

# The Bestow Difference

BESTOW

## 10 reasons why you and your employees will love Bestow

- 1 No medical exams.** There are no medical exams, no lab tests, no waiting around for results. Employees won't need a medical exam or to have anyone come to their home. It's truly zero touch.
- 2 Shorter application time.** Bestow's application is 100% online. Employees answer simple health and lifestyle questions and, if qualified, get their rate in minutes.
- 3 Competitive pricing & superfast decisions.** No medical exams and automated underwriting means your employee will have a decision on the spot.
- 4 Affordable coverage.** Bestow's rates start as low as \$10/month with coverage from \$50,000 to \$1.5 million, in increments of \$50k.
- 5 Issued by an A+ carrier.** Policies are provided by North American Company for Life and Health Insurance®, rated A+ (Superior) by A.M. Best.
- 6 Fully underwritten with instant decision.** Bestow can offer competitively-priced level term life insurance – with coverage options from 10 to 30 years in 5-year increments.
- 7 Privacy & accuracy.** Employees may feel more comfortable disclosing sensitive information when the process takes place online, as opposed to working with a live representative.
- 8 No case management.** Bestow's streamlined, all-digital process means no chasing forms or missing information, and no waiting around for an underwriting decision.
- 9 No policy delivery.** Bestow will automatically deliver your employee's policy to them once it has been issued. Low touch? More like no touch.
- 10 More flexibility.** Give your employees the freedom to complete their application anytime, anywhere. The 100% online process is quick and easy, and can be completed from a computer or mobile device.



**Super fast. Low touch. Insanely convenient.**

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