

# Term Life Product Details

For licensed life agents only. Do not distribute.

Please see our [Ethos Playbook for Agents](#) for more information about the Ethos opportunity for agents.

Product		Ethos Term Life - Prime	Ethos Term Life - Choice	TruStage™ Term Life	John Hancock Simple Term with Vitality & ROP (N/A for all agents)
		Best Risk	Moderate Risk	Best-Moderate Risk	Best-Moderate Risk
Carrier		LGA	Ameritas Life Insurance Corp.	CMFG Life Insurance Company	John Hancock Life Insurance Company, U.S.A.
Average customer profile	Health	Excellent/good health with few to no chronic conditions. Any existing chronic conditions are consistently well controlled and receive regular follow-up care	Excellent/good health with few to no chronic conditions. Any existing chronic conditions are consistently well controlled and receive regular follow-up care.	Average to fair health. Not currently disabled	Good to fair health without significant, progressive, or debilitating conditions diagnosed or treated within 10 years. Not permanently disabled
	Financial & credit history	Excellent/good credit resulting in a favorable CBI score	Moderate or fair CBI score.	Good/fair/poor credit resulting in medium CBI score depending on age	N/A
	Vehicle violations	Valid license not currently suspended or revoked	Valid license not currently suspended or revoked	Not applicable	Valid license not suspended or revoked in last 12 months
	Major violations <sup>1</sup>	None within 5 years	None within 5 years	Not applicable	DUI/DWI conviction within 5 years
	Minor violations <sup>2</sup>	Few to none within 3 years	Few to none within 3 years	Not applicable	N/A
Age		Age 20–65 (age nearest)	Age 20–65 (age nearest)	Age 20–69 (age last)	Age 20–50 (age last)
Coverage		Age 20–50: \$100K–\$2M Age 51–60: \$100K–\$1M Age 61–65: \$100K–\$500K	Age 20-50: \$50K–\$1M Age 51-60: \$50K–\$500k Age 61-65: \$50K–\$350k*	<b>Band 1:</b> (Age 25–69): \$5K–\$100K <b>Band 2:</b> (Age 20–69): \$101K–\$300K	\$25,000–\$500,000
Term length		Age 20–50: 10, 15, 20, 30 yr Age 51–60: 10, 15, 20 yr Age 61–65: 10, 15 yr	Age 20–50: 10, 15, 20, 30 yr Age 51–60: 10, 15, 20 yr Age 61-65:* 10, 15 yr	Annually renewable to age 80	25-year (age 20-50) 30-year (age 20-45) Renewable through age 94
Underwriting process		<b>90% instant decision</b> Application questions and 3rd party evidence checks. APS review for age 61+.	<b>90% instant decision</b> Application questions and 3rd party evidence checks	<b>100% instant decision</b> Application questions and 3rd party evidence checks	<b>100% instant decision</b> Application questions and 3rd party evidence checks
Underwriting classes		Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Non-Tobacco Standard Tobacco Table ratings	Preferred Plus Preferred Standard Plus Standard + table ratings 1-10	<b>Band 1:</b> Single risk class, no Tobacco rates <b>Band 2:</b> Non-Tobacco and Tobacco rates	Preferred Non-Smoker Standard Non-Smoker
Free look period		30 days	30 days	30 days	30 days
Replacements		Available	Unavailable	Unavailable	Unavailable
Premiums		Level for specified term period	Level for specified term period	Increasing (every 5 attained ages)	Level for specified term period
Policy fee (annual, included in premium, non-commissionable)		\$76	\$108	<b>Band 1:</b> \$30 <b>Band 2:</b> \$60	\$72
Payments		ACH	Debit/Credit, ACH	Debit/Credit, ACH	ACH
Available riders & perks		Accelerated Death Benefit, Ethos estate planning tools at no additional cost <sup>3</sup>	Critical, Chronic & Terminal Illness Accelerated Benefits; Ethos estate planning tools at no additional cost <sup>3</sup>	Ethos estate planning tools at no additional cost <sup>3</sup>	Return of Premium Rider Vitality program Accelerated Benefit Rider
State and other exclusions		NY	NY, CA	NY	NY   Permanent U.S. residents only

### Financial Qualifications for Ethos Term Life - Prime & Choice ONLY

Face amount eligibility	Multiple of annual household income: Age <30: 40x   Age 30–39: 35x   Age 40–49: 25x   Age 50–59: 20x   Age 60–65: 10x
Non-working spouses	Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.
Additional financial maxes	Retired and single graduate students: \$500K   Single undergraduate students: \$250K

<sup>1</sup> DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended

<sup>2</sup> Minor violations: speeding <90mph, accident not resulting in injury, careless driving

<sup>3</sup> Except WA & SD

# Term Life Knockouts

For licensed life agents only. Do not distribute.

For TruStage™ Term Life product knockouts, please see the [TruStage Life Insurance Underwriting Guide](#).

For John Hancock Simple Term product knockouts, please see the [Simple Term with Vitality Underwriting Guide](#).

Product	Ethos Term Life - Prime	Ethos Term Life - Choice
	Best Risk	Moderate Risk
BMI (if any weight lost within the past 12 months, half of weight lost is added back when calculating BMI)	<18 or >48.9	<18 or >48.9
Blood pressure	Average BP within the past 12 months: Age 18-39: >150/98 Age 40-49: >160/98 Age 50-59: >165/100 Age 60: >175/100	Average BP within the past 12 months: Age 18-39: >150/98 Age 40-49: >160/98 Age 50-59: >165/100 Age 60: >175/100
Cholesterol	Total cholesterol >350	Total cholesterol >350
Diabetes	Diagnosed before age 40 and requiring insulin	Diagnosed before age 40 and requiring insulin
Mental illness	Severe anxiety, depression, PTSD, bipolar disorder, or other mental disorder with history of suicidal thoughts or attempt within 10 years, hospitalization or inpatient treatment related to condition within the last 5 years, disability or missed work/school (more than 10 days) in the last 12 months	Severe anxiety, depression, PTSD, bipolar disorder, or other mental disorder with history of suicidal thoughts or attempt within 10 years, hospitalization or inpatient treatment related to condition within the last 5 years, disability or missed work/school (more than 10 days) in the last 12 months
COVID-19	Any symptoms or positive test within the past 14 days	Any symptoms or positive test within the past 14 days
HIV/AIDS	All cases	All cases
Cancer	All cancers diagnosed within the past 10 years, excluding skin cancers (eg: basal cell skin cancer, squamous cell skin cancer, melanoma) and some cases of lymphoma	All cancers diagnosed within the past 10 years, excluding skin cancers (eg: basal cell skin cancer, squamous cell skin cancer, melanoma) and some cases of lymphoma
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular disease, pulmonary hypertension, carotid artery disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular disease, pulmonary hypertension, carotid artery disease
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
Respiratory disease or disorder	Chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea, excludes: treated obstructive sleep apnea, mild asthma or single pulmonary embolisms (more than 5 years ago)	Chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea, excludes: treated obstructive sleep apnea, mild asthma or single pulmonary embolisms (more than 5 years ago)
Autoimmune disease or disorder	Lupus/SLE, scleroderma	Lupus/SLE, scleroderma
Connective tissue disease or disorder	Not applicable	Not applicable
Organ transplant	All cases	All cases
Criminal history	Felonies, probation or parole within last 10 years; multiple recent misdemeanors. Some felonies older than 10 years accepted with individual consideration	Felonies, probation or parole within last 10 years; multiple recent misdemeanors. Some felonies older than 10 years accepted with individual consideration
Drug/Alcohol use	Illegal drug use or drug/alcohol abuse (past 10 years)	Illegal drug use or drug/alcohol abuse (past 10 years)
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months
Driving	DUI, DWI, hit-and-run, or reckless driving within the past 5 years, or suspended/revoked driver's license within the past year	DUI, DWI, hit-and-run, or reckless driving within the past 5 years, or suspended/revoked driver's license within the past year
Other	Any medically recommended diagnostic testing or treatment not completed or awaiting results	Any medically recommended diagnostic testing or treatment not completed or awaiting results

# IUL Product Details

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Please refer to our [Ethos IUL Agent Guide](#) for additional information.

For a comprehensive view of Ethos, including our products, carriers and industry innovation, please see our [Ethos Playbook for Agents](#).

<b>Product</b>		<b>Ethos IUL, Indexed Universal Life</b> Not available for all agents
		Best-Moderate Risk
<b>Carrier</b>		Ameritas Life Insurance Corp.
<b>Average customer profile</b>	Health	Excellent/good health with few to no chronic conditions. Any existing chronic conditions are consistently well controlled and receive regular follow-up care
	Financial & credit history	Good/fair/poor credit resulting in mid/high CBI score
	Vehicle violations	Valid license not currently suspended or revoked
	Major violations <sup>1</sup>	None within 5 years
	Minor violations <sup>2</sup>	Few to none within 3 years
<b>Age</b>		Age 20–65 (age nearest)
<b>Coverage</b>		\$25,000–\$1,000,000 Age 20-50: up to \$1M Age 51-60: up to \$500K Age 61-65: up to \$350K
<b>Term Length</b>		N/A
<b>Underwriting process</b>		<b>90%+ instant decision.</b> Potential additional evidence ordered. Applicants not eligible for an instant IUL offer will be routed to manual U/W or TruStage™ Advantage Whole Life. Application questions and 3rd party evidence checks
<b>Underwriting classes</b>		<b>4 non-tobacco</b> Preferred Plus Non-Tobacco Preferred Non-Tobacco Select Non-Tobacco Standard Non-Tobacco with table ratings 1-10
		<b>2 tobacco</b> Preferred Tobacco Standard Tobacco with table ratings 1-10
<b>Free look period</b>		30 days
<b>Replacements</b>		Unavailable
<b>Premiums</b>		Flexible
<b>Policy fee (annual, included in premium, non-commissionable)</b>		N/A
<b>Payments</b>		ACH, Monthly
<b>Available riders &amp; perks</b>		<b>Included at no cost</b> <ul style="list-style-type: none"> <li>Care4Life Accelerated Death Benefit</li> <li>Terminal Illness (for applicants not eligible for Care4Life)</li> <li>Lifetime Income rider</li> <li>Overloan Protection Benefit (endorsement)</li> <li>Ethos estate planning tools (n/a in WA, SD)</li> </ul>
		<b>Available at an additional cost</b> <ul style="list-style-type: none"> <li>Accidental Death Benefit</li> <li>Waiver of Specified Premium</li> </ul>
Please refer to our <a href="#">Ethos IUL Agent Guide</a> for age, underwriting and state restrictions on rider availability.		
<b>State and other exclusions</b>		Not available in CA, NY   U.S. citizens and green cards only   Max 4 apps from non-Ethos carriers in prior 12 months
<b>Financial Qualifications</b>		
<b>Face amount eligibility</b>		Multiple of annual household income: Age <30: 40x   Age 30–39: 35x   Age 40–49: 25x   Age 50–59: 20x   Age 60–65: 10x
<b>Non-working spouses</b>		Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.
<b>Additional financial maxes</b>		Retired and single graduate students: \$500K   Single undergraduate students: \$250K

<sup>1</sup> DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended

<sup>2</sup> Minor violations: speeding <90mph, accident not resulting in injury, careless driving

# IUL Knockouts

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Product	<b>Ethos IUL, Indexed Universal Life</b> Not available for all agents  Best-Moderate Risk
BMI (if any weight lost within the past 12 months, half of weight lost is added back when calculating BMI)	<18 or >48.9
Blood pressure	Average BP within the past 12 months: Age 18-39: >150/98 Age 40-49: >160/98 Age 50-59: >165/100 Age 60-65: >175/100
Cholesterol	Total cholesterol >350
Diabetes	<Age 30, associated with physical complications (eyes, kidneys, neuropathy, amputation), A1C >9.5 (past 12 months), no testing or check up within the last 12 months, BMI >41.49
Mental illness	Severe anxiety, depression, PTSD, bipolar disorder, or other mental disorder with history of suicidal thoughts or attempt within 10 years, hospitalization or inpatient treatment related to condition within the last 5 years, disability or missed work/school (more than 10 days) in the last 12 months
COVID-19	Any symptoms or positive test within the past 14 days
HIV/AIDS	All cases
Cancer	All cancers diagnosed within the past 10 years, excluding skin cancers (eg: basal cell skin cancer, squamous cell skin cancer, melanoma) and some cases of lymphoma
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular/artery disease, pulmonary hypertension, carotid artery disease
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
Respiratory disease or disorder	Chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea, excludes: treated obstructive sleep apnea, mild asthma or single pulmonary embolisms (more than 5 years ago)
Autoimmune disease or disorder	Lupus/SLE, scleroderma
Connective tissue disease or disorder	Not applicable
Organ transplant	All cases
Criminal history	Felonies, probation or parole within last 10 years; multiple recent misdemeanors. Some felonies older than 10 years accepted with individual consideration
Drug/Alcohol use	Illegal drug use or drug/alcohol abuse (past 10 years)
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months
Driving	DUI, DWI, hit-and-run, or reckless driving within the past 5 years, or suspended/revoked driver's license within the past year
Other	Any medically recommended diagnostic testing or treatment not completed or awaiting results
Care4Life	Rider approved for all policies rated Table D/Table 4 or better  <b>Rider will decline and applicant will receive Terminal Illness rider if applicant:</b> <ul style="list-style-type: none"> <li>• Has muscle, bone or joint disorder</li> <li>• Required assistance for Activities of Daily Living (ADLs) w/in last 12 mos</li> <li>• Has been unable to work w/in last 12 mos for more than 30 consecutive days due to illness or injury</li> <li>• Has received or claimed indemnity, benefits or payment for injury, sickness or impaired condition.</li> </ul> <b>Rider knockout conditions regardless of rating:</b> <ul style="list-style-type: none"> <li>• Multiple sclerosis</li> <li>• Parkinsons</li> <li>• Rheumatoid arthritis</li> <li>• Lupus</li> <li>• Connective tissue disease(s)</li> <li>• Any neurological disease or disorder</li> <li>• Any neuropathy</li> <li>• Degenerative disc disease</li> <li>• Spinal stenosis</li> <li>• Any malignancy in the last 10 years</li> </ul>

# Whole Life Product Details

For licensed life agents only. Do not distribute.

For TruStage™ Whole Life product knockouts, please see the [TruStage Life Insurance Underwriting Guide](#).

Product		TruStage™ Advantage Whole Life	TruStage™ Guaranteed Acceptance Whole Life
Carrier		MEMBERS Life Insurance Company	CMFG Life Insurance Company
Average customer profile	Health	Good to fair health. Not currently disabled	Poor health
	Financial & credit history	Good/fair/poor credit resulting in medium CBI score depending on age	Fair/poor credit history making them ineligible for other policy types
	Vehicle violations	Not applicable	Not applicable
	Major violations <sup>1</sup>	Not applicable	Not applicable
	Minor violations <sup>2</sup>	Not applicable	Not applicable
Age		Age 20–85 (age last)	Age 45–80 (age last)
Coverage		Age 20–70: \$5K–\$100K Age 71–75: \$5K–\$50K Age 76–85: \$5K–\$25K	\$2K–\$25K. Death benefit in first 2 years is limited to return of 100% of premium, plus 10%
Term Length		N/A	N/A
Underwriting process		<b>100% instant decision</b> Application questions and 3rd party evidence checks	<b>100% instant decision</b>
Underwriting classes		Non-Tobacco and Tobacco rates	N/A
Free look period		30 days	30 days
Replacements		Unavailable	Unavailable
Premiums		Level for specified term period	Level for specified term period
Policy fee (annual, included in premium, non-commissionable)		\$36	N/A
Payments		Debit/Credit, ACH Monthly, Quarterly, Bi-Annually, Annually	Debit/Credit, ACH Monthly, Quarterly, Bi-Annually, Annually
Available riders & perks		Ethos estate planning tools at no additional cost (except WA & SD)	Ethos estate planning tools at no additional cost (except WA & SD)
State and other exclusions		CT, NY	WA, NY

<sup>1</sup> DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended

<sup>2</sup> Minor violations: speeding <90mph, accident not resulting in injury, careless driving

ETHOS

# Ethos Field Underwriting Guide

June 2024



## Introduction

At Ethos, we aim to be the name you consider first for all your clients. From the fittest to the most challenging cases and everyone in between, **we can approve about 95% of applicants.**

We reach this number using a broad array of term and whole life final expense products, and our **proprietary underwriting platform** that considers hundreds of thousands of data points. This platform allows us to make underwriting decisions with greater accuracy and fulfill our mission to **protect the next million families** with greater speed than underwriting methods of the past.

This guide is intended to help you assess the products available to your client when applying through Ethos. To that end, you'll find an overview of the Ethos decision platform and the product characteristics that guide it. **We welcome all feedback at [agents@getethos.com](mailto:agents@getethos.com).**



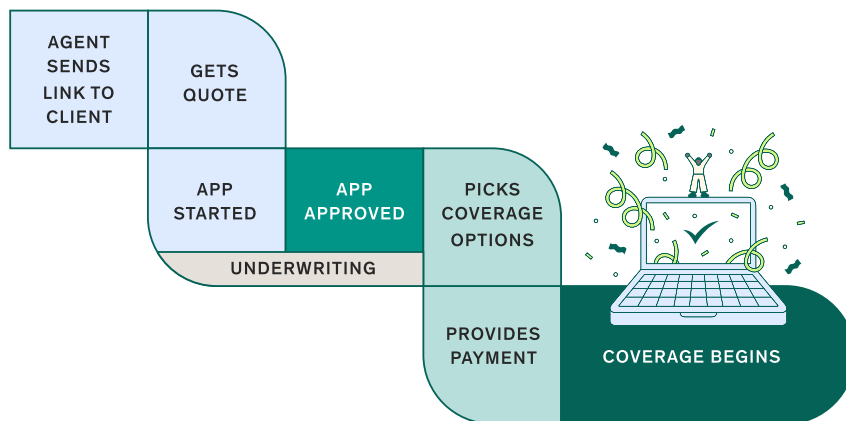
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# How do we do it?

## Our underwriting platform

Our proprietary underwriting engine chooses an appropriate product for each client, so you don't have to. The typical customer journey is simple and direct.



Ethos uses a smart-routing application and information pulled from authorized data sources to find the most appropriate coverage for any applicant, adhering to underwriting rules developed in partnership with our carriers.

As your client completes the application, their answers to questions about their medical history will trigger a series of reflexive questions to get more detail that's necessary to properly underwrite them. Our proprietary process analyzes their answers in real time to determine the best product for them, and avoids offering them coverage they're not likely to be approved for. This allows Ethos to offer coverage to the majority of applicants.

In general, our process continually evaluates eligibility for the best and lowest risk policy, deferring the applicant to the next best option should their disclosures represent an increased risk as they continue the application. In about 10% of cases, additional documentation and human underwriting are required for the most selective product we offer, Ethos Prime Term. In all other cases, underwriting decisions are made 100% online.



## Our product offerings

Ethos works with trusted carriers to offer an array of term life products and whole life products that can be used for final expenses. These products offer face amounts up to \$2 million and coverage for applicants 20–85, to fit a wide range of life insurance needs. The Ethos Term Life product suite has three products for varying risk profiles.

Every policy sold through Ethos comes with a 30-day free look period.

	Product name	Product type	Insurance issued by	Coverage max	Min/max issue age
ETHOS TERM LIFE PRODUCT SUITE	Ethos Term Life – Prime	Term life	LGA	Up to \$2M (varies by age)	20-65
	Ethos Term Life – Choice	Term life	Ameritas Life Insurance Corp.	Up to \$1M	20-65
	TruStage™ Term Life	Term life (increasing)	CMFG Life Insurance Company	Up to \$300K	20-69
	John Hancock Simple Term with Vitality with ROP	Term life	John Hancock Life Insurance Company, U.S.A.	Up to \$500K	20-50
	Ethos Index Universal Life	Index universal life	Ameritas Life Insurance Corp.	Up to \$1M	20-65
	TruStage™ Advantage Whole Life	Whole life	MEMBERS Life Insurance Company	Up to \$100K	20-85
	TruStage™ Guaranteed Acceptance Whole Life	Whole life	CMFG Life Insurance Company	Up to \$25K graded death benefit	45-80

# Benefits of the Ethos way

Ethos makes getting a policy simple, fast, and painless.



## Save your clients time and hassle

Our proprietary technology analyzes data more quickly than human underwriters can, leading to approvals in a fraction of the time. In addition, because there are no medical exams in our process, just a few health and lifestyle questions, your clients can skip appointments for blood and urine samples.



## Streamlined support for field underwriting

Our technology platform helps find you the right policy type for your client. We won't lead an applicant to a product for which they aren't likely to be approved, saving the time it usually takes to shop around and apply with multiple carriers.



## No case management

By using existing data in place of traditional lab work and physical exams, Ethos eliminates your case management work following up with clients and carriers, and waiting for results.



## More time to scale your business

Because cases are underwritten so fast, you can work with more clients and maximize potential earnings. Instead of waiting 4-6 weeks for approval of a traditionally underwritten application and another 30 days to receive a commission payment, the entire process, including payout, is much faster with Ethos.

## Tip for completing the application

It can be helpful for your client to log in to their patient portals in a separate browser tab while completing their application, so they can reference their medical records for specific details they may not remember off the top of their head.

Having their records easily accessible can help ensure accuracy and avoid a lengthier underwriting process.

# Underwriting data and eligibility

Our instant underwriting platform uses the following data to approve applications, in tandem with applicants' answers during the application process. Ethos underwrites policies on behalf of most of our carrier partners using rules developed in partnership with them. Additionally, we partner with CUNA Mutual Group to offer their TruStage™ product suite, available through CUNA Mutual's proprietary underwriting rules and application.

**Complete and honest disclosures are essential.** Lack of disclosure can lead to adverse ratings, ineligibility, or loss of coverage.

## Credit-based insurance (CBI) score

Initial product eligibility is based on age and a credit-based insurance (CBI) score, determined through a soft inquiry of the applicant's credit. A soft inquiry does not impact their credit score.

- **Applicants 20-65** are routed to an initial product application, or "interview," based on their CBI score. Final eligibility is based on the applicant's medical and other information collected during the interview. Applicants who are ineligible for one product will be reconsidered for a higher risk product until the most favorable match is found.
- **Applicants 66+** are routed to Ethos Final Expense. Based on medical and other information collected during the interview, those who become ineligible will be reconsidered for a higher risk product until the most favorable match is found.

The CBI score is predictive of mortality and policy lapse and is generated using consumer data around credit use. Here are some things to ask your client about that could lead to a less favorable CBI score:

- Shorter credit history
- Recent credit account delinquency
- Low credit limits
- Collection accounts
- Foreclosure
- Bankruptcy

## Rx history

Prescription history includes information from multiple data sources that tells an insurer what medications an applicant was prescribed, their dosage, fill dates, and the name and specialty of the prescribing physician. This information combined with the applicant's self-reported medical history can usually provide sufficient detail for us to approve an application without needing to gather full medical records.

## MIB

MIB, Inc. tells insurers if an applicant has had material medical, financial, occupational, and behavioral history discovered during the underwriting of a life insurance application with another carrier. Through our carrier underwriting partnerships, Ethos uses MIB information disclosed to insurers. Ethos can't rate an application or determine product eligibility based on details from a MIB report but may ask the applicant or the reporting carrier for additional details about their history if the same history wasn't already disclosed on their Ethos application. If differences can't be resolved, we may not be able to offer coverage.

## Motor vehicle report (MVR)

An applicant's driving history is important to underwriting life insurance because it's indicative of mortality. Applicants with a history of violations on their MVR may be approved at higher premiums or routed to another product depending on the severity of the violation and length of time passed.

## Criminal history

Certain offenses, pending charges, or current probation/parole may result in substandard premium approvals or product ineligibility.

# Human underwriting

Currently, about 10% of applications are referred for underwriter review. This may happen because of certain information reviewed or disclosed on the application. If an application requires underwriter review, we may use one or more of the following methods to collect the information necessary to make a decision:

## Electronic questionnaire

Instead of a traditional telephone interview, Ethos may reach out to the applicant via email, with a link to an online form requesting specific case information, such as a request to provide more detail about or clarify a previous answer. Your applicant will continue to receive automated email and text reminders every few days for two weeks, unless the request is completed sooner.

If your client has received an electronic questionnaire, you or your client can call us at (415) 915-0665, or text (415) 702-1844 with any questions.

## Prior lab data

We avoid blood or urine tests by gathering an applicant's prior lab results from their existing medical records. Ethos can access existing lab data two ways:

- **Direct lab results**

If an applicant has ever had lab work completed by Exam/LabOne or Quest Diagnostics, Ethos can seamlessly gather the test results using the applicant's original medical records consent form signed during the application process.

- **Medical records**

If lab data isn't available, we may need to request the applicant's existing lab results directly from their health care provider.

## Medical records

We try to rely as much as we can on application disclosures and questionnaires, but sometimes we need to review an applicant's medical record, also referred to as an electronic health record (EHR) or attending physician statement (APS). Medical records are required for Ethos Term Life – Prime applicants age 61–65. If this becomes necessary, we gather their records directly from their provider using a HIPAA-compliant medical release they've signed as part of their application.

The time it takes to collect medical records varies widely, depending on the applicant's medical providers. Some doctor's offices or medical facilities are quick to respond, while others can take months to send the requested records. Ethos has little control over a facility's response time, but we're careful to follow up with them regularly on any orders to make sure the requested information is received as quickly as possible. Applicants will also be kept informed via email during this stage.

Some medical facilities will require that their formatted release be signed, even if the one we've provided is HIPAA compliant. If this happens, the applicant will be informed via email and text and will get a reminder a few days later if they haven't already completed and returned the medical release.

Occasionally, we may reach out to an agent directly for help in coordinating a request with their client for medical records.

## Eligibility

All U.S. citizens and permanent residents age 20–85 can apply for coverage with Ethos. If your client is 65 or under, they can apply for term coverage. If they are over 65, they are eligible for whole life insurance.

Ethos operates in 49 U.S. states and the District of Columbia, excluding the state of New York.

## Condition-specific ratings

Below find common conditions and best-case scenarios for each. “Best-case scenario” doesn’t indicate eligibility for a specific product or rate class but describes the best case health status of an applicant’s given medical condition. This health status would result in the lowest possible premium.

Condition	Best-case scenario for this health condition*
Anxiety	Well-controlled symptoms, compliance with treatment regimen, no history of suicidal ideation or attempts, no hospitalizations or emergency care
Depression	Well-controlled symptoms, compliance with treatment regimen, diagnosed more than 6 months ago, no history of suicidal ideation or attempts, no hospitalizations or emergency care
Diabetes	Applicants actively engaged in their care with regular office visits and blood testing/A1C monitoring with A1C (measure of average blood glucose or blood sugar level over the past 3 months) levels that are well-controlled and stable on their current treatment regimen (medication, diet, exercise, etc.)
Sleep Apnea	Diagnosed with a sleep study and is actively being treated for this condition. CPAP/BiPAP compliant (or at least 2x per week). No episodes of falling asleep during waking hours or driving. Regular use of prescribed special devices or pillows to prevent sleeping on the back, oral appliances or dental devices, nose plugs/nose filters, surgery.
Hypertension/ Blood Pressure	Excellent treatment compliance and consistent control of BP with average not exceeding the following maximum BPs by age: <ul style="list-style-type: none"> <li>• 18-39: 135/85</li> <li>• 40-49: 140/90</li> <li>• 50-65: 145/95</li> </ul>
Hyperlipidemia/ High Cholesterol	Total cholesterol 100–260 measured within the past year, treated by up to 2 medications
HIV/AIDS	Treated or Untreated HIV/AIDS: Guaranteed Issue Only
COVID-19	>14 days since testing positive or experiencing symptoms, with no residual impairments, complications, or side effects <b>Uninsurable for Ethos Prime Term:</b> Any symptoms or positive test result within the past 15–30 days



# Uninsurable scenarios

Please see the **Underwriting and Product Guidelines** at the beginning of this guide for a side-by-side view of product details and knockout conditions.

While nearly all applicants are insurable at Ethos, the following conditions may make customers ineligible for various policies available through Ethos:

- Terminal illness
- HIV/AIDS
- Uncontrolled diabetes
- Current confinement or admission to a hospital
- Pending criminal charges or conviction of a felony or multiple misdemeanors within the past two years
- Disability requiring assistance with care and activities of daily living
- Hospitalization two or more times within the past six months
- Unexplained weight change of greater than 15 pounds within the past six months
- Hypertension with complications within the past two years
- Any of the following diagnosed within the past two years:
  - Cancer
  - Mental/psychiatric conditions
  - Stroke (all types)
  - Paralysis
  - Brain or nervous system disease or disorder, including Alzheimer's disease, dementia, and Lou Gehrig's disease (ALS)
  - Lung disease or disorder
  - Liver disease or disorder
  - Kidney disease or disorder
  - Systemic Lupus (SLE)
  - Muscular dystrophy
  - Organ transplant
  - Aneurysm
  - Amputation
  - Illegal drug use
  - Alcohol and/or drug abuse

## Guaranteed issue coverage

We're able to offer life insurance coverage to all applicants age 45 and up with TruStage™ Guaranteed Acceptance Whole Life, available in all states except Washington and New York.

## Red-flag medications

Any of [these medications](#) will generally make an applicant who takes them ineligible for most products. Conversely, not using these drugs doesn't guarantee approval.

See our current [red-flag medications list](#).

# FAQ

**Why did my customer's application change in price? I quoted a different rate.**

Many factors affect premiums, including medical information shared on the application, an applicant's CBI score, motor vehicle record, and other third-party data. Please see **Our underwriting platform** and **Underwriting data and eligibility** for more information about how we use each of these data points.

In addition, the agent portal now provides a recommended quote that's most likely to be approved, to help you focus your client conversations. Other options are displayed below our recommendation. We're continuing to evolve the agent portal to provide greater real-time visibility for agents to understand why an applicant may be approved for one product or rate class over another. Your feedback and suggestions in this effort are always welcome through your account manager or by email at [agents@getethos.com](mailto:agents@getethos.com).

For visibility into what your client sees when they go through the application, watch the [Client Experience Walkthrough](#).

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**Can I change the face amount on a policy for my customer?**

Yes, before the policy becomes active. Once the application is approved, review your client's various coverage options, including term length and coverage amount, to help them choose the coverage best suited to their needs.

Once a policy is active, if the client wishes to change the face amount or term length, they will need to cancel their current policy and reapply with the newly desired face amount or term length.

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**How can my client fix incorrect information on their application?**

To update any information, please have your client contact Ethos by email at [support@ethoslife.com](mailto:support@ethoslife.com), and let us know what needs to be changed. Please note that some changes may require a new application.

**How do product eligibility and routing work at Ethos?**

At Ethos, we work hard to match everyone with the right life insurance policy and are able to approve about 95% of applicants. When our underwriting logic has determined an applicant is **ineligible** for the product for which they originally applied, we reroute them to the next best product option for which they're eligible. Eligibility is based on CBI score, reported medical history, motor vehicle record, and other determining factors.

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**Are ineligible applicants reported to the MIB?**

Product eligibility is based on internal Ethos logic prior to underwriting. We don't have a MIB reporting requirement when determining product eligibility.

Once we've entered into a formal application and underwriting process with a customer, MIB captures relevant information but doesn't record an insurance applicant's rate class, approval, or decline status.

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**Who is Ethos?**

Ethos is a licensed agency that provides producer, underwriting, and third-party administrator (TPA) services. We're not a carrier, but we partner with top-tier carriers to provide policies on their paper. You and your client will interact primarily with us, while our carrier partners issue the actual policies. We have offices in San Francisco, California; Austin, Texas; Seattle, Washington; and Bangalore, India. For more information, see our [Ethos for Agents Playbook](#).

All producers should be acting within the scope of their license. A life insurance license is required to sell, solicit, or negotiate life insurance. For agent use only. Not for distribution to consumers.

© 2024 Ethos Technologies Inc. Ethos operates in some states as Ethos Life Insurance Services. CA license #0L28949; AR license #100164629. Ethos offers policies issued by the carriers listed at [www.ethoslife.com/carriers](http://www.ethoslife.com/carriers). Products and their features may not be available in all states. To help avoid requiring a medical exam, our application asks certain health and lifestyle questions.

In approved states, **Ethos Term Life – Prime** policy (form ICC23-CDT and state variations) from Legal & General America is underwritten and issued by Banner Life Insurance Company, Urbana, MD. Banner Life and **Ethos Technologies Inc.** are separate and independent companies. Banner Life products are distributed in 49 states and in DC. Banner Life is not authorized as an insurer and does not do business in New York. Prime policy premiums based on preferred plus non-tobacco, preferred non-tobacco, standard non-tobacco, standard tobacco and table ratings underwriting classes.

In approved states, **Ethos Term Life – Choice** (form 3034 and state variations) is issued by Ameritas Life Insurance Corp. The product is not available in NY. Critical, Chronic and Terminal Illness Accelerated Benefits rider (Form ICC16 CCTIABR 11-16).

In approved states, **Ethos Index Universal Life Insurance** (form 3030 3-23 with 3030 SCH 3-23) is issued by Ameritas Life Insurance Corp. In **Oregon**, policy form **ICC23 3030 3-23 with ICC23 3030 SCH 3-23**. The product is not available in New York.

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John Hancock Simple Term is issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116. Not available in New York. Policy form series ICC21 21LFTERMHE; 21LFTERMHE.

TruStage™ Simplified Issue Term Life Insurance is issued by CMFG Life Insurance Company. This is a term policy to age 80 that has premiums that increase when entering each five-year band: 25, 30, 35, 40, 45, 50, 55, 60, 65, 70, and 75. Base Form Numbers for coverage under 100k: ICC16-A10a-039, A10a-039-2016 & over 100k ICC17-SIT-2, 2017-SIT-2. TruStage™ Guaranteed Acceptance Whole Life Insurance is issued by CMFG Life Insurance Company. Death benefit is limited the first 2 years of the policy and is limited to a return of 100% of premiums, plus 10%. Base Form Numbers: ICC16-GAWL, 2016-GAWL. TruStage™ Advantage Whole Life Insurance is issued by MEMBERS Life Insurance Company. Base Form Numbers: ICC20-WLMLIC, 2020-WLMLIC. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any depository institution. Product and features may vary and not be available in all states. Corporate Headquarters: 5910 Mineral Point Road, Madison, WI 53705. Proprietary and Confidential. Further Reproduction, Adaptation or Distribution Prohibited. ©TruStage

In approved states, Ethos Final Expense insurance policies (form series ICC21-SL SIWL, ICC21-SL GIWL and state-specific versions) are issued by Senior Life Insurance Company. The products are not available in all states.

Ethos 00-0523  
GAWL, SIT1, SIT2, TAWL-4986178.14-1022-1124

John Hancock Simple Term is issued by: John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116. Not available in New York. Policy form series ICC21 21LFTERMHE; 21LFTERMHE.