving specific business results depending on your needs.



Automated workflows to optimize your process

Implement set-it-and-forget-it workflows that completely optimize your underwriting operation by automatically sequencing or executing every step of the process, including:

- Data calls
- Human intervention
- Decision activities



Powerful rules engine

Our sophisticated digital rules engine simplifies the complexities of building an underwriting program while keeping carriers in control of key customizations like:

Underwriting rules and criteria

Start with our existing framework or build a custom program based on your established risk philosophy.

Risk thresholds

Completely customize your risk thresholds to balance business goals like eligibility, mortality, and program expenses.

Decisioning spectrum

- Instant digital issue
- Refer to underwriter
- Full underwriting



From data source integration to compliance and security, we've thought of everything (so you don't have to).

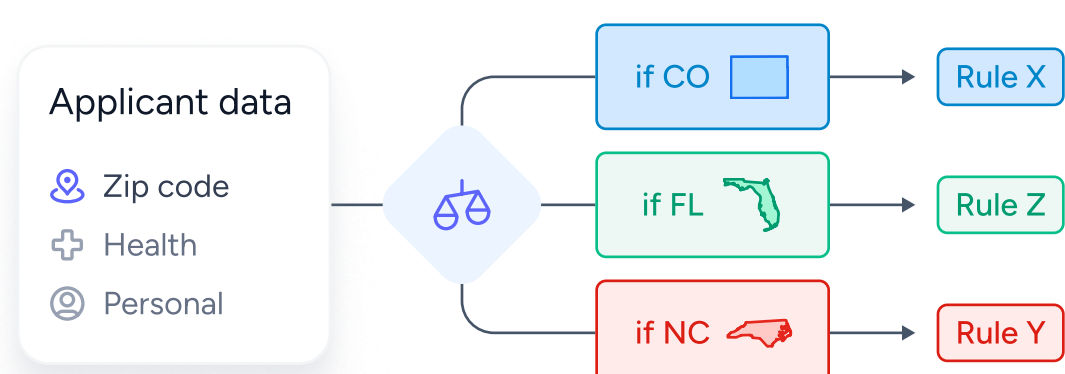
Integrating data sources and vendors

We offer all of the industry standard data sources and vendors — like mortality data and behavioral data — giving you all the information you need to make risk decisions. Any preferred, additional data sources can be integrated quickly. Once a new data source is integrated, that's an innovation that can be shared across carriers.



Built-in compliance flexibility

Compliance rules and regulations are built into every product at the development stage, and our flexible framework means no more bottlenecks — making changes to meet new regulations takes weeks or even days, not months.



Data and program security

Each carrier experiences a unique instance of our platform with no overlap — all carrier data is securely isolated. Bestow employs AES-256 encryption and Integrity Monitoring (FIM) for all data at rest. Data in transfer always follows the latest NIST standards.

Filing your new product

Leave the filing and forms management to us — another benefit of working with a partner with insurance industry expertise.

New Business

Underwriting

Workbench

Streamline your underwriting and auditing with a reliable, easy to navigate workbench experience.

Workbench tour

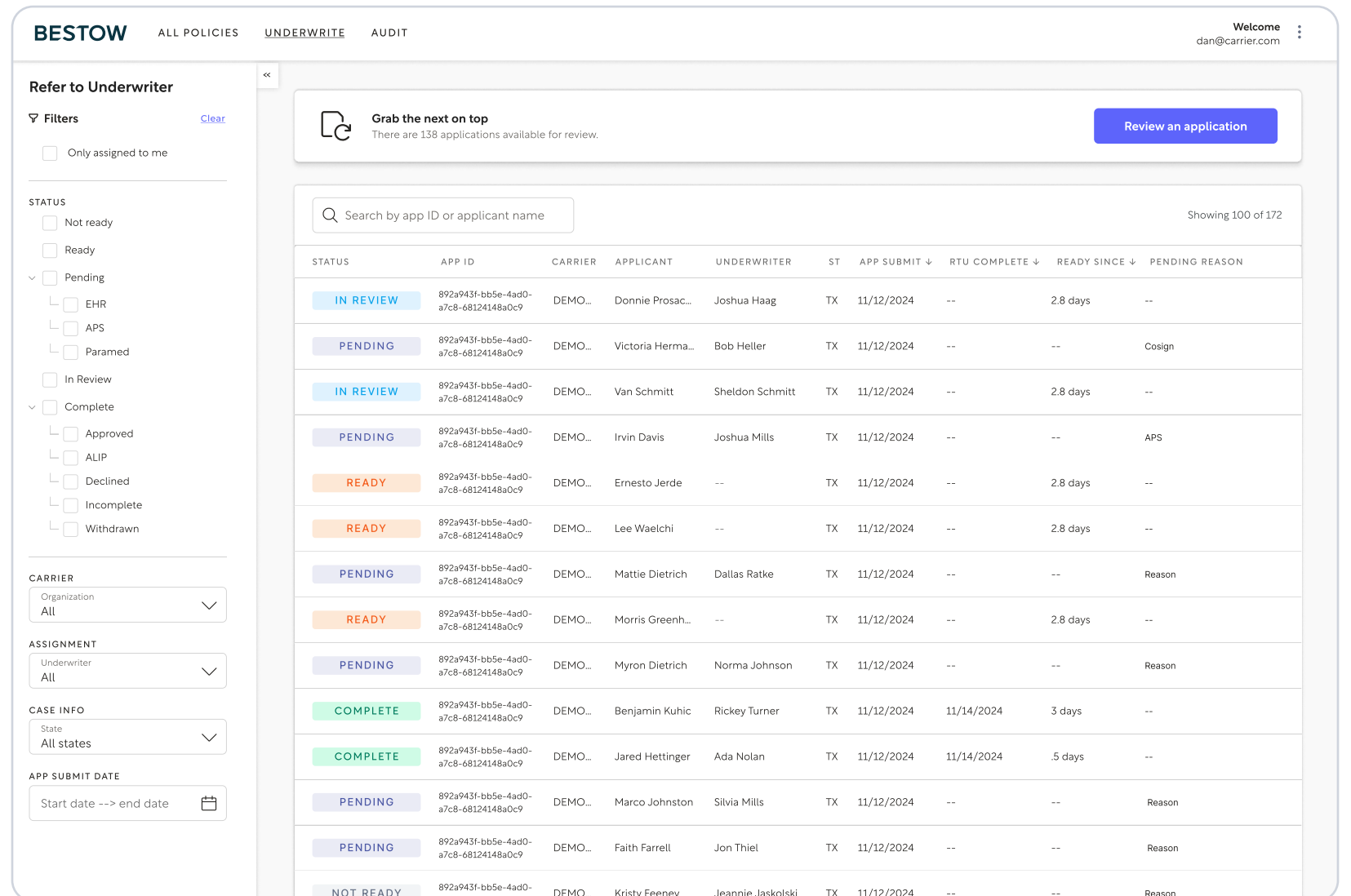
We've collaborated with underwriters in the field to create a workbench that's both powerful and user friendly.

Clean, simple main dashboard

The main dashboard view is clear and easy to navigate, with intuitive filtering options and straightforward case status details.

From the dashboard you can:

- Filter cases using side bar
- Search for a specific case
- View real-time case statuses across multiple policies and applicants



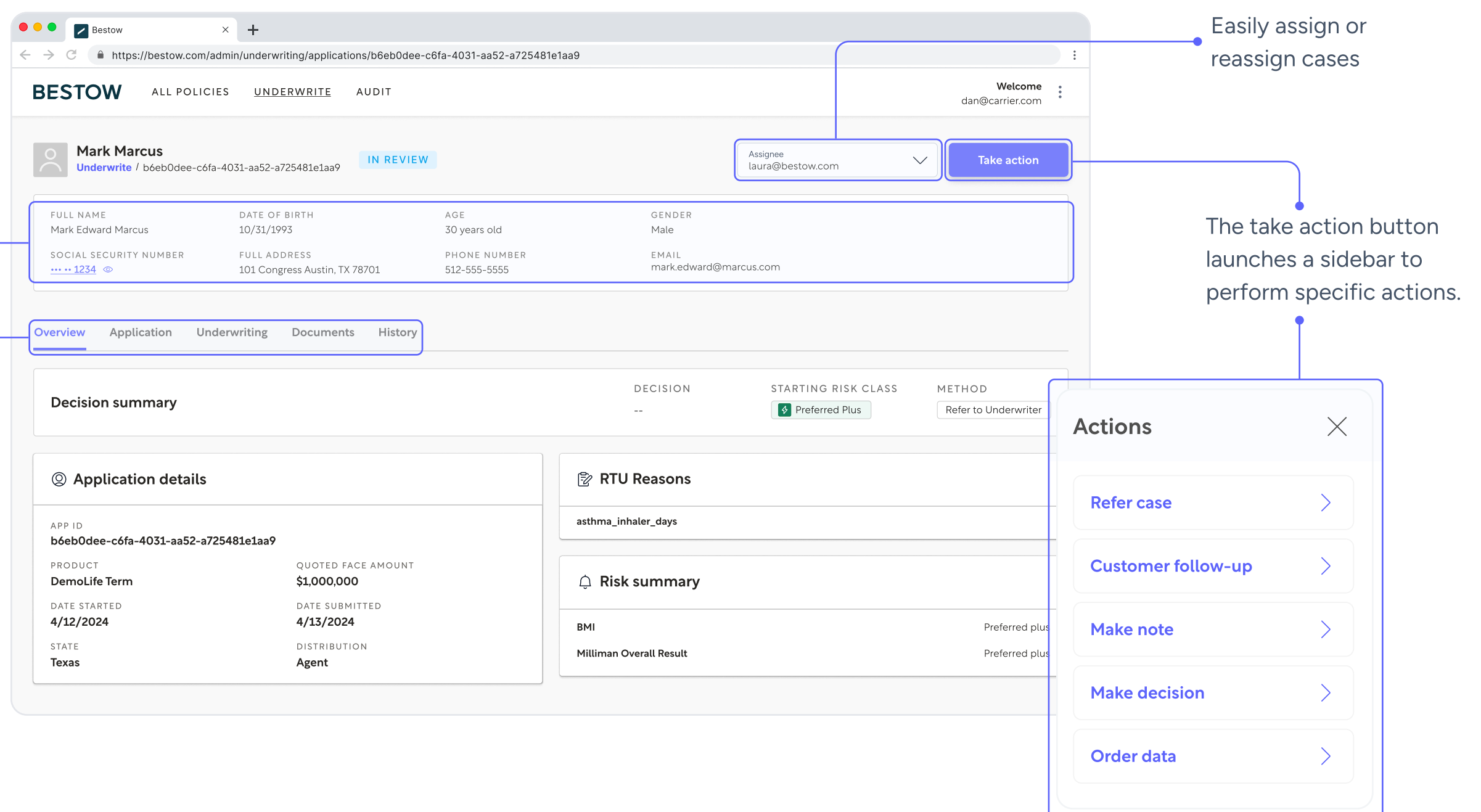
Comprehensive case overview

The case overview page offers applicant, product, and status details as well as clear action paths.

Applicant information is presented alongside case status and followed by a tabbed menu that opens on an overview.

An underwriter can then navigate through various actions such as:

- View application information
- Order additional data to review
- View available documents
- Request follow-up info from applicant

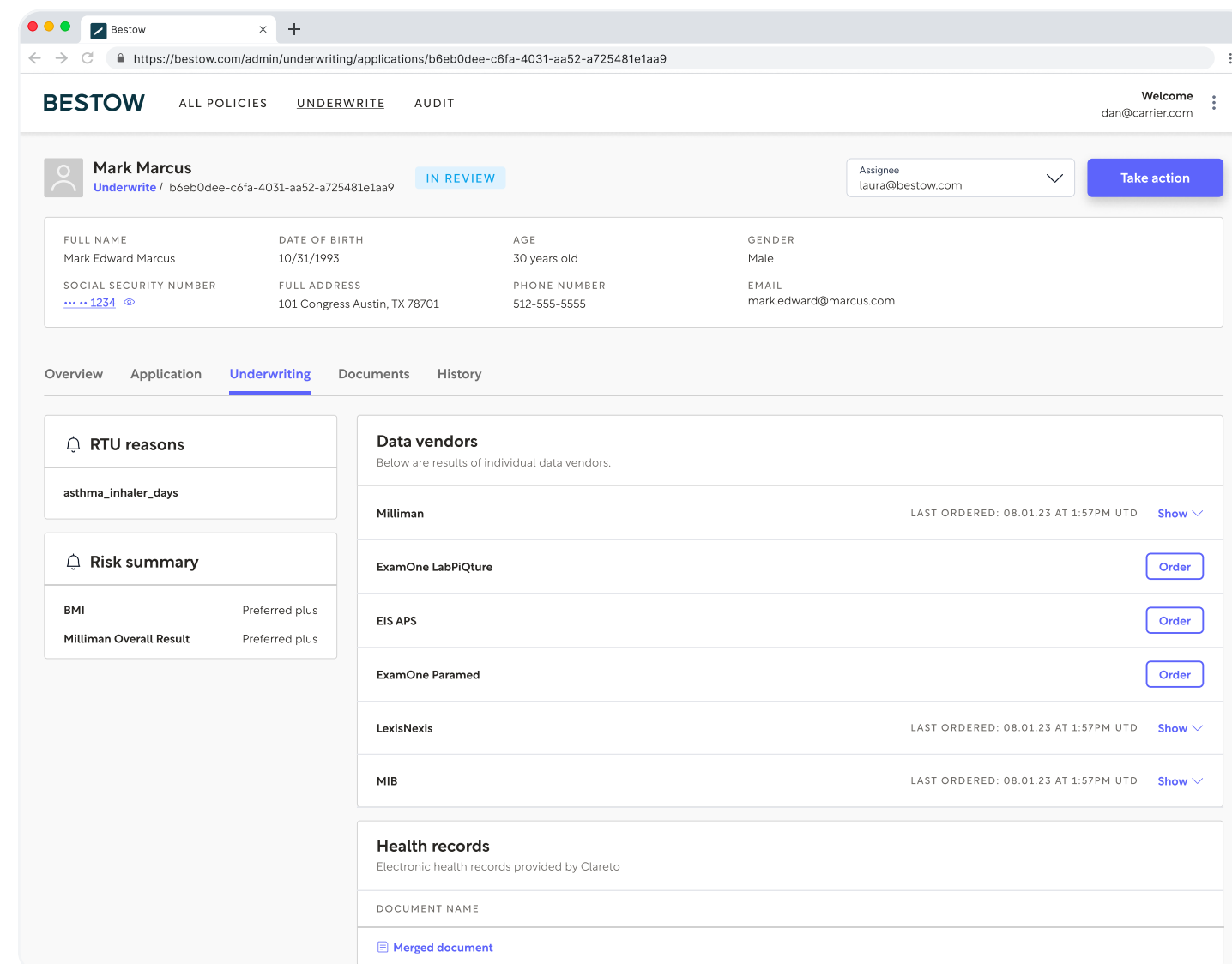


Working a case

We've collaborated with underwriters in the field to create a workbench that's both powerful and user friendly.

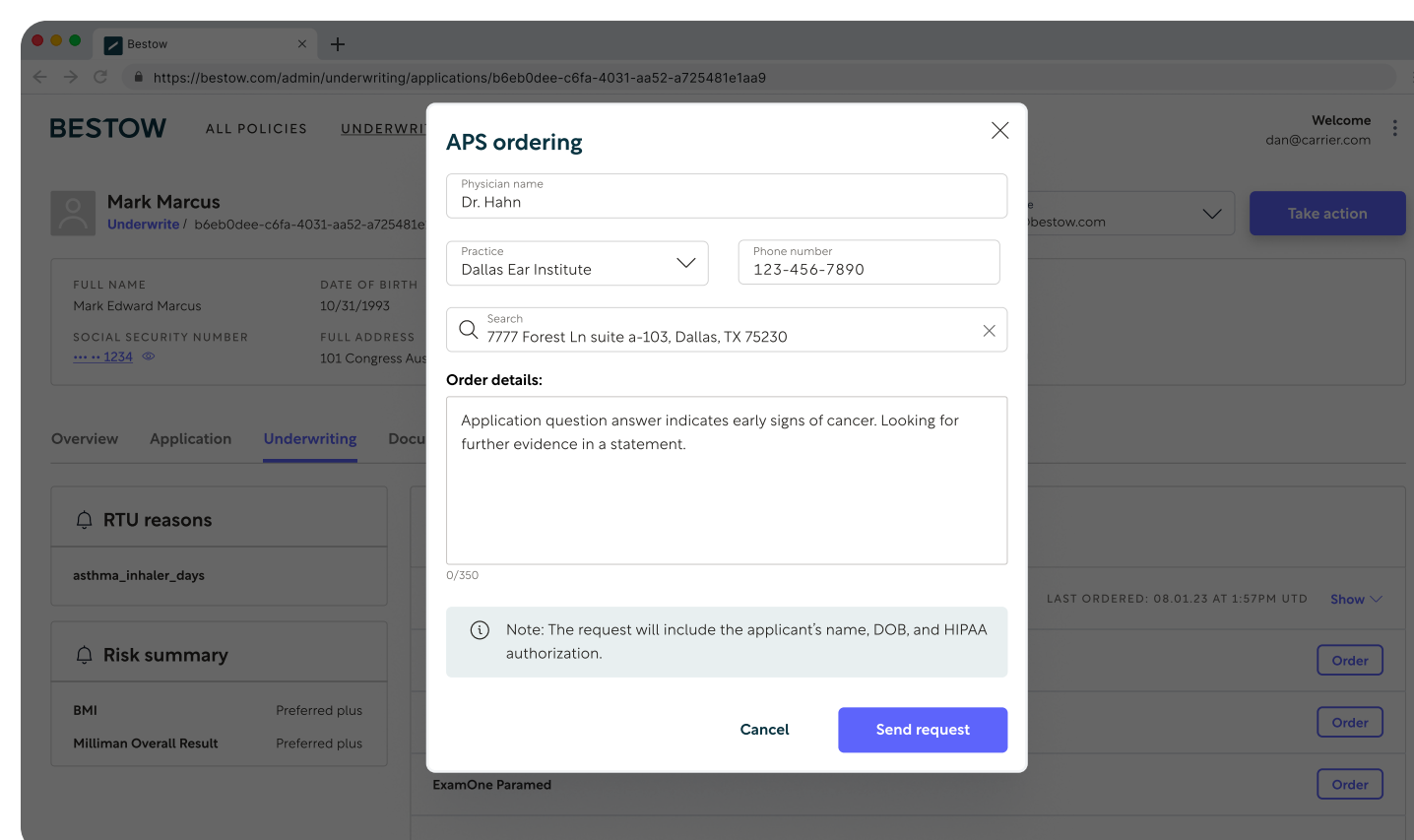
Evidence ordering

Ordering additional data has never been easier. Set up automatic data ordering or digitally order individual reports as needed and get real-time order status updates.



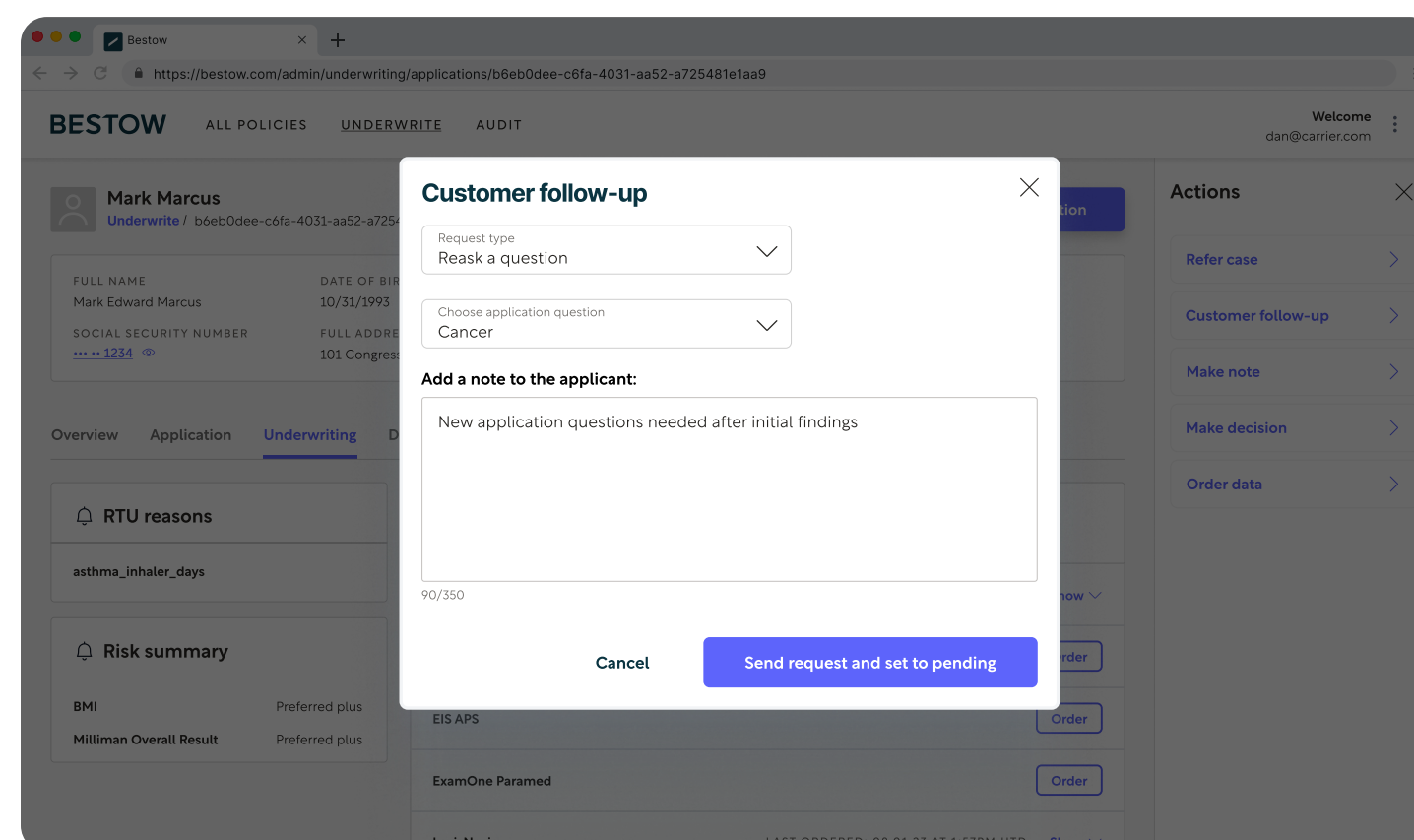
True one-step APS

Get simple digital ordering of attending physician statements with no manual follow-up required. Requests automatically include all patient info and include editable fields for specific instructions about a request.



Seamless customer follow-up

Enjoy a built-in digital experience for customer follow-up. Ask for additional or alternate information, or clarify other test or application details all within the same workbench experience.

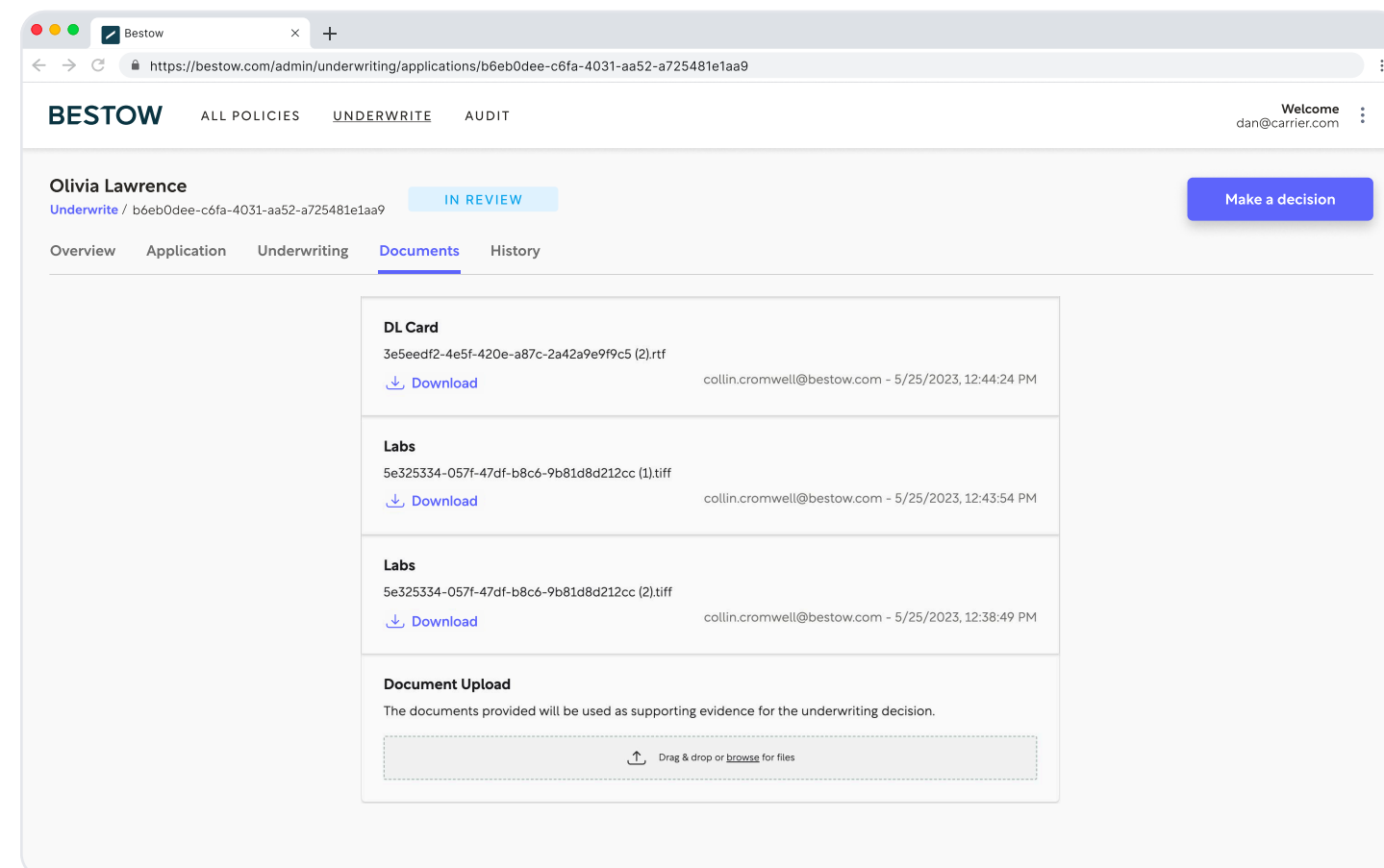


Working a case

We've collaborated with underwriters in the field to create a workbench that's both powerful and user friendly.

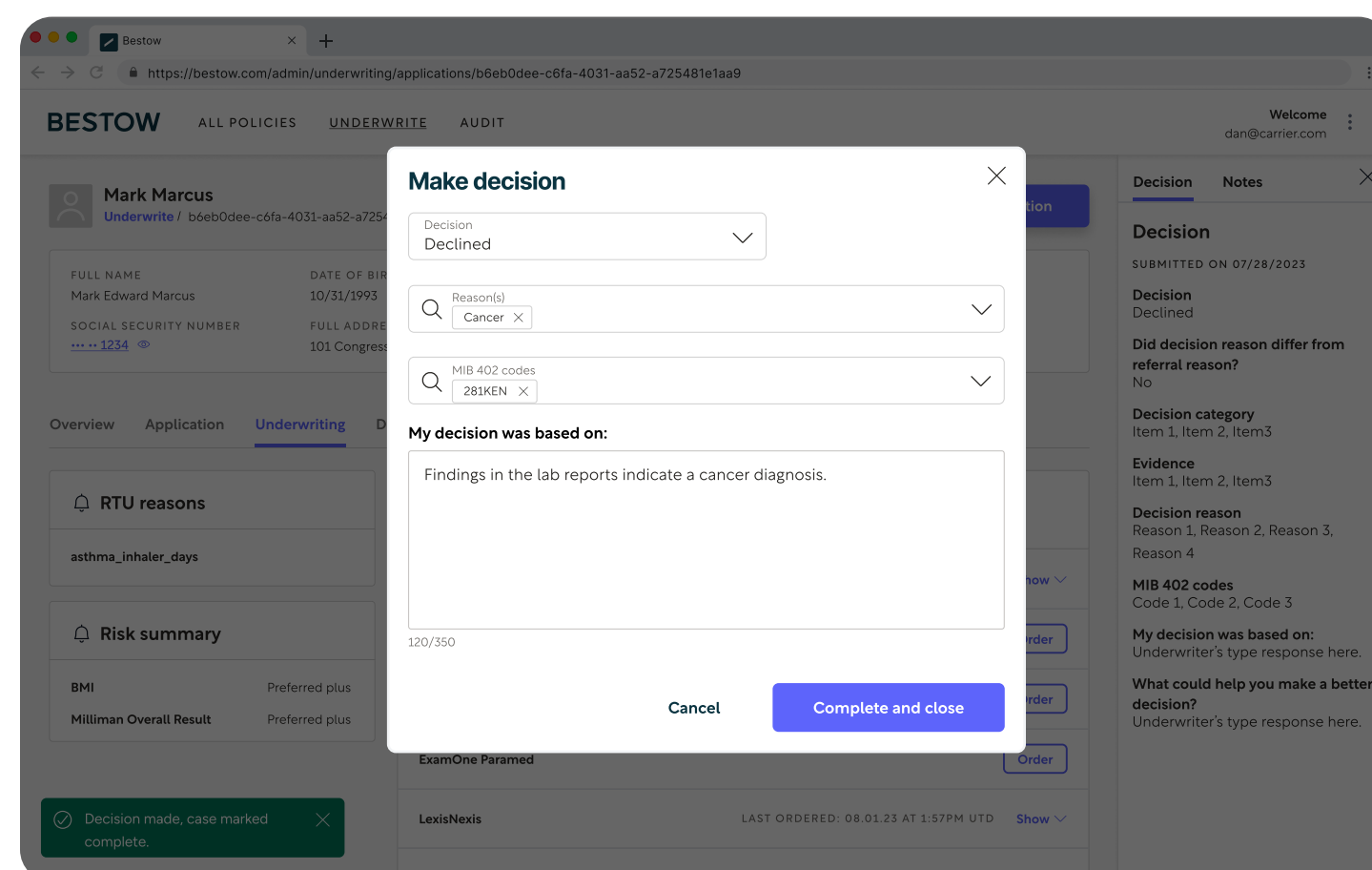
Crystal clear data review

Case data results are organized and easy to find and review, so underwriters can work quickly and efficiently.



Decisioning tool

Use the thorough, yet simple, decisioning flow to designate case outcomes, reasoning, risk class info, and even communicate high level decision notes with applicants.



Controlled access across your org

Set up permissions tiers to control underwriter access, allow for post-decision auditing, and provide insights to administrators and other operations teams.

Underwriter

Access the data and tools you need to make smarter, more efficient decisions, from refer-to-underwriter to fully underwritten products.

Auditor

Dive deep to improve underwriter performance and ensure your book of business is producing the results you anticipated.

Admin and distribution

Administrative workbench view gives access to key operational insights like application and policy data, financial info, agent source details, supporting documents and more.

New Business

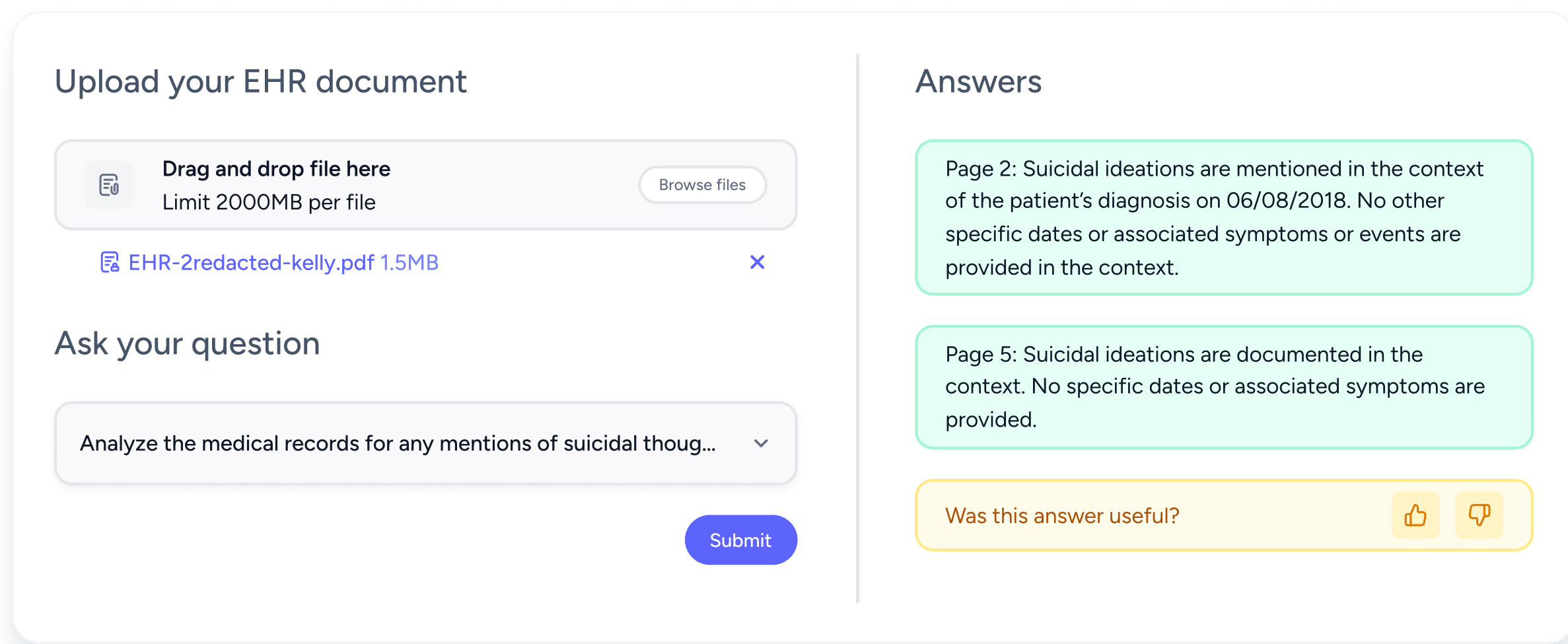
Underwriting

AI Underwriter Assist

Optimize your underwriting workflow with an AI assistant that parses complex medical records and flags relevant details.

Driving efficiency with generative AI

Bestow's generative AI-based Underwriter Assist tool helps underwriters more efficiently and effectively identify areas of interest during the post-issue audit process, saving valuable time and resources.



How it works

Carriers can utilize Underwriter Assist either on an individual basis or via batch processing.

Direct support

Direct support is a case-by-case interface, which allows an underwriter to upload one or more documents into an interface.

There, an underwriter can select from a database of common questions, or create their own questions to ask.

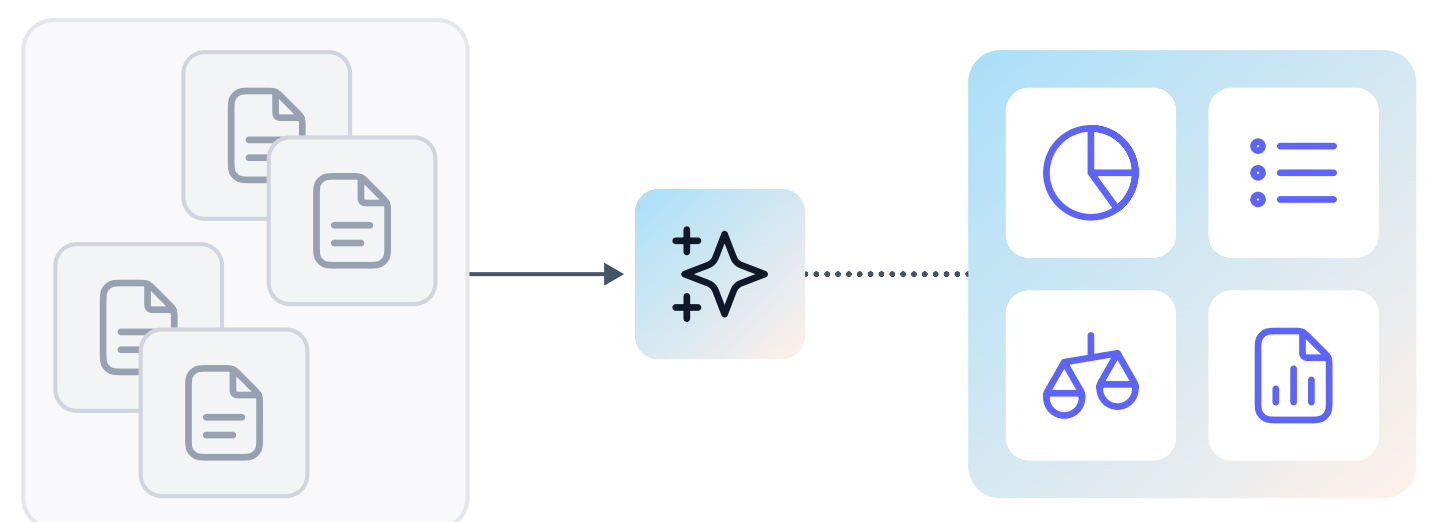
Underwriter Assist uses generative AI to apply those questions against the uploaded documents and highlight any areas that may be of interest to the underwriter.

Batch processing

The second method, batch processing, allows a carrier to process extremely large volumes of information (like EHR records) almost instantaneously.

An administrator can submit a set of EHR records into the system. Underwriter Assist will then process those EHRs against a long list of common questions — a thousand or more.

A report is then generated with both detailed and at-a-glance results for further digital pipelining or for human underwriter review.



Compliance and governance

The regulatory landscape is complicated and ever-changing. You already know that, but nothing sets you back like finding out your tech vendor doesn't. When you partner with Bestow, you're leveraging a deep bench of insurance industry experience — and that includes navigating the regulatory system.

Stay ahead of regulations

Our team works to remain on top of the changing regulatory landscape to ensure you maintain long-term compliance.

Make changes quickly

Our flexible framework means you can conform to ever-changing regulatory requirements (either across an entire category or on a state-by-state basis) with minimal effort and in near real time.

Post-launch adjustments

When it comes to new insurance products, launching is only the first step. With Bestow, optimization continues well into partnership.

Respond to markets quickly

Gain instant data insights into customer behavior, product performance, and the entire policy lifecycle from quote to claim. With Bestow's flexible platform, you can make data-backed adjustments to products in days or weeks.

Enjoy shared innovations

We're committed to continued innovation on a truly modern tech stack. As we push forward in developing new products, features, and integrations, the scalability of our platform means partners can enjoy those added benefits as well.



"After launch, a carrier partner reached out about making some subtle product adjustments. They expected that to take months, but we were able to push an update into production in just a few days."

Matt Baxter
Director, Product Management

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