

ETHOS

Term Life Insurance

Term life insurance offers fast, easy and affordable financial protection for your loved ones.



Term life insurance offers the most straightforward and affordable life insurance option by covering you for a set “term” (typically 10 to 30 years). If you pass away during the term period, your beneficiaries receive a cash payment.

Term life insurance provided by Ethos might be right for you if:

- ✔ Your loved ones would need to replace your lost income while raising children or paying a mortgage.
- ✔ You have financial responsibilities such as loans, a new business, or credit card debt.
- ✔ You want the most affordable life insurance coverage.
- ✔ You only need life insurance for a specific amount of time.

What’s the difference between term and whole life insurance?

Term life insurance uses premiums to cover you for the determined “term” of the policy. Coverage expires if there is no claim within that timeframe. Term life can be a good match for someone seeking affordable coverage to replace lost income over a critical period, such as while raising children or paying off a mortgage.

Whole life insurance lasts your entire life if premiums remain current. Whole life policies also have the potential to accrue cash value, depending on the policy. For these reasons, whole life insurance premiums are typically higher than term premiums for the same coverage amount.

Coverage you can trust

Our term policies are backed by top-rated life insurance companies. By combining Ethos’ streamlined application with trusted coverage, we’ve shortened the application process to minutes, compared to weeks with traditional applications.



Why Ethos?



Broad eligibility

Ethos approves life insurance for up to 95% of U.S. adults, including seniors, low credit holders, and those with health issues.



Coverage in minutes

Our streamlined application uses your answers to approve you on the spot, in a process that takes as little as 10 minutes.



No medical exams

Our 100% online, hassle-free process makes it easy to apply. What traditionally took weeks can now be done in minutes by answering **just a few health and lifestyle questions**.



30-day free look

Take your policy for a trial run with a 30-day return of premiums. After that time, you can cancel your policy with no cancellation fees.

FAQs

What does a life insurance policy cover?

It's ultimately up to your beneficiaries to decide how to use the cash payout. People often choose to use it for things like:

- Home mortgage or rent
- Children's education
- Lost income
- Living expenses
- Loans and debt
- Funeral costs

How do policy claims and payouts work?

If you pass away while your coverage is in force, your beneficiary files a claim with your insurance carrier (as identified on your policy documents). Generally, your carrier will pay the claim to your beneficiary in a lump-sum payment which is usually tax free. For example, if you purchase \$1 million in coverage, your beneficiary will receive a tax-free \$1 million lump-sum payout.

Is there a chance the payout won't be paid?

A claim may not be paid if underwriting finds that parts of the application were answered untruthfully or if the claim is the result of death by suicide within the first two years of the policy being in force. Refer to your policy for details.

What happens when my term ends?

If you do not pass away during your term, you have options when your term ends:

- You can renew your term annually at a higher rate, with no additional underwriting.
- You can apply for a new policy with a fresh term length and coverage amounts.
- You can decide to let your coverage expire and not replace it.