Product Comparison

For licensed life agents only. Do not distribute.

We offer face amounts up to $2M and coverage for everyone age 18–85. For a comprehensive view of Ethos, including our products, carriers and industry innovation, please see our Ethos Playbook for Agents.

	Term Life	SITL	Level SITL	SIWL	TruStage® Term Life	TruStage® Advantage WL	TruStage® GAWL
Issue Age	Age 20–65 (age nearest)	Age 20–65 (age nearest)	Age 20–65 (age nearest)	Age 18–85 (age last)	Age 18–69 (age last)	Age 18–85 (age last)	Age 45–80 (age last)
Coverage Amount	**Age 20–50:** $100K–$2M **Age 51–60:** $100K–$1M **Age 61–65:** $100K–$500K	**Age 20–45:** $50K–$350K (up to $500K for Preferred Plus Non-Tobacco) **Age 46–65:** $50K–$350K	$20K–$150K	**Preferred Plus**: $5K–$30K **Preferred:** $1K–$20K **Standard**: $1K–$20K	**Band 1 (Age 25–69):** $5K–$100K **Band 2 (Age 18–69):** $101K–$300K	**Age 18–70**: $5K–$100K **Age 71–75:** $5K–$50K **Age 76–85:** $5K–$25K	$2K–$20K Graded death benefit in the first two policy years.
Term Lengths	**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	**Age 20–40:** 10, 15, 20, 30 yr **Age 41–55:** 10, 15, 20 yr **Age 56–60:** 10, 15 yr **Age 61–65:** 10 yr	N/A	Annually renewable to age 80 Term lengths do not apply	N/A	N/A
Underwrting Process	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	Application questions and 3rd party evidence checks	N/A
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 (Super Preferred) Preferred Standard No distinct tobacco rates	**Band 1:** Single risk class, no Tobacco rates **Band 2:** Non-Tobacco and Tobacco rates	Single risk class, yes Tobacco rates	N/A
Free Look Period	30 days	30 days	30 days	30 days	30 days	30 days	30 days
Replacements	Supported	Not Supported	Not Supported	Not Supported	Supported	Supported	Supported
Premiums	Level	Level	Level	Level	Increasing (every 5 attained ages)	Level	Level
Annual Policy Fee (incl. in premium)	$76	$48	$30	$36	**Band 1:** $30 **Band 2:** $60	$24	N/A
Payment Methods	Monthly Debit/Credit, ACH	Monthly Debit/Credit	Monthly Debit/Credit, ACH	Monthly Debit/Credit, ACH	Monthly, Quarterly, Bi-Annually, Annually Debit/Credit, Checking/Saving Account	Monthly, Quarterly, Bi-Annually, Annually Debit/Credit, Checking/Saving Account	Monthly, Quarterly, Bi-Annually, Annually Debit/Credit, Checking/Saving Account
Riders & Perks	Accelerated Death Benefit (ADB) rider included in the policy at no charge.	None	None	1 year membership to Legacy Assurance (not available in WA)	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

Knockout Conditions

For licensed life agents only. Do not distribute.

Ethos was built to match the right life insurance product to each client. More than 90% of 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.

Conditions	Term Life	Simplified Issue Term Life (SITL)	Level SITL	Simplified Issue Whole Life (SIWL)
BMI	BMI < 18 or > 44	BMI < 17 or >= 41	BMI > 55	Unexplained weight change > 15 lbs in past 6 months
Disability	Unable to work 30+ days due to injury/illness past 12 months Application questions and 3rd party evidence checks	Permanently disabled, receiving disability benefits, confined to hospital or assisted living facility Application questions and 3rd party evidence checks	Unable to work or perform normal activities due to chronic illness or permanent injury/disability Application questions and 3rd party evidence checks	Unable to care for self or terminally ill Application questions and 3rd party evidence checks
Hospitalization		Hospitalized or major surgery in past 90 days		Confined or admitted to a hospital or assisted living facility Hospitalized two times in past 6 months
Cancer	Cancer in past 10 years (excluding skin cancer)	Cancer in past 10 years (excluding basal cell or squamous carcinoma)	Cancer in past 5 years (excluding basal cell)	
HIV/AIDS	HIV/AIDS	HIV/AIDS	HIV/AIDS	HIV/AIDS
Diabetes	Severe diabetes (requiring insulin, diagnosed before age 40, A1C > 8, Fasting Blood Sugar > 150, Non Fasting Blood Sugar > 200)	Diabetes (requiring insulin diagnosed before age 40)	Diabetes in past 5 years (requiring insulin)	
Blood pressure	Severe high blood pressure/cholesterol in past 5 years			
Heart condition		Heart/vascular disease in past 10 years (excluding controlled hypertension and hyperlipidemia)	Heart condition in past 5 years (excluding high blood pressure)	
Stroke		Stroke in past 5 years		
Chronic conditions			Chronic liver, brain, nervous, kidney or lung disease in past 5 years	Severe, chronic, uncontrolled or pre-existing medical condition(s) in past 2 years
Mental condition	Severe mental condition(s) in past 10 years (including severe anxiety, depression, suicidal thoughts, PTDS, bipolar disorder)	Mental disorder in past 10 years (except mild anxiety, depression, ADD or ADHD) Chronic depression in past 5 years	Mental disorder in past 5 years (including suicidal attempt/thoughts)	
Drugs/alcohol	Illegal drug use or drug/alcohol abuse in past 10 years Marijuana use > 20 times/month	Illegal drug use or drug/alcohol abuse in past 10 years	Drug/alcohol abuse in past 5 years	Illegal drug use or drug/alcohol abuse in past 2 years
Criminal history	Felony/misdemeanor in past 10 years	Felony in past 10 years or currently on probation, parole or pending felony charges		Plead guilty or convicted of felony or misdemeanor in past 2 years
Moving violations	Major moving violation or suspended/revoked driver's license in past 5 years	Major moving violation or suspended/revoked driver's license in past 5 years		
Occupational	Hazardous occupation (environment or exposure)			
Travel	Travel to a risky foreign country in next 2 years			
Other				Incomplete medical tests, treatments or procedures in past 2 years
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

ETHOS