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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

For those who depend on you

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 do a blood test.



A team to answer all your questions

We're happy to assist and support you anytime to ensure all of your questions are answered.



Reputable carriers

We connect you with coverage you can count on from name-brand carriers your agent knows and trusts.

Lowest monthly rates for **\$10,000** in coverage*

*Example pricing for healthy, non-smoking males and females as of July 2022. Prices 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.

How are premium payments paid?

Ethos uses bank drafts, and specific payment dates can be designated.

Is the death benefit guaranteed?

Guaranteed issue whole life policies feature a reduced death benefit for the first two years. In all other circumstances, death benefits are paid in full minus any outstanding policy loans. Claims are denied only due to suicide within the first two years of the policy life, or if we learn that parts of the application were answered untruthfully. Refer to your policy for details.

†2021 Insurance Barometer Study, Life Happens & LIMRA
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Note: Florida residents only

Age	Male	Female
60	\$49/mo	\$41/mo
65	\$65/mo	\$51/mo
70	\$90/mo	\$72/mo

Three signs you need life insurance

1

People depend on you

You're irreplaceable. But if you pass away, a life insurance policy ensures your loved ones receive a payout for funeral expenses, outstanding loans, or anything else they might need to cover.

2

Peace of mind matters to you

You're covered for life, so you can stop worrying about life insurance and get back to what matters most: enjoying this moment in time.

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 paying more later.