

# Agent Do's and Don'ts

BESTOW

We need to share some important information before you start directing your clients to Bestow.

## Roles and Responsibilities

### Agent

- Send their client their referral link to initiate the application process
- Give advice to customers about insurance needs and answer pre-purchase and in-force customer inquiries by directing them to Bestow
- Forward forms to Bestow for processing if client is unable
- Initiate policy change requests and forward via notification to Bestow to engage client
- Comment on outstanding claims or claims decisions
- Make recommendations to purchase or replace existing insurance
- Issue responses to complaints
- Issue official policy communications (e.g. underwriting decisions, grace or lapse notices)
- Endorse/process policy changes (e.g. beneficiary, address, name, etc.)
- Collect and/or hold premiums
- Guarantee coverage or make promises regarding eligibility
- Coach customers on how to answer application questions
- Create and/or distribute marketing material referring to Bestow or our products without Bestow review
- Post unique URLs on social media

### Bestow

- Process client applications
- Make underwriting decisions for client policy applications
- Deliver policies
- Pay commissions to agent and other partners on issued business
- Payment disputes
- Send customer change forms for completion electronically
- Serve as first point of contact for notification of claims
- Issue official policy communications
- Collect/hold premiums and make changes to payment arrangements
- Conduct audits: operations, underwriting, compliance, marketing

FOR AGENT USE ONLY | NOT APPROVED FOR ADVERTISING

© 2021 Bestow, Inc. 750 North St. Paul Street #1900 Dallas, TX 75201  
Life insurance quotes provided by Bestow Agency, LLC dba Bestow Insurance Services in CA, who is the licensed agent. Term Life Insurance Policies offered by Bestow are issued on policy form LS181 and LS182, or state version including all applicable endorsements and riders, by North American Company for Life and Health Insurance®, Administrative Office, One Sammons Plaza, Sioux Falls, SD 57193. Products or issues ages may not be available in all jurisdictions. Limitations or restrictions may apply. Not available in New York.©