

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 18–60
- 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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