

Product Details

We offer face amounts up to \$2M and coverage for everyone age up to 85. For a comprehensive view of Ethos, including our products, carriers and industry innovation, please see our [Ethos Playbook for Agents](#).

For licensed life agents only. Do not distribute.

Product		Ethos Term Life			Ethos Final Expense	TruStage® Term Life	TruStage® Advantage Whole Life	TruStage® Guaranteed Acceptance Whole Life
		Ethos Term Life - Prime	Ethos Term Life - Spectrum	Ethos Term Life - Select				
		Best Risk	Moderate Risk	Higher Risk				
Carrier		LGA	Ameritas Life Insurance Corp.	LGA	Senior Life Insurance Co.	CMFG Life Insurance Company	MEMBERS Life Insurance Company	CMFG Life Insurance Company
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	Good to fair health without significant, progressive, or debilitating conditions diagnosed or treated within 10 years	Average to fair health. Not currently disabled	Average to fair health. Not currently disabled	Average to fair health. Not currently disabled	Good to fair health. Not currently disabled	Poor health
	Financial & credit history	Excellent/good credit resulting in a favorable CBI score	Moderate or fair CBI score. Eligibility 65 & under.	Fair/poor credit resulting in below-average CBI score.	Not applicable	Good/fair/poor credit resulting in medium CBI score depending on age	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	Valid license not currently suspended or revoked Major violations: none within 5 years Minor violations: few to none within 3 years	Valid license not currently suspended or revoked Major violations: none within 5 years Minor violations: no excessive number of violations within the last 5 years	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	Major violations = DUI/DWI, Reckless driving, speed >90mph, accident resulting in injury, driving while license suspended							
	Minor violations = speeding <90mph, accident not resulting in injury, carless driving							
Age		Age 20–65 (age nearest)	Age 20–65 (age nearest)	Age 20–65 (age nearest)	Age 66–85 (age last)	Age 18–69 (age last)	Age 18–85 (age last)	Age 45–80 (age last)
Coverage		Age 20–50: \$100K–\$2M	Age 20–45: \$50K–\$350K (up to \$500K for Preferred Plus Non-Tobacco)	\$20K–\$150K	Preferred Plus: \$5K–\$30K	Band 1 (Age 25–69): \$5K–\$100K	Age 18–70: \$5K–\$100K	\$2K–\$20K. Death benefit in first 2 years is limited to return of 100% of premium, plus 10%
	Age 51–60: \$100K–\$1M	Age 46–65: \$50K–\$350K	Preferred: \$1K–\$20K		Band 2 (Age 18–69): \$101K–\$300K	Age 71–75: \$5K–\$50K		
	Age 61–65: \$100K–\$500K		Standard: \$1K–\$20K		Age 76–85: \$5K–\$25K			
Term length		Age 20–50: 10, 15, 20, 30 yr	Age 20–50: 10, 15, 20, 30 yr	Age 20–40: 10, 15, 20, 30 yr	N/A	Annually renewable to age 80	N/A	N/A
	Age 51–60: 10, 15, 20 yr	Age 51–60: 10, 15, 20 yr	Age 41–55: 10, 15, 20 yr					
	Age 61–65: 10, 15 yr	Age 61–65: 10, 15 yr	Age 56–60: 10, 15 yr					
			Age 61–65: 10 yr					

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		Ethos Term Life - Prime	Ethos Term Life - Spectrum	Ethos Term Life - Select				
		Best Risk	Moderate Risk	Higher Risk				
Underwriting process	Initial review	Application questions and 3rd party evidence checks APS review for age 61 and up.	Application questions and 3rd party evidence checks	Application questions and 3rd party evidence checks	Application questions and 3rd party evidence checks	Application questions and 3rd party evidence checks	Application questions and 3rd party evidence checks	N/A
	Instant vs Underwriter review	90% instant decision	100% instant decision	100% instant decision	100% instant decision	100% instant decision	100% instant decision	100% instant decision
Underwriting classes		Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Non-Tobacco Standard Tobacco Table ratings	Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Non-Tobacco Standard Tobacco	Single risk class, no Tobacco rates	Preferred Plus Preferred Standard Tobacco usage places applicant into Preferred or Standard health class based on last use data	Band 1: Single risk class, no Tobacco rates Band 2: Non-Tobacco and Tobacco rates	Non-Tobacco and Tobacco rates	N/A
Free look period		30 days	30 days	30 days	30 days	30 days	30 days	30 days
Replacements		Available	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable	Unavailable
Premiums		Level for specified term period	Level for specified term period	Level for specified term period	Level for specified term period	Increasing (every 5 attained ages)	Level for specified term period	Level for specified term period
Policy fee (annual, included in premium, non-commissionable)		\$76	\$48	\$30	\$36	Band 1: \$30 Band 2: \$60	\$36	N/A
Payments	Method	Debit/Credit, ACH	Debit/Credit, ACH	ACH	ACH	Debit/Credit, ACH	Debit/Credit, ACH	Debit/Credit, ACH
	Mode	Monthly	Monthly	Monthly	Monthly	Monthly, Quarterly, Bi-Annually, Annually	Monthly, Quarterly, Bi-Annually, Annually	Monthly, Quarterly, Bi-Annually, Annually
Available riders & perks		Accelerated Death Benefit, Ethos Wills & Estate Planning (in most US states)	Ethos Wills & Estate Planning (in most US states)	Ethos Wills & Estate Planning (in most US states)	12 month Legacy Assurance Membership and Ethos Wills & Estate Planning (in most US states)	None	None	None
State exclusions		Not available in New York	Not available in New York	Not available in Florida (yet) and New York	Not available in 10 states	Not available in New York	Not available in Connecticut or New York	Not available in Washington or New York

Financial Qualifications

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	Best Risk	Moderate Risk	Higher Risk				
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	Ages 20-45: \$500K if Preferred Plus Non-tobacco, \$350K all other premium classes Ages 46-65: \$350K	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Non-working spouses	Based on household Income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Retired	Maximum \$500K	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Single Graduate Students	Maximum \$500K	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
Single Undergraduate Students	Maximum \$250K	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Knockouts

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Ethos was built to match the right life insurance product to each client. U.S. adults up to age 85 will get approved through our platform. However, not every product is right for every client. To help you understand the situations in which an applicant might be declined, we've provided a list of knockout conditions below. Knockout conditions are not available for TruStage® products.

Product	Ethos Term Life			Ethos Final Expense
	Ethos Term Life - Prime	Ethos Term Life - Spectrum	Ethos Term Life - Select	
	Best Risk	Moderate Risk	Higher 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	BMI <17 or BMI >=41 Weight change of >15 lbs (past year) due to physical disorder/disease/illness or unknown cause	>55	Unexplained weight change >15 lbs in the past 6 months
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	Hypertension uncontrolled or including complications within the past 10 years	Uncontrolled hypertension or including complications within the past 5 years	Uncontrolled hypertension or including complications within the past 2 years
Cholesterol	Total cholesterol >350	High cholesterol uncontrolled or with complications within the past 10 years	Uncontrolled hyperlipidemia or including complications within the past 5 years	Uncontrolled hyperlipidemia or including complications within the past 2 years
Diabetes	<age 30, associated with physical complications (eyes, kidneys, neuropathy, amputation), A1C >9.5 (past 12 months), fasting blood sugar >200 (past 12 months), non-fasting blood sugar >250 (past 12 months), no testing or check up within the last 12 months, BMI >41.49	Diagnosed before age 40 and requiring insulin	Requiring insulin and/or diagnosed within the past 5 years	Uncontrolled diabetes or including complications within the past 2 years
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	Mental disorder (other than mild anxiety, mild depression, or ADHD) diagnosed or treated within the past 10 years. No suicide attempt or hospitalization within the past 5 years	Any chronic depression or other psychiatric/mood disorder (excluding mild anxiety) diagnosed within the past 5 years, or hospitalization for suicide attempt or thoughts within the past 5 years	Any diagnosed within the past 2 years
COVID-19	Any symptoms or positive test within the past 14 days	Any symptoms or positive test within the past 30 days	Not applicable	Not applicable
HIV/AIDS	All cases	All	All	All
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	Cancer diagnosed or treated within the past 10 years (excluding basal cell skin cancer and squamous cell skin cancer)	Any diagnosed within the past 5 years excluding skin cancer (eg: basal cell skin cancer, squamous cell skin cancer, melanoma)	Any diagnosed within the past 2 years
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine	Stroke/TIA or any neurological disease diagnosed or treated within the past 10 years, dementia or Alzheimer's disease	Any diagnosed within the past 5 years	Severe, chronic, uncontrolled condition diagnosed within the past 2 years
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular/artery disease, pulmonary hypertension, carotid artery disease	Heart or vascular disease diagnosed or treated within the past 10 years (excluding controlled hypertension)	Any other than controlled hypertension diagnosed within the past 5 years	Within the past 2 years: uncontrolled hypertension, heart disease, arrhythmia, or installation of a pacemaker/defibrillator
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)	Any diagnosed or treated within the past 10 years	Any chronic disease or disorder diagnosed within the past 5 years	Any diagnosed within the past 2 years

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	Best Risk	Moderate Risk	Higher Risk	
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)	Any diagnosed or treated within the past 10 years	Any chronic disease or disorder diagnosed within the past 5 years	Any diagnosed within the past 2 years
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)	Any diagnosed or treated within the past 10 years other than treated sleep apnea and mild asthma.	Any chronic disease or disorder diagnosed within the past 5 years	COPD or emphysema diagnosed within the past 2 years
Autoimmune disease or disorder	Lupus/SLE, scleroderma	Crohn's, Ulcerative Colitis or Pancreatitis diagnosed or treated within the past 10 years.	Any chronic disease or disorder diagnosed within the past 5 years	Any diagnosed within the past 2 years
Connective tissue disease or disorder	Not applicable	Any diagnosed or treated within the past 10 years	Any chronic disease or disorder diagnosed within the past 5 years	Any diagnosed within the past 2 years
Organ transplant	All cases	Any diagnosed or treated within the past 10 years	Not applicable	Any within the past 2 years
Criminal history	Felony/misdemeanor (past 10 years or pending charges), or currently on probation or parole	Felony conviction within the past 10 years, currently on probation or parole, or currently has criminal charges pending	Not applicable	Plead guilty or convicted of a felony or misdemeanor in the past 2 years, or has charges pending
Drug/Alcohol use	Illegal drug use or drug/alcohol abuse (past 10 years)	Illegal drug use or drug/alcohol abuse (past 10 years)	Illegal drug use or drug/alcohol abuse within the past 5 years	Illegal drug use or drug/alcohol abuse within the past 2 years
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months	Permanently disabled, receiving disability benefits or confined to hospital or assisted living facility (current)	Unable to work or perform normal activities due to chronic illness or permanent injury/disability (current)	Unable to care for self or terminally ill, confined or admitted to a hospital or assisted living facility, or hospitalized 2 or more times within the past 6 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 currently suspended/revoked driver's license	Not applicable	Not applicable
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 or recent hospital admission or surgery	Any medically recommended diagnostic testing or treatment not completed or awaiting results	Any incomplete medical test, treatments, or procedures within the past 2 years

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In approved states, Simplified Issue Renewable Term Life Insurance (form 3025) and Perks rider (form ICC21 Perks 5-21) are issued by Ameritas Life Insurance Corp. In Oregon, policy form ICC20 3025 7-20 and Perks rider (form ICC21 Perks 5-21). The product is not available in New York. Ameritas and Ethos Technologies Inc., are separate, independent entities. Unless otherwise specified, any person or entity referenced herein is not an affiliate of Ameritas or any of its affiliates. This information is provided by Ameritas®, which is a marketing name for subsidiaries of Ameritas Mutual Holding Company, including, but not limited to, Ameritas Life Insurance Corp. in Lincoln, Nebraska and Ameritas Life Insurance Corp. of New York (licensed in New York) in New York, New York. Each company is solely responsible for its own financial condition and contractual obligations. For more information about Ameritas®, visit ameritas.com. © 2022 Ameritas Mutual Holding Company.

TruStage® Term Life Insurance is issued by CMFG Life Insurance Company, part of TruStage Financial Group, Inc. 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 Policy Numbers with a face amount of 100,000 or below: ICC16-A10a-39, A10a-039-2016. Base Policy Numbers with a face amount of 101,000 or above: ICC17-SIT-2, 2017-SIT-2. TruStage® Advantage Whole Life Insurance is issued by MEMBERS Life Insurance Company, part of TruStage Financial Group, Inc. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by any depository institution. Products and features may vary by state. Base Policy Numbers: ICC20-WLMLIC, 2020-WLMLIC. TruStage® Guaranteed Acceptance Whole Life insurance is issued by CMFG Life Insurance Company, part of TruStage Financial Group, Inc. Death benefit is limited the first 2 years of the policy and is limited to a return of 100% of premiums, plus 10%. Base Policy Numbers: ICC16-GAWL, 2016-GAWL. Products and features may vary by state. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any depository institution. Corporate Headquarters, Madison, WI
GAWL, SIT1, SIT2, TAWL-4931227.1.