

Start with Bestow.

A great first step for clients.

BESTOW

Starting with Bestow's easy online term life application is a no-brainer.



Online Application

Apply in minutes. No medical exam. No waiting for medical records.



Instant Decision

Pay by credit card, Apple Pay®, or Google Pay®



No Case Management

No forms, no files, and no following up.

\$50k - \$1.5MM in available coverage

10, 15, 20, 25, & 30-year terms

Ages 18-60 are eligible to apply.

Best-Fit Applicants

- 25-55 (Millennials, Gen X)
- BMI 18.5-39.999
- Preferred, standard and low substandard risks
- Single impairments
- Physically located within the U.S.
- U.S. Citizens, Green Card, or visa holders who permanently reside in the U.S.
- Not available in New York

Great Low-Touch Cross-Sell

- P&C
- Mortgage brokers/realtors
- Employee benefit groups
- SBA Loans: Assignment in about 2-3 business days

Possible Insurable Scenarios

Applicants with these conditions may qualify (no more than one or two, depending on the condition). [See full underwriting guide here.](#)

- Anxiety/Depression, mild, first-line treatment
- Asthma/Allergies, mild, non-tobacco users
- Attention deficit disorder, mild with first-line treatment
- Blood pressure and/or Cholesterol, first-line treatment
- Chest pain, non-cardiac related
- Diabetes, Type 2, ages 30+, no insulin
- OCD, mild with first-line treatment
- Skin disorders, including basal cell or squamous cell skin carcinoma
- COVID-19 diagnosed more than 30 days ago and no treatment required in the past 30 days

Check Case Status on the Advisor Reporting Portal

Once your client has applied, check the status via our ARP. Login at advisor-reporting.bestow.com or reach out to agents@bestow.com for access.