

Client Eligibility

Skip the medical exam. Really.

Bestow's application process is 100% online. That means your client won't have to submit to a medical exam. It also means they won't have to wait around for the results before seeing their rate. End to end, a customer may apply, qualify, and get coverage in as little as 9 minutes.

Here's how it works:

- Client answers simple health and lifestyle questions
- If approved, client gets their price instantly
- Get coverage on the spot with a credit or debit card

Terms and Coverage Options

10, 15, 20, 25, 30 year: \$50,000–\$1,500,000

Issue Ages Accepted

Non-Tobacco*

18–60 10-year term
18–55 15-year term
18–50 20-year term

18–45 25-year term
18–40 30-year term

*Tobacco rate issue ages vary.



Ideal Client Eligibility:

- Ability to read and answer online questionnaire in English without translation aid
- Apply from within the U.S.
- U.S. Citizen or Green Card Holder
- H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, K-3 Visa with minimum 2 years residence in the U.S.
- Permanently resides in the U.S, excluding NY
- Preferred, standard and low substandard risks only
- No indication of high insurance shopping activity with poor disclosure
- Not recently declined by another carrier for medical or criminal history reasons
- No history of criminal activity in the past 10 years
- No DWI/DUIs in the past 5 years
- No indication of adverse financial profiles or credit issues
- BMI 18.5 to 39.9

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Possible Insurable Scenarios:

- Chest pain, non-cardiac related
- Depression, mild with first-line treatment
- Anxiety, mild with first-line treatment
- Attention deficit disorder, mild with first-line treatment
- Obsessive-compulsive disorder, mild with first-line treatment
- Seizure disorder, well-controlled
- Upcoming surgery or procedure
- Type 2 diabetes age 30 and over, well-controlled, treated with oral medication only (no insulin)
- Hepatitis, acute and recovered
- Sickle cell trait (not disease)
- Skin disorders, including basal cell or squamous cell carcinoma
- Disability payments within the past 12 months
- Well-defined mild marijuana usage

Uninsurable Scenarios:

- Alcohol abuse
- Amyotrophic lateral sclerosis
- Aneurysm
- Bipolar disorder
- Cancer (other than basal cell & squamous cell)
- Cardiomyopathy
- Chronic hepatitis
- Chronic kidney disease
- Chronic obstructive pulmonary disease
- Diabetes (Type 1)
- Eating disorder
- Heart disease or failure
- HIV positive or medically diagnosed as having AIDS
- Huntington's disease
- Liver cirrhosis
- Multiple sclerosis
- Organ transplant
- Peripheral arterial disease
- Post-traumatic stress disorder
- Psychosis
- Schizophrenia
- Sickle cell disease (not including the trait)
- Stroke (mini-stroke/TIA may be insurable)
- Systemic Lupus
- Any use of cocaine, methamphetamines, heroin, opioids, hallucinogens or any controlled substance not prescribed by a physician
- Currently in a hospital, long-term care facility or hospice
- Confined to a wheelchair, had any memory impairment, or used supplemental oxygen within the past 12 months
- Received assistance or supervision with dressing, eating, bathing, toileting, or moving around the house within the past 12 months
- Unexplained weight loss

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