

WELCOME TO

Term Life on Faster Terms



A Guide To Instant Underwriting At Bestow



“I've been selling life insurance for over 25 years. I had to *try* Bestow before I would recommend it to my agents or clients. The Bestow process was the slickest and most impressive system I've ever seen. The process is almost too good to be true – I had my policy in my email instantly. I was approved in minutes for \$1 Million and I'm now a Bestow policyholder.”

– **JEREMY M.** BGA Principal

Modern Term Life is Here

**NO MEDICAL EXAMS.
EVER.**

100%

of applicants get an instant decision with no medical exam, thanks to the real-time analysis of over 10k data points¹

**INSTANT DECISION
FOR EVERY APPLICANT**

2/3

of eligible applicants under age 50 are approved for coverage by Bestow²

**INCREASED
LIKELIHOOD TO BUY**

48%

say they are more likely to buy coverage via simplified underwriting (no exam, blood or urine samples required)³

THE FAST, MODERN EXPERIENCE TODAY'S CUSTOMERS EXPECT

Our digital application is super fast and easy, with instant-decision underwriting for every applicant. In real time, we analyze thousands of ID, Rx, medical, motor vehicle and financial data points to determine if a Bestow policy offer can be made.

Start with Bestow – it only takes a few minutes!



“This was the easiest policy process I’ve seen and there’s no comparison. Client LOVED it.”

– **DANIEL O.** Agent Partner

1. Bestow's application asks about the applicant's lifestyle and health to determine eligibility in order to avoid requiring a medical exam.
2. Based on independent brokerage channel sales, all classes, all term durations, ages 18-50.
3. Source: 2021 Insurance Barometer Study, Life Happens and Life Insurance Marketing Research Association (LIMRA)

The Bestow Product Offering

Product Overview	Terms 10, 15, 20, 25, 30 years	Face Value \$50k to \$1.5MM
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Issue Ages Accepted*		
10-20 Year Terms	25 Year Term	30 Year Term
18-60 10 Year	18-45 F/M Non-Tobacco	18-40 F Non-Tobacco
18-55 15 Year	18-38 F Tobacco	18-39 M Non-Tobacco
18-50 20 Year	18-37 M Tobacco	18-31 F Tobacco
		18-30 M Tobacco

Rate Classes	
Preferred Classes	Elite Non-Tobacco Preferred Non-Tobacco
Standard Classes	Select Non-Tobacco Select Tobacco
Substandard Classes	Essential Non-Tobacco Essential Tobacco

Premium Bands
\$50,000-\$99,999
\$100,000-\$249,999
\$250,000-\$499,999
\$500,000-\$1,500,000
Policies are sold in increments of 50k

Additional Requirements	
For coverage > \$1MM	<ul style="list-style-type: none"> • Issue Ages 21-45 • Preferred or better • Full-time employed
Issue ages 18-20	Maximum face amount limited to \$500,000
Issue ages 56-60 (10-yr only)	Preferred or better

Limitation of Benefits
Two-year contestability and suicide provisions apply in most states.

* Montana unisex issue ages and rates apply

Bestow Build Chart

Bestow risk classes by BMI (for guidance only)
Weight is measured in pounds.

BMI (Pounds)	18.499	18.500	29.099	29.100	31.099	31.100	36.099	36.100	39.999	40.000
Height	Ineligible	Elite		Preferred		Select		Essential		Ineligible
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	
4'8"	82	83	129	130	138	139	161	162	178	179
4'9"	85	86	134	135	143	144	166	167	184	185
4'10"	88	89	139	140	148	149	172	173	191	192
4'11"	91	92	144	145	153	154	178	179	198	199
5'0"	94	95	149	150	159	160	184	185	204	205
5'1"	97	98	154	155	164	165	191	192	211	212
5'2"	101	102	159	160	170	171	197	198	218	219
5'3"	104	105	164	165	175	176	203	204	225	226
5'4"	107	108	169	170	181	182	210	211	233	234
5'5"	111	112	174	175	186	187	216	217	240	241
5'6"	114	115	180	181	192	193	223	224	247	248
5'7"	118	119	185	186	198	199	230	231	255	256
5'8"	121	122	191	192	204	205	237	238	263	264
5'9"	125	126	197	198	210	211	244	245	270	271
5'10"	128	129	202	203	216	217	251	252	278	279
5'11"	132	133	208	209	223	224	258	259	286	287
6'0"	136	137	214	215	229	230	266	267	294	295
6'1"	140	141	220	221	235	236	273	274	303	304
6'2"	144	145	226	227	242	243	281	282	311	312
6'3"	148	149	232	233	248	249	288	289	320	321
6'4"	151	152	239	240	255	256	296	297	328	329
6'5"	156	157	245	246	262	263	304	305	337	338
6'6"	160	161	251	252	269	270	312	313	346	347
6'7"	164	165	258	259	276	277	320	321	355	356
6'8"	168	169	264	265	283	284	328	329	364	365
6'9"	172	173	271	272	290	291	336	337	373	374
6'10"	176	177	278	279	297	298	345	346	382	383
6'11"	181	182	285	286	304	305	353	354	391	392

Eligible Applicants

Finding the right fit

Bestow works best for:

- BMI 18.5-39.999
- Preferred, standard and low substandard risks
- Single impairments
- Ability to read and answer online questionnaire in English without using any translation aid
- Applicants who are applying while physically located within the U.S.
- U.S. Citizens, Green Card or visa holders who permanently reside in the U.S.
- Acceptable visas: H-1B, H-1C, L-1A, L-1B, TN-1, E-1, E-2, E-2C, E-3, EB-5, K-1, or K-3 with minimum 2 years residence in the U.S.

Potential disqualifiers:

- Indication of significant insurance shopping activity with poor disclosure
- Recent declines by another carrier for medical or criminal history reasons
- DWI/DUIs in the past 5 years
- History of felony criminal activity in the past 10 years
- Indication of a very unfavorable financial profile
- Not available in New York

Non-medical Risk Selections

Occupation

Applications are underwritten based on employment status, not occupation.

Military/First Responders

No restrictions beyond the geographical area or avocation that applies (i.e. the applicant is deployed or will be deployed to a country where Foreign Travel is the issue, or the applicant scuba dives more than 100 ft as part of their job.)

Avocations

Bestow considers most modest avocations, including:

- Climbing without specialized equipment
- Racing under 100mph
- Scuba diving less than 100ft
- Skydiving up to 2 jumps per month

Aviation

- Available for major airline pilots flying in U.S. and Canada without any other aviation exposure.
- Coverage for private pilots is not available at this time.

Foreign travel

For most states: Unable to offer coverage to individuals who are traveling outside the U.S. for more than 90 days or to certain countries. Florida Residents: Coverage not offered to individuals who are residing outside the U.S. for more than 180 days, or traveling to Afghanistan or Iraq. State variations may apply. For more specific information please contact your Bestow sales team representative.

Marijuana

Preferred non-tobacco classes available for mild recreational use.

Tobacco/Nicotine Use

Includes cigarettes, pipes, smokeless tobacco, chewing tobacco, snuff, nicotine substitutes including patches and gum, electronic (smokeless) cigarettes, and vaping. Preferred best non-tobacco rate classes available for those who have not used within the last 12 months, or cigar users.



Driving History

Any combination within 6 points is allowable at preferred classes:

Examples of 1 point for each violation (within past 12 months)

- Speeding 14 mph or less
- Stop sign
- Following too closely
- Too fast for conditions
- Minor accident, no injuries
- Other minor violations

Examples of 2 points for each violation (within past 24 months)

- Speeding from 15 to 29 mph over limit
- Improper passing, careless driving, red light, driving in wrong direction in a car (motorcycles 4 points)
- Cell phone violation

Medical Risk Selections

Offers may be available for:



Asthma/Allergies

Non-tobacco users with well controlled asthma or allergies with either no treatment or treatment with mild, first-line medications can qualify at the Elite class. Medication profile will determine the ultimate class.



Blood Pressure

Elite class available, treated or untreated. First-line medications can qualify for the Preferred class.



Cancer

Within the last 10 years, basal cell and squamous cell carcinoma skin cancers are acceptable at Elite class. Other cancers may be considered if diagnosis occurred, and treatment concluded, more than 10 years ago.



Cholesterol

Elite class available for treated cholesterol with first-line medication.



Depression/Anxiety

Well controlled with first-line medication and no complications can qualify for Select classes.



Diabetes

Individuals diagnosed with diabetes at age 30 or older, may qualify if not treated with insulin, no complications, well-controlled A1c levels, BMI 36 or less, and eligible for non-tobacco rates.



Family History

Applicants who have had a parent die, prior to age 60, from heart disease or certain types of cancer may be limited to Select rates.



Pregnancy

Pregnant females will be offered coverage based on their current weight. A history of gestational diabetes within the past 10 years will limit the applicant to Select rates.



Sleep Apnea

Elite classes available for mild cases with few day-time symptoms or very well controlled with documented CPAP use.



Surgeries, Tests or Procedures

The applicant will be asked if within the past 12 months, they have been advised to have any surgeries, tests, or procedures.

Surgeries

If the applicant was advised to have certain minor surgeries—such as dental surgery, vision correction surgery, gallbladder, tonsil, or appendix removal, or cosmetic surgery—the applicant may be insurable even if the surgery is still pending.

Tests or Procedures

If the applicant was advised to have certain routine, age-related—such as routine blood or urine testing, routine mammogram or colonoscopy screening, and routine vision or hearing testing—the applicant may be insurable even if the tests or procedures are still pending.

If the applicant has non-routine, investigatory procedures or testing pending, or is awaiting the results of non-routine tests or procedures, the applicant will not be eligible for coverage.

*Males with family history of ovarian or breast cancer in their mother are eligible for best rate classes.



Possible Insurable Scenarios

**Applicants with these conditions may be eligible for coverage.
No more than one or two may be eligible depending on the condition.**

- Anxiety/Depression, mild, first-line treatment
- Asthma/Allergies, mild, non-tobacco users
- Attention deficit disorder, mild with first-line treatment
- Blood pressure, first-line treatment
- Cholesterol, first-line treatment
- Chest pain, non-cardiac related
- COVID-19 diagnosed more than 30 days ago and no treatment required in the past 30 days*
- Diabetes, Type 2, ages 30+, no insulin
- Hepatitis, acute and recovered
- Obsessive-compulsive disorder, mild with first-line treatment
- Skin disorders, including basal cell or squamous cell skin carcinoma
- Some types of seizure disorders, well controlled and diagnosed more than 1 year ago
- Sickle cell trait (not disease)

*Diagnosis in the last 30 days will result in a postponement for 60 days, after which time the applicant can re-apply

Insurability on a few common impairments and their medications

Medications are evaluated based on their medication profile: dosage, frequency, fills, time since last Rx and even doctor prescribing with a typical seven-year look-back on most medications. Various medications are reviewed both individually and in combination as to their impact and can affect the underwriting decision.

Medications that can be considered at the preferred classes must be low dose and in isolation

Insomnia First-Line Rx

- Zolpidem (sedative)
- Lunesta (eszopiclone)
- Sonata (zaleplon)
- Restoril (temazepam, triazolam)
- Halcion (triazolam)

Migraine First Line Rx Use

- Fioricet (butalbital-acetaminophen-caffeine)
- Fiorinal (butalbital-aspirin-caffeine)

Hypertension First-Line Single Medication

- Lisinopril
- Benazepril
- Hydrochlorothiazide
- Triamterene
- Atenolol
- Bystolic
- Amlodipine
- Losartan

Medications that can be considered at the standard classes must be low dose and in isolation

Anxiety/Panic First-Line Rx

- Xanax < 4 mg/day (alprazolam)
- Ativan < 4 mg/day (lorazepam)
- Klonopin < 3 mg/day (clonazepam)
- Benzodiazepine-tricyclic antidepressant (chlordiazepoxide-amitriptyline)

Depression / Psychiatric First Line Rx

- Zoloft < 100 mg/day (sertraline)
- Lexapro < 10 mg/day (escitalopram)
- Cymbalta < 60 mg/day (duloxetine)
- Effexor < 150 mg/day (venlafaxine)



Uninsurable Scenarios

Applicants with these conditions are not eligible for coverage.

Medical:

- Amyotrophic lateral sclerosis (ALS)
- Aneurysm
- Bipolar disorder
- Cancer (other than basal cell and squamous cell)
- Cardiomyopathy
- Chronic hepatitis
- Chronic kidney disease
- Chronic obstructive pulmonary disease
- Diabetes treated with insulin, diagnosed prior to age 40 or more than 15 years ago; history of diabetes complications; BMI >36, or requiring tobacco rates
- 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, multiple TIAs or TIA within one year, current age 40 or less, BMI >36, or requiring tobacco rates
- Systemic Lupus

Other:

- Alcohol abuse
- Any use of cocaine, methamphetamines, heroin, opioids, hallucinogens or 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

Identity Ineligibility:

Bestow uses technology to verify a person's identity as a key component to their insurability. We're working with vendors to improve eligibility.

- Failure to verify the applicant's identity can be a result of multiple factors, including using an outdated home address, incorrect SSN, or someone completing the application on behalf of the insured.
- Little or no history or 'digital footprint'.

Always moving forward.

Our mission is to make life insurance accessible to millions of underserved people and their families. We're always working to improve our agent and client experiences, and our underwriting methods.

Remember, an ineligible, incomplete, or declined status from Bestow isn't the end of the road. It's just a first step in your client's journey to find the coverage they deserve.

Contact Us

Have a question? Contact your sales team representative or send us an email at sales@bestow.com

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Additional information sourced from Life Happens, a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families financial futures. Life Happens does not endorse any insurance product or agent.