

# A Better Way to Do Business



## Super Fast, Exam-Free Term Life Insurance

**From application to coverage in as little as 9 minutes with no medical exams.**

Bestow makes it easy to start your clients down the path toward financial resilience. The application process is quick, easy, and 100% online. There are no medical exams, no paperwork, and no waiting around to get a price. If they qualify, your client can be covered the same day. Really.

## Benefits

### Competitive pricing & super fast decisions.

- 100% online application
- Automated underwriting
- Policy issued in as little as 9 minutes (if qualified)

### No medical exams.

- No need to visit a doctor's office
- No need to have someone come into your home
- No bloodwork, no attending physician statement (APS)
- No waiting for test results

## Criteria

- Ages 21-55
- All states except NY
- Proposed insured is owner
- Bestow cannot currently write replacement business in the following states: FL, GA, IN, KS, MI, NV, OK, WY

## Process

- Your client answers a few questions through our online application. There are no medical exams or paperwork.
- If qualified, the applicant will get a rate in minutes.
- Similarly, life insurance offered through your job can be inadequate, and you may not be able to take it with you if you change jobs..

### Trusted partners.

Policies issued by North American Company for Life and Health Insurance®

Reinsurance provided by Munich Re®

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