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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



“Excellent” rating from TrustPilot



4.8/5 stars on Google



A+ rating from Better Business Bureau

Ready to apply?



Talk to your agent today

We work with Ethos to help you protect what matters most with fast, easy life insurance from top-rated carriers.

ETHOS

Protect the future you're building

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

ETHOS





# Ethos makes life insurance simple



## Approvals for almost everyone

We approve nearly 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.

## 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.

# Your questions, answered.

## Is life insurance affordable?

Your price will vary, but most people overestimate the cost of coverage by more than 300%.† 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 a breadwinner, your family would have to make up for all the work you do at home. The costs of replacing childcare and running the household can add up fast—life insurance helps ease the burden.

†2021 Insurance Barometer Study, Life Happens & LIMRA  
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## 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.

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