ETHOS

Life insurance for home owners



For most families, a home is their greatest asset and their largest financial obligation. If the unexpected happens, mortgage protection ensures your loved ones aren't left with the burden of monthly payments or the risk of losing their home.

Term Life vs. Mortgage Protection Insurance (MPI)

While banks often offer Mortgage Protection Insurance at closing, a standard Term Life policy often provides better value and more control.

Category	Mortgage Protection Insurance	Term Life Insurance
Pros	✓ No medical exam ✓ Most people qualify	✓ You can choose your coverage amount ✓ You can choose your coverage length ✓ Coverage includes all life expenses like bills, other loans, and college (up to your limit during the policy term) ✓ You can choose your beneficiary ✓ Rates are based on your unique life circumstances ✓ Payout doesn't reduce over time while the coverage is active

Cons	✕ Payment amount is reduced over time, but your premium stays the same ✕ The lender is your beneficiary ✕ The policy only protects your mortgage ✕ Coverage only lasts as long as your mortgage ✕ Often more expensive than life insurance	✕ Not everyone qualifies

Why choose Ethos

While mortgage life insurance can cover your loan directly, term life coverage often gives families more control, flexibility, and value for the cost. The type of insurance you need will vary based on your particular situation, your budget, and your long-term goals.

With Ethos, you can explore term policies that protect your mortgage and help safeguard your family's future.



Apply in minutes:
We have a 100% online application and no medical exams.[1]



Instant decisions:
Get a quote and an eligibility decision in seconds, not weeks.



Estate planning:
Every policy includes complimentary digital estate planning tools, including a legal Will and Trust.[2]

Ready to apply? **Talk to your agent today**

1 Just a few health and lifestyle questions.
2 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. Policies issued in SD, WA, AK, and LA are not eligible to receive the Ethos Estate Planning perk.

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