

# ETHOS

## Protect the future you're building

There's no day like today to protect what matters most with life insurance



### Three signs you need life insurance (today)

1

#### People depend on you

You're irreplaceable. But if you pass away, a life insurance policy ensures your loved ones receive a payout to support themselves during a difficult time. They can use the money for groceries, rent, and any other expenses you know they'd need.

2

#### You just did something big

If you recently opened a business, grew your family, bought a house, or got hitched... congrats! All the more reason to get life insurance and protect those close to you.

3

#### You want to save money

While you may age like a fine wine, life insurance rates don't—they get more expensive every year. Lock in your price now to avoid overpaying later.

**"This was a chore I had dreaded for so long... Ethos made it so easy!"**

— Heather, Ethos policyholder

**"Ethos has brought me so much relief knowing my family will be taken care of."**

— Georgia, Ethos policyholder

Monthly rates for  
**\$500,000** in coverage\*

\*Example pricing for healthy, non-smoking males and females for a 10-year term life policy as of March 2022. Your price is subject to underwriting.

Age	Male	Female
30	\$21.78	\$15.12
40	\$35.35	\$25.85
50	\$67.27	\$52.38

# Ethos makes life insurance simple



## Approvals for almost everyone

We approve 95% of people—because you deserve to protect your family, no matter who you are.



## No medical exams

Instead, we ask a few health questions in the application, so you don't have to wait for a doctor's appointment or do a blood test.



## Reliable carriers

We connect you with coverage you can count on, from carriers your agent approves of, too.



"Excellent" rating from TrustPilot



A+ rating from Better Business Bureau



4.6/5 stars on Google

## Your questions, answered.

### Is life insurance affordable?

Yet, our research shows more than half of consumers (55%) overestimate the cost of life insurance by three times the actual cost.\* It's worth getting a free quote to see your estimate.

### Is life insurance through work enough?

It's a good start! Experts say your coverage should be worth 10x your annual income. Most employer plans cover about 1x your salary. Consider getting an additional policy to make sure you have enough.

### What if I don't work?

Even if you're not the breadwinner, the costs of replacing childcare and running the household can add up fast. Life insurance helps ease the burden for those left behind.

**Ready to apply? Talk to your agent today.**

\* LIMRA.com, 2023