



Bestow For New or Aspiring Homeowners

Home buying is an exciting process, if not a bit stressful. For many, it represents new beginnings. It also represents new financial responsibilities. Those responsibilities are all the more reason why a term life insurance policy could be another smart move for someone who's just hopping on the property ladder — or thinking about that first rung.

Comfort in Coverage

New homeowners are often facing a substantial new debt. While mortgage protection insurance is certainly an option, a term life policy offered by Bestow could offer more flexibility and affordability. Part of the reason for that is because a mortgage protection insurance provider pays out to the lender, not the policyholder. With life insurance, beneficiaries have the freedom to choose how to disperse their benefits in the event that a loved one passes away. This includes making payments toward a mortgage, auto loan, funeral expenses, or anything else.

Bestow — a smart option for new homeowners.

Whether keys are in hand or a closing date is just around the corner, Bestow offers your clients a fast and affordable way to apply for coverage and increase their beneficiaries' financial resiliency in the face of new mortgage obligations that may be left behind.

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 policies with competitive, affordable rates. Just the thing for a client who may have recently taken on a mortgage.

Convenient. Bestow's streamlined, all-digital application process means no 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.



Client answers simple health and lifestyle questions online



If approved, client gets their price instantly



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
- Bestow cannot currently write replacement business in the following states: FL, GA, IN, KS, MI, NV, OK, WY

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