ETHOS

Why life insurance matters for veterans



By having life insurance, veterans can help protect their loved ones with a financial safety net. It can ease the burden of maintaining their standard of living and cover essential expenses after an unexpected loss. If you're a veteran wondering whether you need life insurance—or if you should add more coverage—you're in the right place.

How much life insurance coverage should veterans consider?

The right amount of coverage depends on the expenses you want to protect your loved ones from if something happens to you. Veterans often consider:

- Covering funeral costs so their family isn't left with that expense.
- Paying some or all of the mortgage or rent so their family can stay in their home.
- Covering college tuition so education continues without interruption.
- Balancing how much coverage they need with how much it costs—more coverage means a higher monthly premium.

Monthly rates for $500,000 in coverage*

*Example pricing for healthy, non-smoking males and females for a 10-year term life policy as of 3/6/26. Your final price will depend on underwriting.

Age	Male	Female
30	$20	$13
40	$30	$23
50	$60	$48

Two types of life insurance for veterans

Whole Life Insurance

At Ethos, the application for life insurance for veterans and non-veterans alike is 100% online, takes as little asjust 10 minutes to fill out, and doesn't require a medical exam or blood test.[2] Many customers get life insurance coverage that same day.

Term Life Insurance

Term life insurance provides coverage for a set period—typically 10, 20, or 30 years. If the insured passes away during the term, beneficiaries receive a death benefit payout. Unlike whole life, term life does not build cash value and is usually more affordable.

Both the U.S. Department of Veterans Affairs (VA) and companies like Ethos offer these types of coverage.

Government group plans vs. individual life insurance for veterans

One key difference between VA-sponsored group life insurance and individual policies available through Ethos is the maximum coverage amount.

- VA group life insurance typically offers up to $500,000 in coverage.
- Ethos term life insurance can provide up to $2 million in coverage for qualified applicants.

Both Ethos and the VA may be able to cover veterans who might otherwise be declined due to health conditions related to their service.

Easy life insurance application for veterans at Ethos

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Also, with the purchase of an eligible life insurance policy from Ethos, you get access to free estate planning tools — valued at $898 per couple — including wills, trusts, power of attorney, and medical directives.[3]

Ready to apply? Talk to your agent today.

1 Cash value growth is not guaranteed. Accessing the cash value will reduce the death benefit, if not repaid.
2 Just a few health and lifestyle questions.
3 Estate planning tools 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. Estate planning documents may not be available in all states.

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