ETHOS

TruStage™ Advantage Whole Life Insurance

Lifetime protection made simple.



From final expenses to unpaid debts, having coverage in place can help ease the burden on your loved ones during a difficult time. Ethos makes it fast and easy with TruStage™ Advantage Whole Life underwritten by MEMBERS Life Insurance Company. This product offers instant decisions for you and a death benefit your beneficiaries can rely on.

No medical exams: Just answer a few health questions. Get approved quickly online.

Flexible coverage up to $100,000: Eligibility based on your age and health condition.

Predictable premiums: Enjoy level premiums that never increase, providing clarity and predictability for your budget.

Free digital estate planning tools: Eligible policies include complimentary digital wills & trusts to help you organize your affairs, protect your loved ones, and leave nothing to chance.

TruStage™ Advantage Whole Life may be right for you if:

- You want to help your loved ones with final expenses
- You want a will & trust for estate planning
- You want simple, straightforward coverage in minutes



ETHOS

Understand your coverage

Is life insurance affordable?

Your price will vary, but many people overestimate the cost of coverage by more than 300%.[1] It's worth getting a free instant quote to see your estimate.

How are premium payments paid?

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

What happens if I stop paying my premiums?

Typically, your policy will enter a grace period and eventually lapse if premiums remain unpaid. This would leave your beneficiaries unprotected.[2]

Will my beneficiaries receive the full death benefit?

Yes. As long as the policy is active, the death benefit will be paid to your beneficiaries, minus any outstanding policy loans. Exceptions apply if the insured dies by suicide within the first two years, or if the application was completed untruthfully. Refer to your policy for full details.

1 2024 Insurance Barometer Study Reports, LIMRA

2 Please see policy details for nonforfeiture options. The policy's maturity date is the policy anniversary on or immediately following the insured's 121st birthday. If you reach age 121, the entire death benefit is paid to you minus any outstanding loan balance and no further premiums are due.

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TruStage™ Advantage Whole Life Insurance is issued by MEMBERS Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Approval is based on your answers to the questions on the application and additional information we obtain from other sources. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. Base Form Numbers: ICC20-WLMLIC & 2020-WLMLIC

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