



More options for your customers.

WE now offers an even better application experience and more coverage to more people than ever before. Here's a quick look at some of the ways we're now better for agents, and even better for customers. *(Changes effective 2/15/2021 & subject to state availability)*

- Rates reduced across many classes
- Maximum face amount increased to \$1.5MM
 - New term lengths added
 - Expanded issue ages
- Underwriting improvements

Lower premiums and a wider age range

We've not only lowered our average premiums across many classes, but we've expanded our eligible age range to 18-60 years old.

More coverage and term options

Customers now have access to up to \$1.5 million in coverage. The product portfolio has also expanded from 10 and 20-year terms to include three new term lengths of 15, 25, and 30 years. Bestow now offers products to meet more customer needs with 10, 15, 20, 25, and 30 year term coverage.

Notable qualification changes

We've made some changes that will impact how customers qualify for coverage.

Visas: Applicant's with a valid 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 are now eligible for coverage. *(U.S. Citizen or Green Card Holder with an approved Visa option with 2 year U.S. residence requirement.)*

Marijuana: New logic and questions which allows some individuals to be eligible for preferred consideration.

Alcohol: A question specific to alcohol use, which better gauges an applicant's weekly and monthly use.

COVID-19: A question specific to Covid-19 asking whether an applicant has been diagnosed or received treatment for the virus within the last 30 days. If an applicant can answer "yes" to the Covid-19 question, they'll be postponed for 60-days and then invited to reapply.

CALL DIVERSIFIED INSURANCE BROKERS

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