BESTOW

Term life insurance in minutes not months.

Product Overview

Terms

10, 15, 20, 25, 30 years

Face Value

\$50K to \$1.5MM

Issue Ages Accepted

10 Year
15 Year
20 Year

10-20 Year Terms

25 Year Terms

18-45 F/M Non-Tobacco18-38 F Tobacco18-37 M Tobacco

30 Year Terms

18–40 F Non-Tobacco18–39 M Non-Tobacco18–31 F Tobacco18–30 M Tobacco

Rate Classes

Preferred Classes	Elite Non-Tobacco Preferred Non-Tobacco
Standard Classes	Select Non-Tobacco Select Tobacco
Substandard Classes	Essential Non-Tobacco Essential Tobacco

Premium Bands

\$50,000-\$99,999 \$100,000-\$249,999 \$250,000-\$499,999 \$500,000-\$1,500,000

Additional Requirements

For coverage > \$1MM	Issue Ages 21–45Preferred or betterFull-time employed
Issue ages 18-20	Maximum face amount limited to \$500,000
Issue ages 56-60 (10-yr only)	Preferred or better

Limitation of Benefits

Two-year contestability and suicide provisions apply in most states.

Policy Form

Policies are issued on policy form LS181 (or state version including all applicable endorsements and riders) by North American Company for Life and Health Insurance®.

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