

Underwriting Guide

Bestow offers a best-in-class, online application experience, that asks about your health and lifestyle to avoid requiring a medical exam. Ever. Yes, really. No blood tests. No phone calls. No hassles.

It's all part of our mission to make term life insurance more accessible to more people.

Terms and Face Value Options

10 & 20 year: \$50,000 - \$1,000,000

Issue Ages Accepted

21-55	10 year term
21-45	20 year term (all females and non-tobacco males)
21-43	20 year term (male tobacco)



Ideal Target Market

- Ability for proposed insured to apply for coverage and answer all questions unaided
- Apply from within the U.S.
- U.S. Citizen or Green Card Holder
- H1B, L1, or TN-1 Visa with minimum 2 years residence in the U.S.
- Permanently resides in the U.S, excluding NY
- Preferred, standard and low substandard risks only
- No indication of high insurance shopping activity with poor disclosure
- Not recently declined by another carrier for medical or criminal history reasons
- No history of criminal activity in the past 10 years
- No DWI/DUIs in the past 5 years
- No indication of adverse financial profiles or credit issues
- BMI < 40

Insurable Scenarios

- Chest pain, non-cardiac related
- Depression, mild with first-line treatment
- Anxiety, mild with first-line treatment
- Attention deficit disorder, mild with first-line treatment
- Obsessive-compulsive disorder, mild with first-line treatment
- Type 2 diabetes age 40 and over, well-controlled
- Seizure disorder, well controlled
- Hepatitis, acute and recovered
- Sickle cell trait (not disease)
- Skin disorders, including basal cell or squamous cell carcinoma