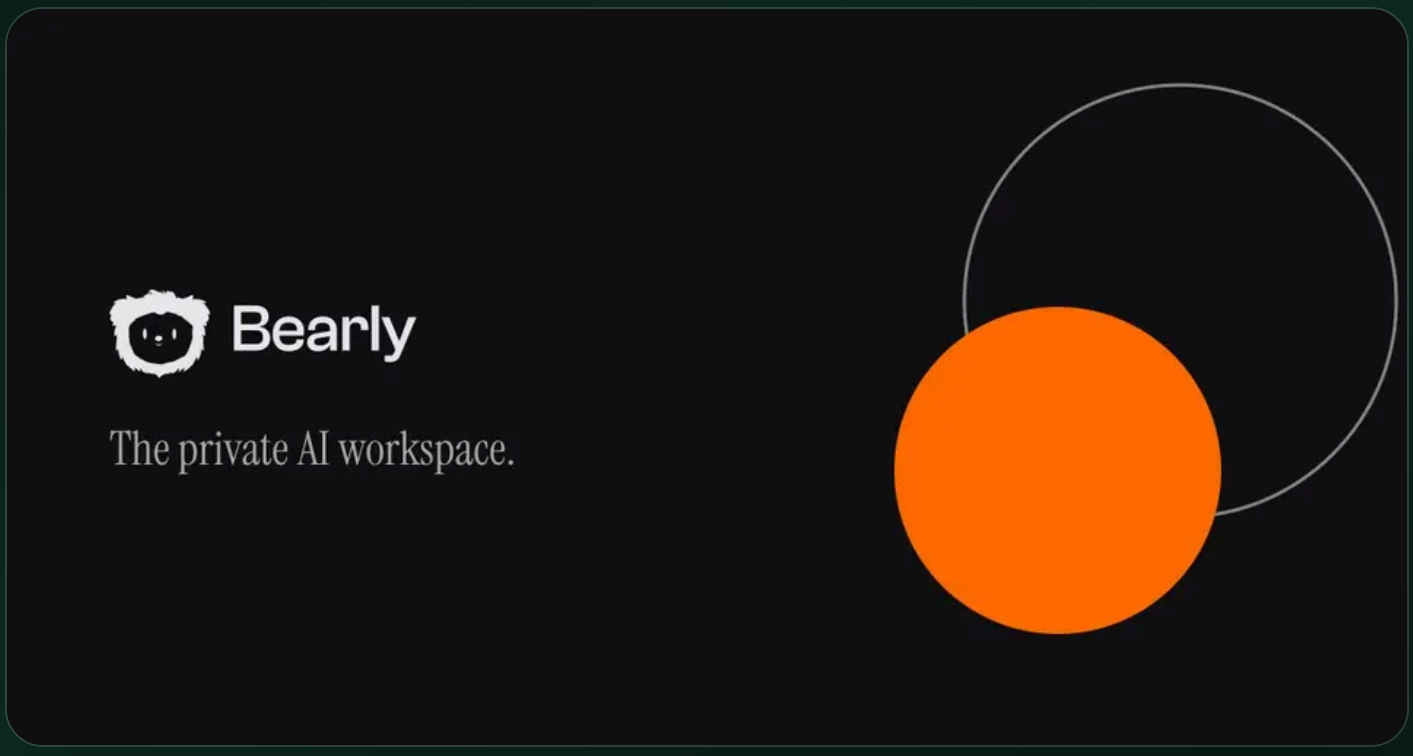
ToolGPA

NOVEMBER 2026

Bearly

The Insider's Guide

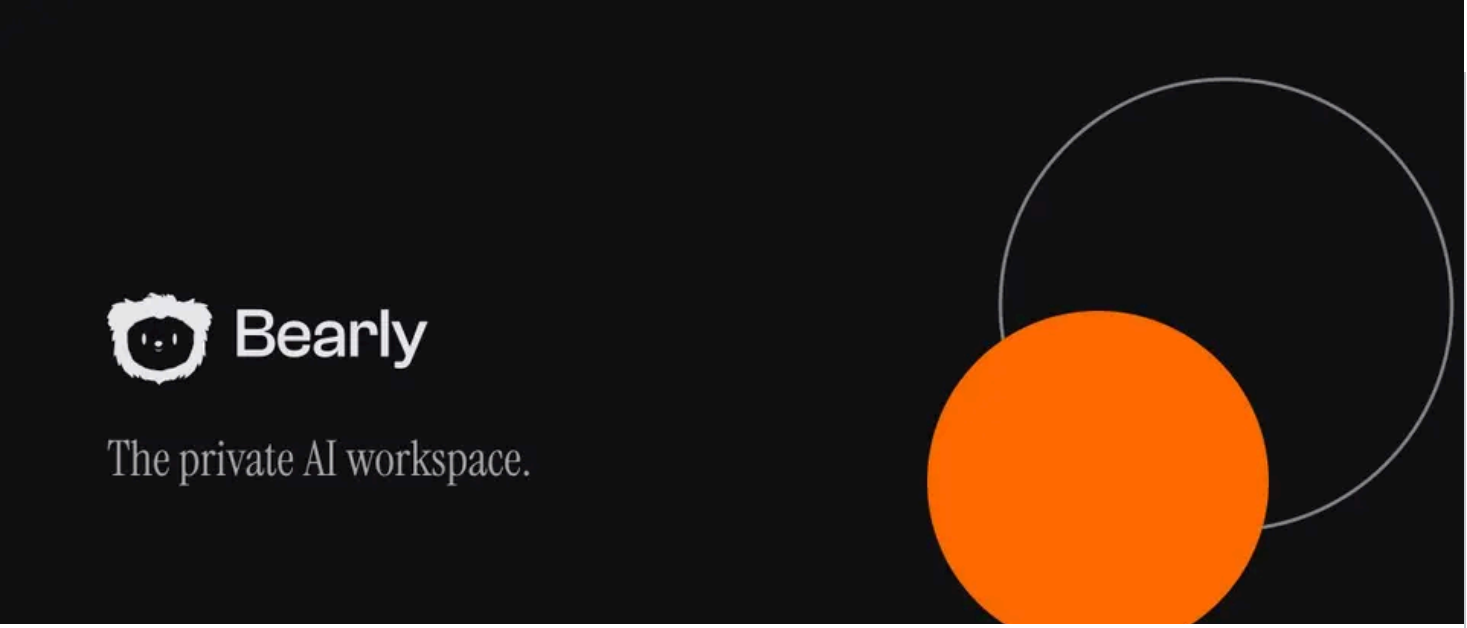
Privacy-focused app for Claude, GPT, Gemini and Grok models



Every plan, grade, refund rule and rival among AI assistants, read from Bearly's own pages.

Made by Bearly, Inc. · checked Nov 13, 2026 · toolgpa.com

2.2
GPA



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What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

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Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Bearly's own pages, its app-store listings and our grades. Every fact in it is on Bearly's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

2.2

GPA, above 15 of the 87 other AI assistants we grade

Bearly is one app that gives access to models from Anthropic, OpenAI, Google, xAI and others, with research, coding, document and desktop tools around them. It says chats are end-to-end encrypted and never used for training. Each paid plan converts its price into AI credits that renew monthly.

To get you started, here are **9 things to know about Bearly**, taken from its own pages and our grades.

> **Paid plans turn the price into credits, so there's no cap but heavy use of the big models eats a month of credits fast.**
>
> From our report card of Bearly

1 **Best for one app for several AI models without rate limits**

Bearly puts Claude, GPT, Gemini and Grok models in one app, with research, document and coding tools around them.

2 **Paid plans start at $20 a month**

As its pricing page puts it: $20 per month.

3 There is a free plan

A small daily credit allowance for Claude, GPT, Gemini and Grok models, with some features limited to paid plans; no credit card needed.

4 It runs on 5 platforms

Web, macOS, Windows, Linux and iOS, with a browser extension too.

5 Many models in one app

Models from Anthropic, OpenAI, Google, xAI, DeepSeek and others are listed, plus image, video and speech models.

6 Encryption and privacy

The site says chats and files are individually encrypted, not used for training, and that Bearly cannot read them.

7 Credits instead of rate limits

A paid subscription converts to credits at cost. When credits run out they refresh the next month, with no overage charge.

8 A 2.2 GPA, above 15 of 87

That is against the other AI assistants we grade, on value, the free plan, features, ease of use and platforms.

9 Keep it

To replace Bearly you would be making an AI model, which you can rent by the request but not make. That is not a weekend's work, with an AI app builder or without one.

Bearly at a glance

PRICING
Free plan, from $20 per month

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web, macOS, Windows, Linux, iOS, Browser extension

MADE BY
Bearly, Inc.

CATEGORY
AI Assistants

OUR GRADE
2.2 GPA, fair

The report card

Best for one app for several AI models without rate limits

Bearly puts Claude, GPT, Gemini and Grok models in one app, with research, document and coding tools around them. Paid plans turn the price into credits, so there's no cap but heavy use of the big models eats a month of credits fast. The free plan is a small daily allowance, and plans start at $20 a month.

TOOLGPA REPORT CARD	Bearly	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	D	$20 a month is where the dearest tenth of AI assistants starts. The credits equal what you pay, so the model costs pass straight through, and Opus models need Pro or above.

SUBJECT	GRADE	COMMENT
Free plan and trial	C	A small daily credit allowance on the free plan, with no card. The size isn't stated, and some features are paid only.
Features	B	Many models, research, documents, desktop tools and connectors in one place. Nothing in the listing is missing from the job, but the biggest models need the dearer plans.
Ease of use	C	No store rating on record. It's a web app and desktop apps with accounts, models and credits to understand before you start.
Platforms and integrations	B	Web, Mac, Windows, Linux, iPhone and a browser extension, with connectors and MCP. There's no Android app on record.
Grade point average		Fair, out of 4.0 **2.2**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Bearly is for

- ✓ Fits if you want Claude, GPT and Gemini behind one login instead of three subscriptions
- ✓ Works for people who would rather pay for the credits they use than hit an hourly cap

Who it is not for

- ✗ Pricey if you use big models all day: a $20 plan is $20 of credits, and it runs out as fast as the model costs
- ✗ Watch out: Opus needs Pro and Claude Fable needs Analyst at $60 a month
- ✗ Skip it if you're on Android, as no Android app is listed
- ✗ Watch out: the pricing page shows a yearly saving but not the yearly prices in readable text
- ✗ Tight if you stay free: the allowance is small and some features are paid only

Good to know

Good for

- ✓ People who want several labs' models without separate subscriptions
- ✓ Users who care about chats not being used for training
- ✓ Teams that need SSO and audit logs through the Enterprise plan

Worth knowing

- ⓘ Paid plans give credits equal to their price, so heavy use of the largest models can use a month's credits quickly.
- ⓘ Opus models need Pro and Claude Fable needs Analyst or higher.
- ⓘ The pricing page shows a 17% saving on yearly billing but does not show the yearly prices in readable text.
- ⓘ Enterprise pricing is set per company and adds SSO, SCIM and audit logs.

PART 02 · PRICING

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

$20

A month to start. There is a free plan too

Bearly has a free plan. Paid plans start at $20 per month.

> **The credits equal what you pay, so the model costs pass straight through, and Opus models need Pro or above.**
>
> From our grade for value for money

FREE

$0

A daily credit allowance for Claude, GPT, Gemini and Grok models. Some features need a paid plan.

PRO

$20

per month, billed monthly

$20 in AI credits each month with no rate limits; Opus models, cowork, deep research and coding tools.

ANALYST

$60

per month, billed monthly

Everything in Pro with $60 in monthly credits, and access to Claude Fable.

RESEARCH

$100

per month, billed monthly

$100 in monthly credits. This price is stated in the pricing page's FAQ; the plan cards show only Pro and Analyst.

The free plan

A small daily credit allowance for Claude, GPT, Gemini and Grok models, with some features limited to paid plans; no credit card needed.

Read from bearly.ai on Nov 13, 2026.

Ways to pay less

ANNUAL DISCOUNT

Save 17% with yearly billing

The pricing page offers a yearly option labelled as saving 17% against monthly billing.

Stated on bearly.ai

What it does

Its main features, where it runs, what it works with and who makes it

6

Places it runs: Web, macOS, Windows, Linux, iOS and Browser extension

Privacy-focused app for Claude, GPT, Gemini and Grok models. Here is what it does, as its own site describes it, and what it covers: end-to-end encrypted, AI features, transcription, chat assistant, AI search, AI agents, research.

> "
>
> **Many models, research, documents, desktop tools and connectors in one place.**

From our grade for features

Many models in one app

Models from Anthropic, OpenAI, Google, xAI, DeepSeek and others are listed, plus image, video and speech models.

Encryption and privacy

The site says chats and files are individually encrypted, not used for training, and that Bearly cannot read them.

Credits instead of rate limits

A paid subscription converts to credits at cost. When credits run out they refresh the next month, with no overage charge.

Research and documents

Web and image search, deep research, document Q&A and generation of documents, presentations and spreadsheets.

Desktop tools

Desktop apps add a browser, Chrome control, computer use and local file access.

Connectors and MCP

App connectors and remote or local MCP servers extend what the assistant can reach.

Where it runs

Web · macOS · Windows · Linux · iOS · Browser extension

What it works with

Its own pages name no integrations.

Bearly is made by Bearly, Inc.

PART 04 · STANDING

Where it stands

Its grades against its category, and whether to keep it or make your own

15/87

Other AI assistants it is graded above

Bearly's GPA of 2.2 is higher than 15 of the 87 other AI assistants we grade, and level with 15.

It stands best on features (B, above 51 of 87) and worst on value for money (D, above 0).

Its paid plans start at $20 a month, against a middle price of $12.46 for the category: 43 of the 53 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 19 tools score higher and cost less.

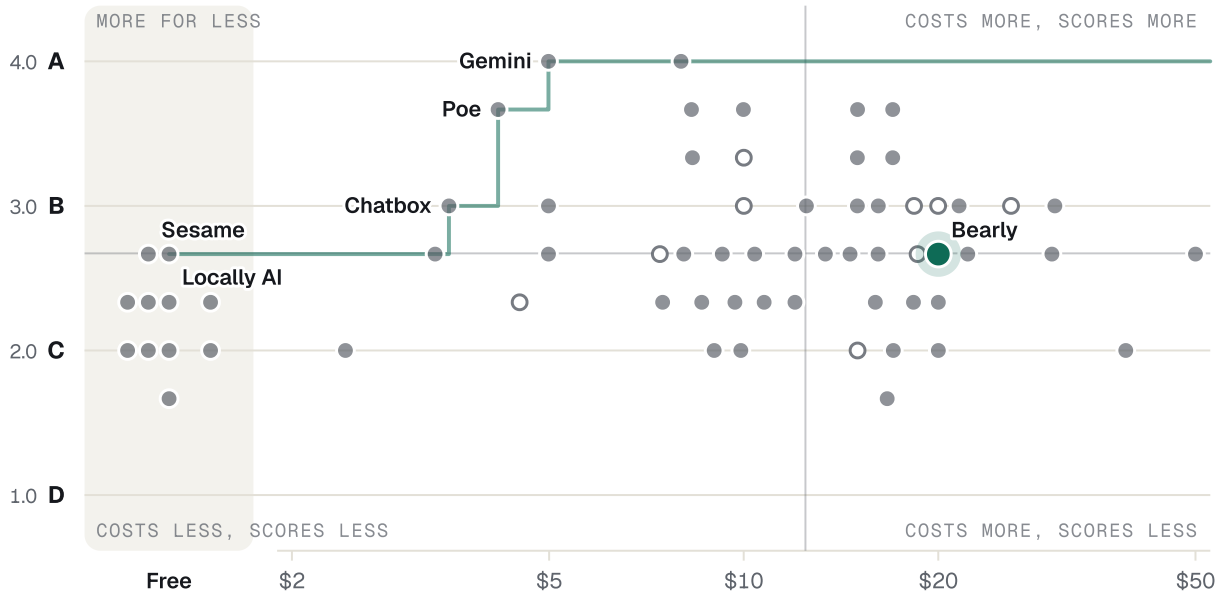
Each grade against the category

Every bar is all 88 AI assistants we grade, cut by the letter each got. Bearly's own letter is outlined.

D	Value for money	A 25 · C 45 · **D 10**	Above 0 of 87
C	Free plan and trial	A 20 · B 12 · **C 44** · F 11	Above 12 of 87
B	Features	**B 32** · C 50	Above 51 of 87
C	Ease of use	A 15 · B 33 · **C 34**	Above 6 of 87
B	Platforms and integrations	A 13 · **B 33** · C 40	Above 42 of 87

Price against what you get

Each dot is one of 65 AI assistants. Further left costs less; higher up scores better on features, ease of use and platforms. Bearly is the marked dot.



What paid plans start at, a month (each step along is roughly double) ⍰

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

To replace Bearly you would be making an AI model, which you can rent by the request but not make. That is not a weekend's work, with an AI app builder or without one.

That makes this kind of software worth paying for, not this one in particular: 57 of the 87 other AI assistants grade higher. It costs $240 a year.

What you could not

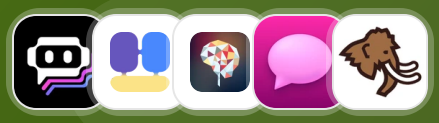
- ✕ An AI model, which you can rent by the request but not make.
- ✕ An AI agent, with the models and the safeguards behind it.

- ✕ A library of papers and sources to search.
- ✕ A search engine with an AI model behind it.
- ✕ Speech turned into text you can trust.
- ✕ Apps for macOS, Windows, Linux and iOS that stay in step with each other.
- ✕ End-to-end encryption done properly.
- ✕ The depth: we grade its features B, which means it covers the whole job.

What this rests on. Bearly's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



Poe, ChatHub, TypingMind, T3 Chat and Mammouth

The 5 tools Bearly is most often weighed against, with where each one differs from it.

3.4 GPA

Poe

Free plan · from $4.17/mo

One app for chatting with AI models from many different labs.

- Only Bearly lists a Linux app.
- Only Bearly lists a browser extension.
- Only Poe lists an Android app.

Bearly and Poe compared in full

2.6 GPA

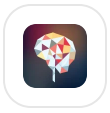
ChatHub

Free plan · from $14.99/mo

Ask several AI models one question and compare answers side by side.

- Only Bearly lists a Linux app.
- Only ChatHub lists an Android app.
- Bearly is end-to-end encrypted, according to its own site.

Bearly and ChatHub compared in full



2.8
GPA

TypingMind

Free plan · from $39 one-time

Chat interface for AI models that runs on your own API keys.

- Only Bearly lists macOS, Windows, Linux and iOS apps.
- Only Bearly lists a browser extension.
- Bearly is end-to-end encrypted, according to its own site.

Bearly and TypingMind compared in full



2.2
GPA

T3 Chat

Free plan

Web chat app with models from several AI labs in one account.

- Only Bearly lists macOS, Windows, Linux and iOS apps.
- Only Bearly lists a browser extension.
- Bearly is end-to-end encrypted, according to its own site.

Bearly and T3 Chat compared in full



2.2
GPA

Mammouth

From $10/mo

One subscription for GPT, Claude, Gemini and other AI models.

- Bearly has a free plan. Mammouth does not.
- Only Bearly lists macOS, Windows, Linux and iOS apps.
- Only Bearly lists a browser extension.

Bearly and Mammouth compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

12

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Bearly free?

Bearly has a free plan. A small daily credit allowance for Claude, GPT, Gemini and Grok models, with some features limited to paid plans; no credit card needed.

How much does Bearly cost?

Bearly lists 4 plans. Free: $0.

What platforms does Bearly work on?

Bearly is available on Web, macOS, Windows, Linux and iOS. It also has a browser extension.

Does Bearly offer any discounts?

Bearly publicly lists the following: Save 17% with yearly billing.

Does Bearly have an Android app?

No Android app was listed when its pages were read on Nov 13, 2026. Bearly is listed for Web, macOS, Windows, Linux and iOS.

Is Bearly open source?

Bearly is not described as open source on its own site, as read on Nov 13, 2026.

Is Bearly end-to-end encrypted?

Bearly describes itself as end-to-end encrypted on its own site. Nobody here has audited that.

Who makes Bearly?

Bearly is made by Bearly, Inc.

What are the alternatives to Bearly?

The closest alternatives to Bearly in our directory are Poe, ChatHub, TypingMind, T3 Chat and Mammouth.

How does Bearly compare with other AI assistants?

Bearly's GPA of 2.2 is higher than 15 of the 87 other AI assistants we grade, and level with 15.

Is Bearly good value for money?

ToolGPA grades Bearly D for value for money. Its paid plans start at $20 a month, against a middle price of $12.46 for the category: 43 of the 53 others that charge start lower.

Could I make my own version of Bearly?

To replace Bearly you would be making an AI model, which you can rent by the request but not make.

Where this guide comes from

The prices, plans, platforms and features were read from Bearly's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Bearly's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Bearly, Inc. Prices change, so check bearly.ai before you buy.

bearly.ai/

bearly.ai/pricing

PART 07 · ABOUT

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721

Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at **toolgpa.com**.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Bearly, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/bearly

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

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ToolGPA, "Bearly: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/bearly
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Know someone choosing between AI assistants?

Send them this guide: toolgpa.com/tools/bearly/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded AI assistants after Bearly, each with an Insider's Guide of its own.

AI Assistants Insider's Guide

Every one of the 88 AI assistants we grade, compared

Gemini Insider's Guide

Google's AI assistant, tied into Gmail, Docs and other Google apps

3.8 GPA

Chatbox Insider's Guide

AI chat client for your own API keys or a hosted model plan

3.4 GPA

ChatGPT Insider's Guide

OpenAI's general-purpose AI assistant for chat, images and voice

3.4 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Bearly's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Bearly is a trademark of its owner, and this guide is not made, paid for or approved by Bearly, Inc. Prices and plans change: check bearly.ai before you buy.