

BESTOW







# Quote tools

# Fast, flexible quote tooling

Bestow's platform makes generating instant quotes effortless, whether you're a D2C customer shopping independently or an agent assisting an applicant. Built for today's digital landscape, our quote tools are fast, intuitive, and fully customizable to fit any carrier's needs.

## Designed for speed, simplicity, and configurability

-  Minimal info required
-  Flexible quote logic for agents
-  Branded, embedded experiences
-  Modern UX

## Built for all sales channels

### Agent-led quoting

Give your agents access to instant pricing estimates for in-person, virtual, or phone sales, including optional toggles for budget, coverage amount, or risk class.

### Direct-to-consumer quoting

Offer a streamlined experience that empowers customers to self-serve and explore pricing independently and confidently.

## Inside the agent experience

Bestow's quoting tool is built with modularity at its core. Each component can be configured to meet your unique business, product, and customer experience goals.

### Product choice input

Allows for product configurations to adjust the inputs below.

### Nicotine checkbox

Used as a filter for risk classes.

### Optional risk class only configuration

Used as an additional filter for risk classes.

### Customized branding

Beyond product configurations, carriers can customize colors, typography, iconography, and tone of voice.

**FINAL EXPENSE QUOTE INPUT**

[Return to dashboard](#)

### Get a quote

Use this tool to estimate coverage and premium options.

**Select a product**

Product: Guaranteed Level Term

**General information**

Gender: Female | Date of birth: 06/25/1992 | State: TX

Currently uses nicotine products

**Choose a metric to generate the quote**

**Risk Class**  
Select from a list of product based risk classes.

Risk Class: Standard Non-Tobacco

**BMI**  
Use height, weight, and tobacco usage to get a more accurate quote.

[Continue](#)

# A versatile tool agents love

Bestow's quote tool is designed to streamline the sales conversation while leaving room for personalized guidance and on-the-fly adjustments. It's not a static tool, it's a versatile feature set that's dynamic, responsive, and easy to use.

## Clarity from the start

Clear markers for product name and customer details make things as easy on the agent as possible.

## Meeting the client's needs

Every customer is different. Our unique toggle lets agents solve for either desired premium or face amount.

## Exacting quotes

Final expense products can be quoted down to the dollar in face amount, meaning the agent can enter as specific as \$25,351 and get a valid result.

## Intuitive controls

The tool's layout and design is UX research-backed to be user friendly and extremely intuitive.

## Optional offboarding

Is the available offering not the best fit for your customer? An optional third-party link provides a seamless offboarding experience to an outside partner service.

## Riders

Paid rider options can be toggled at any time, with the quote updating in real-time to reflect changes.

## Real-time processing

As an agent makes adjustments to a term life quote — like term length or desired coverage amount — results are recalculated and displayed instantly.



## Support for complex products

### Illustration support

For more complex products like Indexed Universal Life (IUL), Bestow offers a fully integrated digital illustration tool with real-time customizable visualizations.

### FINAL EXPENSE QUOTE OUTPUT

< Back

Exit X

#### Final Expense quote

Use this tool to estimate coverage and premium options.

BIRTHDATE	GENDER	STATE	RISK CLASS
06/28/1986	Female	TX	Preferred Non-Tobacco

Solve for

Premium

Face amount

Face amount: \$25,000

\$5K

\$50K

COVERAGE AMOUNT

\$25,000

PREMIUM ESTIMATE

\$65 Monthly \$733 Annually

Start application

### TERM LIFE QUOTE INPUT

< Back

Exit X

#### Guaranteed Level Term quote

Use this tool to estimate coverage and premium options.

BIRTHDATE	GENDER	STATE	RISK CLASS
06/28/1986	Female	TX	Preferred Non-Tobacco

YEARS OF COVERAGE

10

15

20

25

30

COVERAGE AMOUNT

\$750,000

\$250K

\$5M

Need less than \$250,000 coverage?

Available riders

✓ Rider name  
Rider description

Free

✓ Rider name  
Rider description

\$5/month

COVERAGE AMOUNT

\$750,000

PREMIUM ESTIMATE

\$65 Monthly \$733 Annually

Start application

# Direct-to-consumer quote experience

Bestow's direct-to-consumer quoting experience empowers customers to explore product options, understand pricing, and move confidently toward the right fit, all without needing to talk to an agent. It's intuitive, responsive, and market-proven as a tool for modern buyers who expect clarity upfront and control throughout.

## Guided, simplified input flow

The D2C quote experience requires just a few simple data points to generate an instant quote. Carriers can modify inputs to support quoting based on BMI, self-rated health, or other product-specific criteria. It's fast, minimal, and mobile-optimized.

## Interactive quote controls

Users can adjust sliders or toggle between coverage details to fine-tune the quote and understand their options in real time.

## Built-in recommendation logic

If the quoted product isn't the right fit, carriers can use Bestow's built-in recommendation engine to intelligently guide customers to the best next step (whether that's a different product, a licensed agent, or a third-party partner). All off-ramp paths are seamlessly integrated into the digital quote flow.

## Why it matters

Fast and intuitive, Bestow's quote tools allow carriers to instantly tap into a market-proven, digital insurance experience that consumers expect and agents love.

### INPUT WIDGET

Male Female

Birthdate  
01/01/1990

Height  
5' 11"

Weight (lbs)  
180

Zip Code  
456789

I currently use nicotine products

Continue

### OUTPUT QUOTE

Your Quote

**\$56<sup>.28</sup>**

Estimated Monthly Price ⓘ

YEARS OF COVERAGE

10 15 20 25 30

COVERAGE AMOUNT

**\$750,000**

\$50K \$5M

Continue


[Need less coverage?](#)

### OUTPUT INELIGIBLE

**We are unable to offer you coverage at this time.**

Unfortunately, your age places you outside of our policy parameters.

Talk with one of our life insurance specialists to learn about your options.

 LIFE INSURANCE SPECIALIST  
1-800-555-5555

Call now