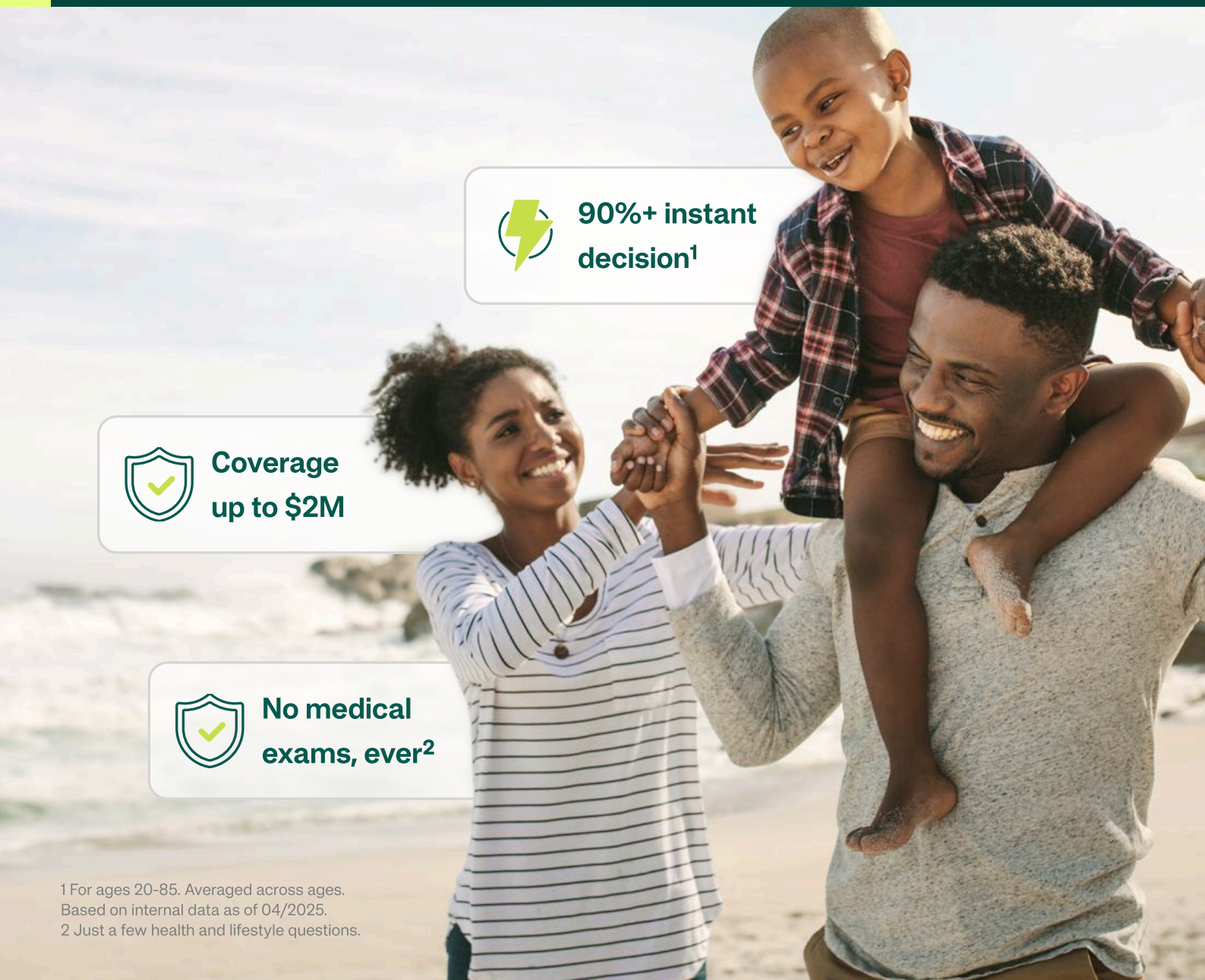
ETHOS

Ethos Field Underwriting Guide



1 For ages 20-85. Averaged across ages.
Based on internal data as of 04/2025.
2 Just a few health and lifestyle questions.

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Our product offerings

Ethos offers a wide range of competitive life insurance products that can be sold in just minutes using our simple online application and real-time underwriting engine. Available through the Ethos Agent Portal, this technology transforms the agent-led sale by empowering agents like you to scale your business with unparalleled ease and speed.

Ameritas BannerLife TruStage® Protective

Product	Carrier	Risk class	Max Coverage	Issue age	Underwriting
Whole life for final expense					
TruStage® Advantage Whole Life	MEMBERS Life Insurance Company	Moderate/fair	$100K	20-85	Simplified issue
TruStage® Guaranteed Acceptance Whole Life	CMFG Life Insurance Company	Fair/poor	$25K[1]	45-80	Simplified issue
Indexed universal life					
Ethos Protection IUL	Ameritas Life Insurance Corp.	Excellent to moderate	$1M	20-65	Full
Term life					
Ethos Term Life – Prime	Banner Life or Protective	Excellent/good	$2M	20-65	Full
Ethos Term Life – Choice	Ameritas Life Insurance Corp.	Good/moderate	$1M	20-65	Full
TruStage® Term Life	MEMBERS Life Insurance Company	Moderate/fair	$300K	20-69	Simplified issue

4.8/5 on Trustpilot[2] 4.5/5 Google[3]

1 Graded death benefit.
2 Trustpilot rating as of 6/30/2026.
3 Source: Google, March 2026

MEMBERS Life Insurance Company

TruStage® Advantage Whole Life

TruStage®

Simplified issue final expense whole life

Overview

$100K max coverage with 100% instant decision, suitable for:

- Applicants age 20–85 interested in lifelong coverage, typically for final expenses.
- Applicants in good/fair health.
- Foreign national applicants with an SSN; see the Foreign National Agent Guide for more information.

Select **Final Expense Whole Life (labeled with TruStage)** in the quoter.
Ineligible applicants are routed to TruStage® Guaranteed Acceptance Whole Life.

Resources

For agents: TruStage® Life Underwriting Guide TruStage® Health Needs Assessment Guide

Eligibility

Average customer profile	**Health:** Good/fair; not currently disabled **Credit:** Not checked **Driving history:** Not checked	
Age	20–85 years (age last)	
Coverage	**Age last**	**Coverage max**
	20–70	$5K–$100K ($50K max in OH)
	71–75	$5K–$50K
	76–85	$5K–$25K
State exclusions	Not available in CT, NY	
Citizenship	U.S. citizens, permanent residents, and foreign national applicants with an SSN. See the Foreign National Agent Guide for full eligibility information.	

Product information

Replacements & conversions	Not available
Premiums	Level

Product information (contd.)

Payments	Monthly, quarterly, biannual or annual ACH
Available no-cost riders	▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Risk classes	▪ Non-Tobacco ▪ Tobacco **Tobacco use:** The applicant must answer "yes" for tobacco if they have used tobacco or nicotine products in any form within one year prior to the application. This includes nicotine gum, nicotine patches, cigarettes, cigars, pipe tobacco, vaping, electronic cigarettes, hookah, etc. ▪ Whether medical or recreational, marijuana use does not constitute tobacco or nicotine, and therefore does not require a "yes" answer. ▪ Changes from Tobacco to Non-Tobacco rates may be allowed post-issue with evidence of insurability and a completed Policy Change Form. To qualify, the insured must not have used tobacco in any form or a nicotine substitute in the last 12 months at the time of the request.
Process	**100% instant decision** based on application questions and third party evidence.

Knockout impairments

TruStage underwriting rules vary by the age of the applicant, the amount of coverage being applied for, and the specific medical condition. These are general guidelines. For more information, please see the TruStage® Life Underwriting Guide and TruStage® Health Needs Assessment Guide.

Generally declinable conditions

- Alcohol/Drug abuse
- ALS (Atrophic Later Sclerosis)/Lou Gehrig's Disease
- Alzheimer's Disease, Dementia, or Memory Loss
- Cancer (excluding basis or squamous cell skin cancer)
- Cirrhosis of the Liver
- Congestive Heart Failure (CHF)
- Down's Syndrome
- Heart Valve Replacement or Repair
- HIV, AIDS, or ARC
- Schizophrenia or Psychosis
- Pulmonary Fibrosis
- Stroke (does not include TIA – transient ischemic attack)

Individuals who indicate any of the following:

- Unable to perform activities of daily living independently
- Lacks contractual capacity
- Currently hospitalized, incarcerated, or residing in a nursing facility.
- Receives dialysis or is dependent on oxygen
- Weight less than 85 lbs. or more than 450 lbs.
- Height less than 4'8" or more than 7'.
- Has been declined for any life insurance within the past 30 days

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

CMFG Life Insurance Company

TruStage® Guaranteed Acceptance Whole Life

TruStage®

Guaranteed issue final expense whole life

Overview

$25K max coverage with 100% instant decision and no health questions, suitable for:

- Applicants age 45–80 interested in lifelong coverage.
- Applicants in poor health who are ineligible for other policy types.

Select **Final Expense Whole Life** in the quoter. Ineligible applicants from other products may be routed here.

Resources

For agents: TruStage® Life Underwriting Guide TruStage® Health Needs Assessment Guide

Eligibility

Average customer profile	**Health:** Poor **Credit:** Not checked **Driving history:** Not checked
Age	45–85 years (age last)
Coverage	$2K–$25K
State exclusions	Not available in WA, NY
Citizenship	U.S. citizens, permanent residents, and foreign national applicants with an SSN. See the Foreign National Agent Guide for full eligibility information.

Product information

Replacements	Not available
Premiums	Level
Payments	Monthly, quarterly, biannual or annual ACH
Graded death benefit	Death benefit in the first 2 years is limited to a return of 100% of premium, plus 10%. Full death benefit is paid for accidental death during this period and for all causes of death thereafter.
Available no-cost riders	▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Process	**100% instant decision**. No health questions.

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

Ameritas Life Insurance Corp.

Ethos Protection IUL (filed as Ethos IUL)

Index universal life insurance

Ameritas.

Overview

$1M max coverage, suitable for:

- Applicants aged 20-65 interested in death benefit protection designed to be lifelong, and tax-advantaged cash value growth potential that's free of market risk. Applicants may be more interested in maximizing their death benefit or cash value for generational wealth and legacy planning.
- Applicants in excellent to good health.
- Applicants who are comfortable with higher premiums for cash value life insurance.

Select **Ethos Protection IUL** in the quoter for this coverage.

Resources

For agents: Ethos IUL Agent Guide Ethos Protection IUL resources page

Eligibility

Average customer profile	**Health:** Excellent/good with few to no chronic conditions. Any existing chronic conditions are consistently well controlled and receive regular follow-up care. **Credit:** Mid/high TRL score **Driving history** ▪ Valid license not suspended or revoked within the last year ▪ No major violations[1] within 5 years ▪ Few to no minor violations[2] within 3 years	
Age	20–65 years (age nearest)	
Coverage	**Age nearest**	**Coverage max**
	20–50	$25k-$1M
	51–60	$25k-$500K
	61–65	$25k-$350K
State exclusions	Not available in NY	
Citizenship	Support for ITIN, EAD & most visas; see our Foreign National Agent Guide for more info	

1 DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended
2 Speeding <90mph, accident not resulting in injury, careless driving

Financial maximums

Face amounts	**Multiple of annual household income:** ▪ Age <30: 40x ▪ Age 30–39: 35x ▪ Age 40–49: 25x ▪ Age 50–59: 20x ▪ Age 60–65: 10x **Non-working spouses:** Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for. **Retired and single graduate students:** Maximum $500K, single undergraduate students: $250K

Product information

Replacements & conversions	Not available	
Premiums	Flexible	
Payments	Monthly and annual ACH	
Available riders, endorsements & other benefits See the Ethos IUL Agent Guide for age, underwriting and state restrictions on rider availability.	**At cost** ▪ Accidental Death Benefit ▪ Waiver of Specified Premium	**At no-cost** ▪ Care4Life Accelerated Death Benefit (eligibility subject to underwriting) ▪ Lifetime Income rider ▪ Overloan Protection Benefit ▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Risk classes	**Non-Tobacco** ▪ Preferred Plus Non-Tobacco ▪ Preferred Non-Tobacco ▪ Select Non-Tobacco ▪ Standard Non-Tobacco	**Standard Tobacco** ▪ Preferred Tobacco ▪ Standard Tobacco with
Process	**Majority instant decision** based on application questions and third party evidence. Potential additional evidence ordered. Applicants not eligible for an instant offer will be routed to manual underwriting or TruStage® Advantage Whole Life.	

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

Non-medical knockout impairments

This is not a complete list of all knockout conditions. Additionally, applicants with multiple impairments may be ineligible for Accumulation IUL.

Prior insurance activity	A max of 4 apps from non-Ethos carriers in the prior 12 months is permitted. Applicants exceeding the max will be routed to our simplified issue whole life product.
Criminal history	Felonies, probation or parole within last 10 years; multiple recent misdemeanors. Some felonies older than 10 years accepted with individual consideration.
Drug/alcohol use	Illegal drug use or drug/alcohol abuse within the past 10 years.
Vehicle violations	• License suspended or revoked within past year • Major violations within 5 years (DUI/DWI, hit & run, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended) • Numerous minor violations within 3 years (speeding <90mph, accident not resulting in injury)

Medical knockout impairments [See our current red flag medications]

Autoimmune disease or disorder	Lupus/SLE, scleroderma
BMI	<18 or >48.9
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: >175/100
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
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular/artery disease, pulmonary hypertension, carotid artery disease
Cholesterol	Total cholesterol >350
Diabetes	If any of the following apply: • Under age 30 • Diabetes is associated with physical complications (eyes, kidneys, neuropathy, amputation) • A1C >9.5 within last 12 months • No testing or check up within the last 12 months • BMI >41.49
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months.
HIV/AIDS	All cases

Medical knockout impairments (contd.)

Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Mental illness	Anxiety, depression, PTSD, bipolar disorder, or other mental disorder with history any of the following: ▪ Suicidal thoughts or attempt within 10 years ▪ Hospitalization or inpatient treatment within the last 5 years ▪ Disability or missed work/school (more than 10 days) in the last 12 months
Neurological disease or brain disorder	Any disease other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Organ transplant	All cases
Other	Any medically recommended diagnostic testing or treatment not completed or awaiting results
Respiratory disease or disorder	Chronic obstructive pulmonary disease (COPD), emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea

Banner Life Insurance Company or Protective Life Insurance Company

Ethos Term Life – Prime

Term life insurance

Overview

- Applicants interested in competitively priced term life insurance.
- Applicants in excellent/good health and excellent/good credit.
- U.S. citizens and permanent legal residents only.

Select **Term Life Insurance** in the quoter for this coverage.

Resources

For agents: The living benefits sale For clients: The living benefits explainer

Eligibility

Average customer profile	**Health** ▪ Excellent/good with few to no chronic conditions ▪ Any existing chronic conditions are well controlled and receive regular follow-up care **Credit:** Excellent/good **Driving history** ▪ Valid license not suspended or revoked ▪ No major violations within 5 years (DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended) ▪ Few to no minor violations within 3 years (speeding <90mph, accident not resulting in injury, careless driving)		
Age	20–65 years (age nearest), 61–65 select agents only		
Coverage and term length †non-tobacco only	**Age nearest**	**Coverage max**	**Available term lengths**
	20–40	$100K–$2M	10, 15, 20, 25, 30, 35, 40 year
	41-45	$100K–$2M	10, 15, 20, 25, 30, 35, 40† year
	46-50	$100K–$2M	10, 15, 20, 25, 30, 35† year
	51-55	$100K–$1M	10, 15, 20, 25 year
	56-60	$100K–$1M	10, 15, 20, 25† year
	61–65	$100K–$500K	10, 15 year
State exclusions	Not available in NY		
Citizenship	U.S. citizens and permanent legal residents only		

Financial limits

Face amount	**Multiple of annual household income:** ▪ Age <30: 40x ▪ Age 30–39: 35x ▪ Age 40–49: 25x ▪ Age 50–59: 20x ▪ Age 60–65: 10x
Non-working spouses	Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.
Additional financial maxes	• Retired and single graduate students: $500K • Single undergraduate students: $250K

Product information

Replacements	Available
Premiums	Level for specified term period
Payments	Monthly ACH
Conversions	Available to Life Step UL. Conversion window is the earlier of one half of the level term period or attained age 65.
Available no-cost riders	▪ Accelerated Death Benefit for terminal illness ▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Risk classes	▪ Preferred Plus Non-Tobacco ▪ Preferred Non-Tobacco ▪ Standard Non-Tobacco ▪ Standard Tobacco ▪ Table ratings
Process	About **90% instant decision b**ased on application questions and third party evidence. Potential additional evidence ordered. Ineligible applicants are routed to TruStage® Term Life.

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

Knockout impairments [See our current red flag medications]

Autoimmune disease or disorder	Lupus/SLE, scleroderma
BMI	<18 or >48.9
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: >175/100
Cancer	All cancers diagnosed within the past 10 years, excluding skin cancers (basal cell, squamous cell, melanoma) and some cases of lymphoma
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular disease, pulmonary hypertension, carotid artery disease
Cholesterol	Total cholesterol >350
COVID-19	Any symptoms or positive test within the past 14 days
Drugs/alcohol	Illegal drug use or drug/alcohol abuse (past 10 years)
Diabetes	Diagnosed before age 40 and requiring insulin
Disability	Unable to work more than 30 consecutive days due to injury/illness within the past 12 months
HIV/AIDS	All cases
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 in last 5 years, disability or missed work/school (more than 10 days) in last 12 months
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
Respiratory disease or disorder	COPD, emphysema or chronic bronchitis, pulmonary fibrosis, cystic fibrosis (CF), central sleep apnea; excludes: treated obstructive sleep apnea, mild asthma, single pulmonary embolisms (more than 5 years ago)
Organ transplant	All cases
Other	Any medically recommended diagnostic testing or treatment not completed or awaiting results

Ameritas Life Insurance Corp.

Ethos Term Life – Choice

Term with living benefits

Ameritas.

Overview

- Applicants interested in term life insurance with living benefits.
- Applicants in excellent/good health and moderate/fair credit.
- Foreign national applicants with an ITIN, EAD or visa; see the Foreign National Agent Guide for more information.

Select **Term with Living Benefits** in the quoter for this coverage.

Resources

For agents: The living benefits sale For clients: The living benefits explainer

Eligibility

Average customer profile	**Health** ▪ Excellent/good with few to no chronic conditions ▪ Any existing chronic conditions are well controlled and receive regular follow-up care **Credit:** Moderate/fair **Driving history** ▪ Valid license not suspended or revoked within 1 year ▪ No major violations within 5 years (DUI/DWI, reckless driving, speed >90mph, accident resulting in injury, driving while license suspended) ▪ Few to no minor violations within 3 years (speeding <90mph, accident not resulting in injury, careless driving)		
Age	20–65 years (age nearest), 61–65 select agents only		
Coverage and term length	**Age nearest**	**Coverage**	**Available term lengths**
	20–50	$50K–$1M	10, 15, 20, 30
	51–60	$50K–$500K	10, 15, 20
	61–65	$50K–$350K	10, 15
State exclusions	Not available in NY		
Citizenship	U.S. citizens, permanent residents, and foreign national applicants with an ITIN, EAD or visa. See the Foreign National Agent Guide for full eligibility information.		

Financial limits

Face amount	**Multiple of annual household income:** ▪ Age <30: 40x ▪ Age 30–39: 35x ▪ Age 40–49: 25x ▪ Age 50–59: 20x ▪ Age 60–65: 10x
Non-working spouses	Based on household income. Coverage amount cannot be greater than spouse's total of insurance in-force and applied for.
Additional financial maxes	▪ Retired and single graduate students: $500K ▪ Single undergraduate students: $250K

Product information

Replacements	Available
Premiums	Level for specified term period
Payments	Monthly ACH
Available no-cost riders	▪ Accelerated Death Benefits for Critical, Chronic and Terminal Illness covering 18 qualifying conditions. Eligibility is subject to underwriting. Certain applicants will receive only the Terminal Illness Rider. ▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Risk classes	▪ Preferred Plus ▪ Preferred ▪ Standard Plus ▪ Standard + table ratings 1-10
Process	**90% instant decision** based on application questions and third party evidence. Potential additional evidence ordered. Ineligible applicants are routed to TruStage® Term life.

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

Knockout impairments [See our current red flag medications]

Autoimmune disease or disorder	Lupus/SLE, scleroderma
BMI	<18 or >48.9
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: >175/100
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
Cardiovascular disease	Heart disease, congestive heart disorder, heart failure, valve disorder, cardiomyopathy, coronary artery disease, peripheral vascular disease, pulmonary hypertension, carotid artery disease
Cholesterol	Total cholesterol >350
COVID-19	Any symptoms or positive test within the past 14 days
Diabetes	Diagnosed before age 40 and requiring insulin
HIV/AIDS	All cases
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
Neurological disease or brain disorder	Any other than epilepsy/seizures, multiple sclerosis, Bell's palsy, restless leg syndrome, narcolepsy, vertigo, migraine
Liver disease or disorder	Any other than recovered hepatitis A or recovered hepatitis B/C (past 5 years)
Kidney disease or disorder	Kidney failure, polycystic kidney disease, chronic kidney disease, dialysis (other than kidney stones)
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)
Organ transplant	All cases
Other	Any medically recommended diagnostic testing or treatment not completed or awaiting results

MEMBERS Life Insurance Company

TruStage® Term Life

Simplified issue term life insurance with increasing premium

TruStage®

Overview

- Applicants age 20–69 interested in term life insurance.
- Applicants in average to fair health.
- Applicants comfortable with premiums that increase every 5 attained ages.

Select **TruStage® Term Life** in the quoter for this coverage.

Resources

For agents: TruStage® Life Underwriting Guide TruStage® Health Needs Assessment Guide

Eligibility

Average customer profile	**Health:** Average to fair; not currently disabled **Credit:** Not checked **Driving history:** Not checked
Age	20–69 years (age last)
Coverage	$15K–$300K
Term length	Renewable to age 80. Premiums increase every 5 attained ages (on policy anniversary when age ends in 0 or 5).
State exclusions	Not available in NY
Citizenship	U.S. citizens and permanent residents only

Product information

Replacements	Not available
Premiums	Increasing (every 5 attained ages)
Payments	Monthly, quarterly, biannual or annual ACH
Conversions	Convertible to whole life

Product information (contd.)

Available riders	**At cost** ▪ TruStage® Accidental Death Benefit Rider (n/a in CA)	**At no-cost** ▪ Accelerated Death Benefit Option (n/a in CA) ▪ Ethos estate planning tools[1] ▪ Ethos Perks (exclusive offers from Ethos partners)[2]

Underwriting

Risk classes	▪ Non-Tobacco ▪ Tobacco **Tobacco use:** The applicant must answer "yes" for tobacco if they have used tobacco or nicotine products in any form within one year prior to the application. This includes nicotine gum, nicotine patches, cigarettes, cigars, pipe tobacco, vaping, electronic cigarettes, hookah, etc. ▪ Whether medical or recreational, marijuana use does not constitute tobacco or nicotine, and therefore does not require a "yes" answer. ▪ Changes from Tobacco to Non-Tobacco rates may be allowed post-issue with evidence of insurability and a completed Policy Change Form. To qualify, the insured must not have used tobacco in any form or a nicotine substitute in the last 12 months at the time of the request.
Process	**100% instant decision** based on application questions and third party evidence.

Knockout impairments

TruStage underwriting rules vary by the age of the applicant, the amount of coverage being applied for, and the specific medical condition. These are general guidelines. For more information, please see the TruStage® Life Underwriting Guide and TruStage® Health Needs Assessment Guide.

Generally declinable conditions

- Alcohol/Drug abuse
- ALS (Atrophic Later Sclerosis)/Lou Gehrig's Disease
- Alzheimer's Disease, Dementia, or Memory Loss
- Cancer (excluding basis or squamous cell skin cancer)
- Cirrhosis of the Liver
- Congestive Heart Failure (CHF)
- Down's Syndrome
- Heart Valve Replacement or Repair
- HIV, AIDS, or ARC
- Schizophrenia or Psychosis
- Pulmonary Fibrosis
- Stroke (does not include TIA – transient ischemic attack)

Individuals who indicate any of the following:

- Unable to perform activities of daily living independently
- Lacks contractual capacity
- Currently hospitalized, incarcerated, or residing in a nursing facility.
- Receives dialysis or is dependent on oxygen
- Weight less than 85 lbs. or more than 450 lbs.
- Height less than 4'8" or more than 7'.
- Has been declined for any life insurance within the past 30 days

1 Estate planning tools (through Ethos Estate Planning LLC, a wholly owned subsidiary) are available under the Perks benefit issued with eligible policies sold through Ethos. Perks are not intended for juvenile use. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

2 Benefits and services are offered through the perks rider, which is filed and associated with the base insurance product. The perks rider is not available with products sold in WA and SD.

Examples of specific declinable diseases, disorders, and conditions

Heart diseases and conditions	▪ Aortic Aneurysm ▪ Atrial fibrillation/atrial flutter or irregularity ▪ Cardiomyopathy ▪ Congenital heart disease ▪ Congestive Heart Failure ▪ Coronary Artery Disease (CAD) ▪ Bypass surgery/Stent Placement/Angioplasty ▪ Heart murmur ▪ Heart Valve disorder (including repair or replacement) ▪ Myocardial Infarction/Heart Attack ▪ Pacemaker or Defibrillator placement (would be due to irregularities)
Disorders of the brain or spinal nerve	▪ Alzheimer's disease ▪ Cerebral Palsy ▪ Dementia ▪ Head injury/brain injury ▪ Huntington's disease ▪ Hydrocephalus ▪ Lou Gehrig's disease/ALS ▪ Memory loss ▪ Multiple Sclerosis ▪ Paralysis Parkinson's disease ▪ Spinal Stenosis Seizures
Kidney disease	▪ Kidney failure/dialysis ▪ Polycystic kidney disease
Chronic lung conditions	▪ Chronic bronchitis ▪ Chronic obstructive pulmonary disease (COPD) ▪ Emphysema ▪ Pulmonary fibrosis ▪ Sarcoidosis
Mental disorders	▪ Autism

FAQs

What type(s) of diabetes require a "yes" answer?

If the application asks for any treatment or diagnosis of diabetes "requiring insulin" and the applicant does not require insulin, they should not answer "yes." However, if the question does not reference insulin, any diabetes treatment or diagnosis in the past five years would require a "yes" answer.

If the applicant was diagnosed with any condition more than five years ago and they are taking prescription medication to manage their condition, should they answer "yes" to that question?

Any ongoing medication is considered treatment for a condition, and therefore the applicant must answer "yes" to that question.

Is COPD considered a chronic lung condition?

Yes, applicants with COPD should answer "yes" to chronic lung condition.

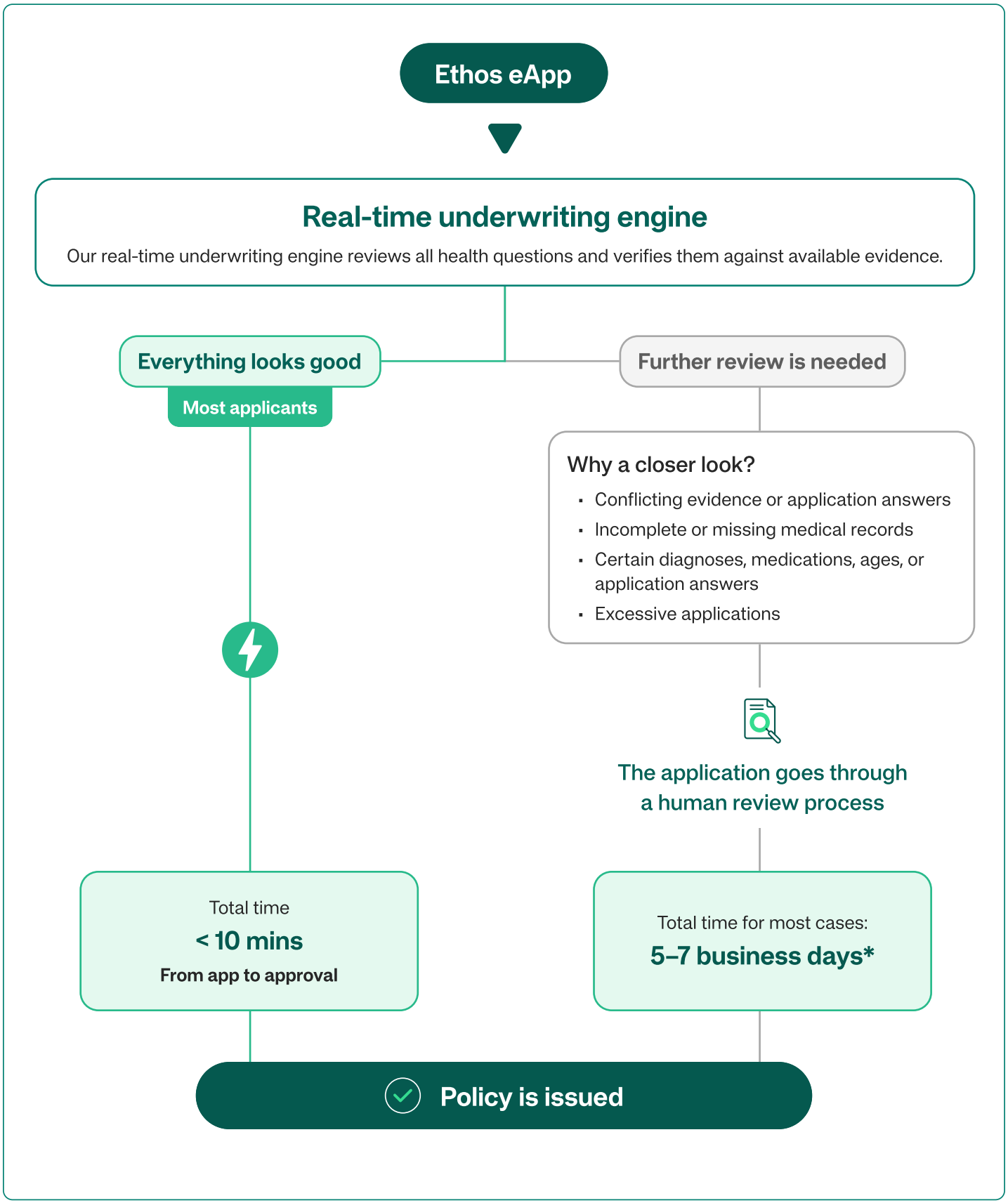
What is considered "chronic depression" and when should applicants answer "yes" to that condition?

Depression is considered chronic when treatment or symptoms last longer than six months.

Is TIA considered a stroke?

Transient ischemic attack (TIA) is a separate diagnosis from a stroke. An applicant who has experienced an episode of TIA but not stroke should not answer "yes" to treatment or diagnosis of stroke.

How underwriting works at Ethos



*Initial response: 2 business days | Decision: Up to 7 business days
Response times are estimated, not guaranteed, and vary based on applicant and medical provider response times, seasonality, and staffing.

4 facts you need to know

You're a valued partner to us. We're here to help you do business by providing offers to your clients whenever we possibly can, at the best price possible.

We can make instant decisions on *any* insurable condition. Our proprietary underwriting engine can assess risk in real time and deliver fast, confident decisions for most applicants.

Most manual underwriting cases are due to a conflict between your client's application answers and their electronic evidence. Human review and additional information can help us reconcile these conflicts and in some cases, make a better offer.

We will never require labs or exams. Even if your client's case isn't decided instantly, we won't require medical exams or labs of your client—just a few health and lifestyle questions.

Steps to a coverage decision

Our proprietary instant underwriting engine serves as the backbone of our business—and yours. This engine pulls from a range of authorized data sources and uses a reflexive online application to determine your client's risk profile. Applying underwriting rules from our carrier partners, we can make an instant coverage decision about 90%[1] of the time—even in complex cases. If we find your client is not eligible for the original product, we pivot you to an alternate coverage option.

Note: All TruStage® products are underwritten directly by TruStage, offering simplified issue, 100% instant decision coverage.

Gathering information

- MIB report
- Rx history
- Medical claims history
- TRL credit score
- Motor vehicle report
- Criminal records report

Our proprietary underwriting engine uses these evidences to generate thousands of data points that create a unique risk profile of your client.

1 For ages 20-85. Averaged across ages and products. Based on internal data as of 04/2025.

Reconciling the information

Our underwriting engine compares application answers with electronic evidence to make a decision.

When instant decisions can be made

No discrepancy	Applicant discloses that they are taking a specific medication for depression. This medication appears in the evidence report, along with an expected MIB diagnosis code. If there is no evidence of a knockout condition, we can typically make an instant offer.
Minor discrepancy	Applicant does not disclose prescription medication for a topical fungal infection. Although this medicine appears in the evidence report, the discrepancy has no effect on morbidity. An instant offer can be made if there are no knockout conditions.
Uninsurable scenario	Applicant has disclosed a knockout condition that is supported by the evidence. An instant decision of ineligibility can be made. In many instances, we can suggest a suitable alternative product.

When manual underwriting is needed

Most cases that require human review are due to evidence that conflicts with application answers. Often, a follow up questionnaire to your client is enough to reconcile the information. Manual underwriting doesn't necessarily mean a decline or a high rate—sometimes, it's even an opportunity to improve offers.

Other scenarios that can lead to manual underwriting:

- Off-label prescription drug use
- Lack of evidence to support application answers. Medical care within the last 18–24 months is key to underwriting decisions.
- Certain MIB codes, such as for alcoholism
- Application answers that trigger concerns related to management of a health condition
- Applicants age 61 & up, all of whom require an electronic APS from their health provider
- Excessive prior applications and/or lapsed insurance coverage
- No credit score, often due to age or U.S. residency status

Underwriting tips and red flags

Field underwriting tips for faster decisions

If your client is hesitant to answer specific questions, try to understand why. Ask follow up questions to determine the most accurate answer.

Full disclosures support fast decisions. Complete, transparent information leads to the fastest decision, even if your client has a higher risk profile.

Fact finding takes time. Discrepancies between the application and electronic evidence lead to delays.

Client explanations help us. The faster an applicant can help us reconcile an unfavorable medical diagnosis, the faster we can provide a decision.

Red flag scenarios

Unexplained medical or prescription activity suggesting higher morbidity risk, e.g.:

- Undisclosed cardiac Rx
- Undisclosed visits to an oncologist or other specialist

Questions regarding management of a disclosed condition, e.g.:

- Applicant with alcoholism discloses that they drink 1-2 glasses of alcohol weekly

Previous life insurance applications

- Applicant with several apps submitted at once, followed by cardiac tests 2 months later
- Applicant with several recent apps and no health concerns disclosed, followed by a lab request that points to a significant concern.
- Applicant with multiple apps for low face amounts may indicate an effort to avoid medical exams.
- Previous apps with different health information

Disputing information

If a client is declined, they have the right to review their information and dispute any inaccuracies. Ethos does not directly provide the specific reports used by third-party vendors. Instead, under the Fair Credit Reporting Act (FCRA), clients have the right to contact these agencies directly to obtain a free copy of their records. Please see our FAQs for contact information based on the reason for the decline.

Case example

Does this applicant have diabetes?

Applicant profile

Application answers

- 41 year old female, 5 ft 4 in
- 205 lbs with BMI 35.2 (Obese Class II)
- No recent weight change reported
- No current prescriptions disclosed

Prescription history

- 2020 Rx for insulin & syringes, 4 month supply
- 2021–2024: Gap in Rx history
- 2025–present: Ozempic

Key issues to reconcile

- Elevated BMI is a key underwriting factor, especially when evidence suggests diabetes.
- Prescription history suggests diabetes and/or weight control, neither of which were disclosed.
- The prescription history gap leaves open questions.

Manual underwriting approach

- Underwriter reviews the case and sends the applicant an electronic questionnaire (ETI) with follow-up questions about diabetes history and weight change.
- Applicant denies diabetes history, but admits to 35 lb. weight loss from Ozempic.
- Underwriter orders labs from lab data collector or health data service to check for A1c values.
- 2021 labs show A1c of 7.3 — within diabetic range.
- Underwriter evaluates findings and orders medical records for full risk assessment.
  - 2021 labs align with 2020 Rx for diabetes
  - No medical history since 2021 to confirm the applicant is no longer diabetic. Ozempic may be controlling both diabetes and weight, or may be prescribed solely for obesity.

Bottom line: Applicant evasiveness and lack of current medical records mean we are unable to assess risk and provide a decision. This case will remain open pending further medical evidence.

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