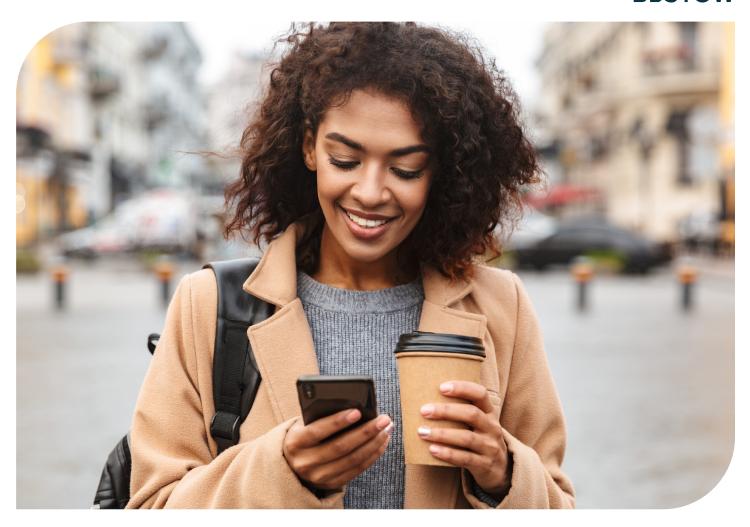
BESTOW



A Great Option For Entrepreneurs

SBA Loans Require Life Insurance

Did you know that some <u>SBA loan</u> providers require recipients to have a life insurance policy? It makes sense when you think about it. They rely on outside lenders or banks for funding, and then they back a percentage of the loan. Hence, a life insurance policy is a way for SBA loan providers to help ensure that they can hold up their end of the bargain if the loan recipient were to pass away.

BESTOW

Bestow — a good solution for small business owners.

When seeking an SBA loan, sole proprietors and small business owners sometimes encounter the sudden need for fast and affordable term life insurance. That's where Bestow comes in.

Fast. Bestow's application process is 100% online, with fully underwritten pricing. There are no medical exams or waiting around. If qualified, your client could have a policy issued in as little as 9 minutes.

Affordable. Bestow offers competitive, affordable rates. Just the thing for a client in need of a term life insurance policy to meet an SBA loan requirement.

Low touch. Bestow's streamlined, all-digital application process means no agent case management, no chasing forms or missing information, and no waiting around for an underwriting decision.



Here's the process:

There are no tickets to drop or paperwork to file, and we provide a complete digital collateral assignment process which can be completed in less than 48 hours.



Client answers simple health and lifestyle questions online



If approved, client gets their price instantly



Issue coverage on the spot with a credit or debit card

Terms and Coverage 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)

Criteria

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

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Source:

https://www.sba.gov/sites/default/files/Insurance_Presentation_general_public_draft.pdf

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